

REGISTERED COMPANY NUMBER: 06827297 (England and Wales)
REGISTERED CHARITY NUMBER: 1128497

Report of the Trustees and
Audited Financial Statements for the Year Ended 31st March 2022
for
Worcester Citizens Advice Bureau &
WHABAC

Richards Sandy Audit Services Limited
(Statutory Auditor)
Thorneloe House
25 Barbourne Road
Worcester
WR1 1RU

**Worcester Citizens Advice Bureau &
WHABAC**

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for the Year Ended 31st March 2022**

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**Worcester Citizens Advice Bureau &
WHABAC**

**Reference and Administrative Details
for the Year Ended 31st March 2022**

TRUSTEES	S Lister Chair H Fenton A Mobberley Vice Chair (resigned 16.12.21) P Y Griffith B Griffiths M E Jenkins R Tyler Treasurer C Stalker (resigned 9.5.21) O T Cleary (appointed 7.7.21) J C Jones (appointed 9.2.22) D A Wiltshire (appointed 9.2.22)	
MANAGEMENT TEAM	G Thomas S Reeves D George N Hodgkiss S Gregory	Chief Executive Advice Service Manager "SmartMove" Service Manager Resources and Administration Manager Advice Service Manager
COMPANY SECRETARY	G R Thomas	
REGISTERED OFFICE	The Hopmarket The Foregate Worcester Worcestershire WR1 1DL	
REGISTERED COMPANY NUMBER	06827297 (England and Wales)	
REGISTERED CHARITY NUMBER	1128497	
AUDITORS	Richards Sandy Audit Services Limited (Statutory Auditor) Thorneloe House 25 Barbourne Road Worcester WR1 1RU	
BANKERS	Unity Trust Bank Plc 9 Brindley Place Birmingham B1 2HB	

**Worcester Citizens Advice Bureau &
WHABAC**

**Report of the Trustees
for the Year Ended 31st March 2022**

The trustees, who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31st March 2022. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The 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 prevention of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in and around Worcester City, Worcestershire, Herefordshire and surrounding areas.

We aim to:

- Provide the advice people need for the problems they face
- Improve the policies and practices that affect people's lives
- Help prevent homelessness through advice, advocacy, practical assistance and support to those in need

Significant activities

The Charity provides free, confidential, impartial and independent advice and information for the benefit of the local community and seeks to exercise a responsible influence on the development of social policies and services and to ensure individuals do not suffer through a lack of knowledge or inability to express their needs effectively. In addition, the Charity provides advice; information, practical assistance and support, through the operation of a "SmartMove" deposit guarantee scheme and "SmartLets" social lettings agency, to the single homeless and those at risk of homelessness in Worcestershire.

These services are delivered to users from our main premises in the Hopmarket and Lowesmoor in Worcester and Owen Street in Hereford. General advice services are also provided at a number of other locations within Worcester City including at St. Richards Hospice and also in Ross on Wye in Herefordshire.

The Charity also provides other services across Worcestershire, Herefordshire and in Gloucestershire; these relate to specific client groups or specialist advice services. We provide specialist advice under contract to the Legal Aid Agency in housing law to include a Housing Possession Court Desk Scheme in Kidderminster and Redditch as well as Worcester and Hereford County Courts. We also operate our SmartMove and SmartLets schemes to provide assistance to the single homeless in a number of districts in Worcestershire. We also deliver a Macmillan welfare benefits advice service for those with a cancer diagnosis, their families and carers across Worcestershire (in partnership with Citizens Advice Wyre Forest) and in Herefordshire. Services delivered in locations other than our 3 main sites are generally provided at premises of partner agencies and/or through home visits to clients. In addition, the Charity provides the face to face element of the Pension Wise guidance service to eligible clients in Worcestershire, Herefordshire and the Cheltenham and Gloucester areas of Gloucestershire as part of a national contract held by Citizens Advice. Since the start of the Covid-19 pandemic this service has been delivered as a national telephone service to which we have contributed. Prior to the Pandemic this service was delivered from our own premises and partner locations in the main population centres of the areas covered. During 2021/22 the organisation delivered Universal Credit Help to Claim as part of a national contract held by Citizens Advice. This was delivered as part of a national telephone and webchat service.

Covid-19 Pandemic - Changes to Service Delivery During 2021/22

At the start of 2021/22 the country was still in 'lock down' that had commenced at the start of January 2021, following the increase in Covid-19 cases during December 2020. As a result of this lockdown we again commenced the year having suspended all of our face to face drop in services, and both our scheduled face to face advice and SmartMove appointments at our Worcester Offices.

In Worcester our Volunteer Advisers contributed to the Citizens Advice Worcestershire Advice line which is staffed by volunteer advisers from all Local Citizens Advice across the county of Worcestershire. This was changed to a Freephone number during 2020/21. We also arranged a facility for Worcester based clients to leave messages so they can be called back if they were unable to wait for their call to be answered or if the line was busy. This was in addition to our 'text and call back' services and our email advice service.

In Herefordshire our telephone advice contact number, staffed by home working volunteers was open 3 days a week, in addition to our 'text and ring back' service and email service.

Our specialist services included Welfare Benefits Caseworkers (The Law School Project in Worcester), Money Management Advice, Universal Credit Help to Claim Advisers, Debt Caseworkers, Welfare Benefits Caseworkers and Macmillan Benefits Caseworkers for Cancer patients and their families and Advice with extra Support for vulnerable clients. Staff delivering our Specialist Services also worked from home at the start of 2021/22.

**Worcester Citizens Advice Bureau &
WHABAC**

**Report of the Trustees
for the Year Ended 31st March 2022**

OBJECTIVES AND ACTIVITIES

Having completely reorganised our working practices to allow our staff and volunteers to work from home in 2020/21 we were prepared for further lockdowns during 2021/22. We were therefore able to adapt using the changes out into place across all our services in Worcester and Herefordshire.

Prior to the lockdown in January 2021 we had during 2020/21 completed risk and health and safety assessments as part of a three stage plan to return to the office. This plan had during 2020/21 enabled some of our staff to work from our Lowesmoor Office in Worcester and our Herefordshire Office over 3 days each week from August to December 2021, after which the strict lockdown commenced in January 2021. During this period, we were able to offer clients pre-arranged face to face appointments where it was clear that these were needed in order to progress the client's case in order to resolve the problems they faced.

Having developed a three stage plan including risk and health and safety assessments in 2020/21 we were again able to implement this plan during 2021/22 from June/July 2021 as the lockdown which had commenced in January eased. As a result, we eventually reintroducing pre-arranged face to face appointments for clients, where it was clear that these were needed in order to progress the client's case and resolve the problems they faced. We quickly followed this up by offering all clients face to face appointments (when a follow up appointment was needed) if this was their preference.

As a result of the greater certainty following the national Covid-19 vaccination programme, we were able to continue our three stage plan to return to the office. Although many volunteers returned to the office to deliver advice by phone or face to face some volunteers still chose to volunteer from home using the Voipfone technology we had invested in. By the end of the year both offices in Worcester were open 4 days a week, and the Hereford Office was open 5 days a week for client appointments. In addition, by March 2022, we had reopened a drop in services for two days a week on Tuesday and Thursday in Worcester and Tuesday's in Hereford. The Hereford drop in in March 2022 was the first drop in advice service to be delivered in 6 years.

Public benefit

The trustees confirm that the charity has complied with the duty in section 17(5) of the 2011 Charities Act to have due regard to guidance on public benefit when reviewing its aims and objectives and in planning future activities.

Contribution of Volunteers

The Charity receives help and support in the form of voluntary assistance in advising the public and the charity's administration. Generalist advice is provided almost entirely by volunteers and without their time and commitment we would be unable to deliver this service. During the last 12 months we recruited and trained 37 new volunteers: 17 at our sites in Herefordshire and 20 in Worcester City. In total 120 volunteers contributed approximately 26,554 hours of work to the charity in 2021/22 This is roughly the equivalent of over 13.8 full-time posts; we estimate the value of this help at around £497,124 per annum.

Ensuring our work delivers our aims

The Charity reviews its aims, objectives and activities each year. This is undertaken as part of an overall review of our service strategy and business plan. The review looks at the outcomes achieved from our activities and the benefits to users of our services and those we aim to help. This review helps us to ensure our aims, objectives and activities remain focused on our stated purposes. We have referred to the guidance contained in the Charity Commission general guidance on public benefit when reviewing our aims and objectives and when planning future activities. Specifically, we consider how planned activities will contribute to our overall aims and objectives.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

Worcester Citizens Advice Bureau and WHABAC was brought about following the merger of Worcester CAB and Worcester Housing & Benefits Advice Centre on the 1 April 2009. The main areas of charitable activity are the provision of advice and support. Advice services are largely delivered through the provision of a Citizens Advice Service enhanced by additional projects targeted at specific groups in need and the provision of legal help in housing matters for those eligible. In addition, we provide practical assistance and support to the single homeless to secure and retain suitable accommodation. These areas of activity are complementary to each other and are undertaken to further our charitable purposes for the public benefit.

In total during the year 12,281 individuals have benefitted from our services. This exceeded last year's figure (12,243 individuals in 2020/21) and was achieved despite the fact that many major changes that were made in the way we deliver services due to the Covid-19 Pandemic in 2020/21 continued throughout the year. If we include dependents, spouses and partners, this figure of 12,281 individuals rises to over 25,000 people. Over the last 12 months the proportion of clients who are aged 50 years or over, (who represent 61% of all clients helped) has remained similar to last year (58% in 2020/21), In addition, the number of clients with a disability and/or long term health condition has increased to 46% of all clients when compared to last year's figure of 40.5% of all clients. We dealt with 13,834 individual enquires during the year resulting in around 33,740 contacts made with or on behalf of clients including telephone contacts and those made via letter, email and face to face contacts. Over 28,650 separate issues were recorded, with 70% of these our top 4 advice areas relating to Benefits, Housing, Debt and Financial Capability.

**Worcester Citizens Advice Bureau &
WHABAC**

**Report of the Trustees
for the Year Ended 31st March 2022**

ACHIEVEMENT AND PERFORMANCE

A more detailed report on our main areas of activity follows below:

Advice Services

In addition to the general advice services provided to the public we also delivered a number of other advice services, targeted at specific client groups or those in particular circumstances. The performance of these services is outlined below:

- 869 clients received help from the Macmillan welfare benefits advice service for those with a cancer diagnosis, their families and carers across Worcestershire (in partnership with Citizens Advice Wyre Forest) and in Herefordshire. The total financial gain for clients and their families during the period was £2,747,266.
- We were also able to open 80 new welfare benefits cases for clients during the year. This work is provided in partnership with students from Worcester University Law School (with financial support from Worcester Municipal Charities). Students volunteering receive training, ongoing supervision and support to deliver this welfare benefits casework service to clients. 158 clients received advice and assistance from the project in the year and the total financial gain for clients in the period was over £483,409.
- Funding from the Money Advice Service to deliver face to face debt advice allowed us to assist 921 new clients during the year, resulting in debts of more than £758,000 being written off or rescheduled.
- Funding from the Department of Work and Pensions to deliver face to face and telephone advice to advise clients on entitlement to Universal Credit and to provide assistance to claim and ensure receipt of their entitlement to Universal Credit. This enabled us to advise and assist 845 clients and the total financial gain for clients in the period was over £660,450.
- 131 individuals received help with advice on benefit entitlement/income maximisation and help with housing cases to maximise clients' income and prevent rent arrears and homelessness. 38% of the clients helped live in the Cathedral, Warndon, Gorse Hill and Rainbow Hill in Worcester City that have the highest index of multiple deprivation in Worcester. This work was funded by Worcester City Council's Communities Committee to maximise clients income and prevent debt. ..
- 80 individuals received help at court with Legal Aid Agency funded Housing Possession Cases at Worcester and Hereford County Court and/or received help with Housing Casework. This Advice and assistance was provided from January 2022 after recruitment for a Housing Caseworker following staff retirement and this work being suspended during most of 2020/21.
- 70 Individuals received Benefits Advice and Casework to help them appeal decisions of the Department of Work and Pensions in relation to Universal Credit, Disability Benefits and Incapacity benefits. 32% of the clients helped the clients helped live in the Cathedral, Warndon, Gorse Hill and Rainbow Hill in Worcester City that have the highest index of multiple deprivation in Worcester. In addition, the total financial gains for clients from this project was £122,400. This Specialist Help was provided as a result of additional funding from Worcester County Council during 2021/22.

Pension Wise

Worcester CAB & WHABAC is one of 38 local Citizens Advice who have been delivering the government's Pension Wise service for the last 7 years. Launched in April 2015, Pension Wise was a new guidance service set up to help people understand their options under the pension freedoms. Pension Wise is a service from MoneyHelper.

Worcester CAB & WHABAC name delivers Pension Wise appointments to people aged 50 and over with a defined contribution pension.

Key statistics - Pension Wise

For 2021/22, Pension Wise has delivered 70,835 appointments across the service in England, Wales and Northern Ireland.

People visiting Pension Wise have remained highly satisfied with the guidance they are receiving with satisfaction ratings remaining consistently high. For 2021/22, Citizens Advice achieved a satisfaction score above 95%.

Fundraising activities

The charity had a Virgin Money Giving account which it used to receive donations from the general public, until Virgin Money withdrew this service in late 2021. This facility was advertised on the charity's website, until the service ended.

The charity does not actively solicit members of the public for donations, either directly or using a professional fund-raiser. As such the charity is not bound by any voluntary scheme for regulating fund-raising. One of those who donated monthly via Virgin Money continues to do so via direct debit.

**Worcester Citizens Advice Bureau &
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**Report of the Trustees
for the Year Ended 31st March 2022**

ACHIEVEMENT AND PERFORMANCE

Services for the Single Homeless:

Citizens Advice Worcester provides a number of private rented sector access schemes aimed at the prevention of homelessness among single people and childless couples; these services are centred on the "SmartMove" deposit guarantee scheme and "SmartLets" social lettings agency. The main focus of this work is in Worcester City but we also provide assistance to single homeless people in other locations in the County. These schemes provide practical assistance and ongoing support to those who are homeless or at risk of homelessness to secure and retain suitable accommodation. The main achievements and performance of these schemes over the year are outlined below:

- There were 306 applicants to our private rented sector access schemes last year, 251 from Worcester City and 55 from other districts in the County. All applicants received advice and assistance relating to their housing situation. In total 103 were helped to secure and settle into suitable accommodation and 83 of these were housed in properties managed by SmartLets or through the provision of a deposit guarantee bond.
- 94% of applicants have a level of vulnerability in addition to the risk of homelessness, most with more than one contributing issue. The most common were: a history of homelessness, a history of offending, mental ill health, drug and/or alcohol problems and poor physical health.
- The SmartLets social lettings agency had 76 properties providing 128 units of accommodation under management at the end of March 2022.
- In total as at 31 March 2022 there were 176 tenancies across Worcestershire where Citizens Advice Worcester had either provided a deposit guarantee bond to the landlord or was directly managing the property through the SmartLets agency.

FINANCIAL REVIEW

Financial position

Total incoming resources for the year were £1,632,729 (2021: £1,562,086), an increase in total income of £70,643 compared to 2020/21.

Expenditure increased for the year to £1,522,548 from £1,466,575 in 2020/21.

Total funds carried forward were £1,692,644 (2021: £1,582,463) of which £1,144,176 (2021: £1,047,748) were unrestricted funds, this includes £597,126 (2021: £597,126) in fixed assets representing three social investment properties providing accommodation for the single homeless, following the purchase of a further social investment property towards the end of 2019/20.

The future is uncertain in relation to a number of current project funding grants, such as the Money and Pensions Services' Debt Advice Project (MaSDAP) contract held by Citizens Advice, which we are subcontracted by Citizens Advice to deliver this service in Worcester City and Herefordshire. This contract was due to be recommissioned during 2021/22 so that a new contract would be delivered from 2022/23. This recommissioning was however suspended in January 2022, resulting in uncertainty with regard to our delivery of Debt Advice and Casework Services at the end of the year. In addition, the Universal Credit Help to Claim service was recommissioned during 2021/22, on the basis that the future delivery of this service would be as a national telephone and webchat service, using a 'virtual call centre'. As a result, we will not be delivering the previously local based Help to Claim service from the start of 2022/23.

Most grants relating to the provision of "core" services are awarded on an annual basis and project funding has been subject to annual renewal and extension over the last 12 months. These agreements will come to an end during 2021/22 with no certainty over their continuation.

We were however awarded a 4-year National Lottery Community Fund Grant from 1 October 2021 to meet the costs of developing and delivering Citizens Advice generalist advice and specialist advice services at outreach locations in the market towns and other venues across the County of Herefordshire. In addition, the fund also meets the costs of increasing capacity at our central Hereford office through the introduction of open-door drop-in advice sessions and increasing our capacity to deliver specialist Housing Casework and Benefits Casework with a focus on Herefordshire.

The future overall financial position remains challenging and uncertainty at the end of 2021/22 has been increased as a result of the Covid-19 Emergency which may affect grants from local funders for our core services. Trustees have for a number of years recognised the difficulties in sustaining grant funding at current levels and have continued their strategy of investment to both reduce costs and generate income from charitable activities. Most significantly this has included investing in the acquisition of suitable properties to provide accommodation for the single homeless which also generate an income from rents for the Charity to meet the running costs of the project.

**Worcester Citizens Advice Bureau &
WHABAC**

**Report of the Trustees
for the Year Ended 31st March 2022**

FINANCIAL REVIEW

Principal funding sources

The Charity is funded from a variety of sources both statutory and charitable.

The largest single source of funding was the grant from Worcester Municipal Charities CIO of £173,381 (2021: £173,381).

Worcester Municipal Charities CIO also provide rent free commercial premises which is valued at £46,240 (2021: £55,440). In addition, 64 units of accommodation for the homeless are managed by Worcester Citizens Advice Bureau & WHABAC on behalf of Worcester Municipal Charities. A management charge of 15% of the rent received is retained by the charity totalling £39,403 (2021: £29,219) which contributed towards the cost of our work with the single homeless. Worcester Municipal Charities are the most significant contributor to meeting the costs of the charity's core activities in Worcester. The Charity would like to acknowledge their gratitude to the continued support of Worcester Municipal Charities.

The Eveson Trust provides a funding contribution to the cost of our work with the single homeless in Worcester. In addition, The John Martin Charity funds similar work in Wychavon. Wyre Forest District Council also fund projects working with the single homeless in Wyre Forest.

Worcestershire County Council also contributed funding to the provision of core advice services delivered by the Charity as part of the Worcestershire Advice Network (WAN), this also included some additional funding to increase capacity to cope with the challenges during the Covid-19 pandemic. The organisation used the funding received to increase their capacity to deliver Benefits Casework to assist clients to appeal disability benefit and incapacity for work decisions of the DWP. In addition, Worcester City Council funded core services in relation to the contribution made to preventing homelessness in Worcester and specific initiatives to provide services to the single homeless. Worcester City Council Communities Committee also awarded a grant to support work to maximise clients' income in order to prevent debt. A restricted grant was also awarded to identify and client debt and increase capacity to assess and advice clients with debt problems

Substantial grants were also received via Citizens Advice from the Money and Pensions Service to provide debt advice in Worcester City and Herefordshire and from the DWP for the delivery of the face to face element of the Governments Pensionwise service in Worcestershire, Herefordshire and the Cheltenham and Gloucester areas of Gloucestershire. (During 2021/22 due to the ongoing Covid-19 pandemic Pensionwise Guidance was delivered as part of a national telephone service). In addition, a further grant was received via Citizens Advice from the Department for Work and Pensions to fund the new Universal Credit - Help to Claim Service in Worcester City and Herefordshire to provide clients with advice on entitlement and assistance to claim Universal Credit. (Again during 2021/22, due to the ongoing covid-19 pandemic, the Help to Claim Guidance was delivered as part of a national telephone and web chat service).

A number of organisations provided funding specifically for advice work with particular client groups. These include St. Richards Hospice in Worcester, for those receiving their care and Macmillan Cancer Support for those with a cancer diagnosis and their families in Worcestershire and Herefordshire. We also continued to receive payments from the Legal Aid Agency to cover the cost of legal advice on housing matters, provided under contract in the two counties. We also receive a grant from the Laslett's Charity to advise and provide a level of support and casework to vulnerable clients with complex problems.

Delivery of "core" advice services in Herefordshire is funded from a number of sources including the Henry Smith Charity, Herefordshire Council, Ross Town Council, Hereford City Council, Bromyard Town Council, The Hope Centre- Bromyard, and the Philippa Southall Trust. Income received relating to the "core" service in Herefordshire is "ring-fenced" to ensure expenditure is directly related to our activities in the County.

During 2021/22 we successfully applied for a 4-year National Lottery Community Fund Grant which was awarded from 1 October 2021. This grant will meet the costs of developing and delivering Citizens Advice generalist advice and specialist advice services at outreach locations in the market towns and other venues across the County of Herefordshire. In addition, the fund also meets the costs of increasing capacity at our central Hereford office through the introduction of open-door drop-in advice sessions and increasing our capacity to deliver specialist Housing Casework and Benefits Casework with a focus on Herefordshire.

We were also supported by the charity Crisis during the year, who provided Covid-19 funding for a project that commenced in July 2020 to enable us to maintain and increase our capacity to meet the challenges of finding accommodation for the single homeless during the Covid-19 Pandemic. We completed this project at the end of Q1 2021/22.

**Worcester Citizens Advice Bureau &
WHABAC**

**Report of the Trustees
for the Year Ended 31st March 2022**

FINANCIAL REVIEW

Reserves policy

The Trustee Board has considered the Charity's requirements for reserves in light of the main risks to the organisation and its future plans. It has established a policy that the unrestricted funds not committed, or invested in tangible fixed assets held by the Charity should be between 3 and 6 months' operational expenditure.

Budgeted operational expenditure for 2021/22 was £1,331,673 (2021: £1,222,409) (excluding SmartLets property costs); the level of reserves required is therefore between £332,918 and £665,837 (2020: £305,602 and £611,301). The Trustee Board reviewed the level of reserves held during the years 2017/18 and 2018/19. This review took into account the unrestricted fixed assets, consisting of social investment properties, which could be sold in the event of any serious existential threat to the Charity.

As a result of the review the Trustee Board decided to reduce the level of reserves held to nearer to the lower, 3-month figure and they reduced cash reserves through the purchase of a further social investment property which was completed during 2019/20.

The lower level of reserves held is considered by the Trustee Board to be sufficient, in the event of significant reductions in funding, to meet any outstanding commitments and maintain activities at a reasonable level, while efforts to replace lost funding and/or identify and secure alternative sources of income are undertaken. This will allow, if necessary, for a managed reduction in services and resources to minimise the impact on the Charity and its beneficiaries in the short to medium term.

Unrestricted funds currently stand at £1,144,177 (2021: £1,047,748); this includes fixed assets of £597,126 (2021: £597,126), £5,104 (2021: £5,104) of proposed spend on fixed assets, £20,000 (2021: £20,000) designated for the replacement of IT equipment and £30,000 (2021: £30,000) to meet the cost of repair and redecoration of the Charity's premises. A further £47,406 (2021: £47,406) has been designated to deliver services in Herefordshire.

The present level of reserves available to the Charity therefore stands at £492,036 (2021: £395,608) (comprising the general fund of £263,486 (2021: £184,746), redundancy fund of £181,144 (2021: £163,456) and the designated Herefordshire fund of £47,406 (2021: £47,406) which represents over 4 months budgeted expenditure.

In addition, the Charity holds specific funds to cover possible liabilities in relation to the operation of its private rented sector access schemes, SmartMove and SmartLets to include potential losses against deposit guarantee bonds issued to landlords through the SmartMove scheme and meeting leasing commitments and any repairs for which we are responsible in relation to SmartLets properties. The value of these funds is reviewed on an annual basis in line with identified possible liabilities going forward.

The Trustee Board want to maintain healthy reserves in line with their policy, but will continue to monitor the level held, giving consideration to how they can be best used to further the Charity's objectives, both in the short and longer term. The trustees intend to review their current Reserves Policy during 2022/23 in order to: (i) look at the level of cash reserves required and (ii) to assess whether some of the organisations current reserves could be invested in a form so they can also fulfil the charity's benefit.

PLANS FOR THE FUTURE

The climate of austerity with cuts in public spending at both the local and national level since 2010, together with future uncertainty due to the Covid-19 pandemic, has continued to have an impact on the Charity's funding position and the capacity to develop new projects and services.

During the pandemic we were able to manage financially due to successful applications for additional Covid-19 funding for grants released to community foundations (Herefordshire Community Foundation and Worcestershire Community Foundation in 2020/21), the National Lottery and local authorities (in both 2020/21 and 2021/22). During 2021/22 there was an overall underspend on non-salary costs of £70,676, due to the necessity of home working at the start of the year (due to the continued lockdown that commenced in January 2021 and continued into April 2021 before the rules were gradually eased from the summer of 2021). In addition, we were required to complete risk assessments in order to phase staff back to office working later in the year (including a return to home working for some staff due to the outbreak of the omicron variant of Covid-19 in late 2021/early 2022). In addition, the organisation received additional unrestricted grant income of £46,000 from Worcester City Council and £28,000 from Worcestershire County Council (when compared with 2020/21), which was spent on additional salaries to increase capacity. However due to shared costs on non-salaries (plus the underspends on non-salary costs referred to above) the organisation had an additional unrestricted surplus, which has enabled us to maintain our redundancy liability through our Redundancy Fund.

**Worcester Citizens Advice Bureau &
WHABAC**

**Report of the Trustees
for the Year Ended 31st March 2022**

PLANS FOR THE FUTURE

Over the next 12 months the Charity's initial priority will continue to be the maintenance of "core" services at the level during 2020/21, and to maintain and expand the face to face appointments and our open door advice drop-in services that were reintroduced in Worcester and Herefordshire during 2021/22. In addition, whilst accepting there is a need for face to face advice, we also need to preserve the improvements made to our telephone service during 2020/21 and 2021/22. We are therefore also looking to ensure that the return to face to face advice does not result in a loss of our telephone advice service. Our service however will include a general advice service to the public in Worcester City and Herefordshire and the continuation of the private rented sector access schemes SmartMove and SmartLets, which are focused on preventing single homelessness. We will also reinstate face to face service for those clients that need this to progress their problems and prevent homelessness.

The organisation however expects funding for our core services to be a challenge over the next few years due to fewer grants available following the Covid-19 pandemic (during which the Government and other organisations released additional grant funding for the emergency need). In addition, it is widely predicted that we should expect an increase in demand for our services due to an increase in inflation which has resulted in a 'cost of living' crisis for those the low and medium incomes.

Our plans to seek additional funding in Herefordshire have been successful as we were awarded a 4 year grant of £495,000 to meet the costs of developing and delivering Citizens Advice generalist advice and specialist advice services at outreach locations in the market towns and other venues across the County of Herefordshire. In addition, the fund also meets the costs of increasing capacity at our central Hereford office through the introduction of open-door advice drop-in sessions and increasing our capacity to deliver specialist Housing Casework and Benefits Casework with a focus on developing these services in Herefordshire. We are looking to develop these services over the next three years and from late 2022/23 as the project develops start to devise a strategy to maintain advice outreaches beyond the lottery project.

However, as Covid-19 is still very much a public health issue, we will, despite all of our plans for the next 12 months, also ensure that the health and safety of our volunteers, staff and appropriate risk assessments are applied to how we deliver our services.

We plan to increase the number of properties under management by our SmartLets social lettings agency over the next 12 months. The further HMO leased during 2021/22 provided another 3 units of shared accommodation in total which was completed as part of our project funded by Worcester City Council from a 'Rough Sleepers Accommodation Programme (RSAP)' grant to support single people who are homeless, at risk of homelessness or vulnerably housed, (including former rough sleepers), into shared and self-contained accommodation. The project workers provide advice and support to people with low care needs to sustain their accommodation as part of this project. We are hopeful that following the Covid-19 Emergency we will be able to increase the number of SmartLets properties further as we are expecting the increase in demand for properties for the single homeless to continue over the next 12 months.

We are continuing to work closely with Worcester Municipal Charities (WMC) over the next 12 months in relation to the expected completion of a further 4 self-contained flats developed by WMC in old office space owned by WMC and previously used by our staff in Worcester. SmartLets will manage the properties which will increase the stock of high quality self-contained flats for the single homeless in Worcester. We will also continue to review and improve SmartLets administration, following the introduction of new property management software during 2021/22, including investing in staff who specialise in benefits advice and casework in order to assist our SmartMove clients to maximise their income and sustain tenancies in the longer term, in addition to reducing rent arrears in properties managed by SmartLets.

We hope to re-engage our previous successful partnerships with Crisis and other partners such as Worcester City Council, in order to look for funding opportunities to sustain and develop our advice and specialist services to prevent homelessness in Worcester City, Herefordshire and surrounding areas.

Our contracts funded by the Money and Pensions Services via Citizens Advice; Pensionwise and Debt Advice Project have been extended for 12 months for 2022/23. In addition, our Macmillan contract to provide Welfare Benefits Advice and Casework for people affected by cancer in Worcestershire and Herefordshire has been extended to the end of 2024. We will be working with Macmillan and our partners at Citizens Advice Wyre Forest in Worcestershire.

Since taking responsibility for delivering Local Citizens Advice Services in Herefordshire since 1 April 2017, we have received premises rent free from Herefordshire Council. There is some uncertainty over the future of these premises and our current premises in Hereford are subject to a council review of the properties within the Town Hall Estate owned by Herefordshire Council. We are currently in discussions with Herefordshire Council in order to look at possible solutions that might be necessary following this review. We therefore intend to develop a new premises policy to secure premises that are centrally located, accessible to our clients and can be provided free by one of our partners (currently the Herefordshire Council) or are affordable over the medium to long term. Central premises based in Hereford are essential in order to deliver and coordinate our activities across Herefordshire, particularly now that we have been successful in gaining funding from the National Lottery Community Fund to develop outreach and make our services more accessible throughout all of Herefordshire.

**Worcester Citizens Advice Bureau &
WHABAC**

**Report of the Trustees
for the Year Ended 31st March 2022**

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The organisation is a charitable company limited by guarantee, incorporated on 23 February 2009 and registered as a charity on 11 March 2009. The company was established under a Memorandum of Association which established the objects and the powers of the charitable company and is governed under its Articles of Association. New Articles were adopted by a special resolution dated 30 January 2014 and New Articles were again adopted by a special resolution dated 3 December 2020.

Recruitment and appointment of new trustees

The directors of the company are also charity trustees for the purposes of charity law and under the company's Articles are known as members of the Trustee Board. The maximum number of Trustees is 15 who may be elected at the AGM or co-opted by the Trustee Board provided the total number of co-opted Trustees does not exceed one third of the total number of Trustees. Trustees are elected or appointed for a period of 3 years but may be re-elected.

New Trustees are recruited based on an evaluation of their skills and experience against criteria set by the organisation. The Trustee Board also seeks to ensure that its composition reflects the diversity of the local community and users of the Organisation's services.

Induction and training of new trustees

New trustees are provided with an Induction Pack containing:

- Guidance on the role and responsibilities of Trustee Board Members
- The Memorandum and Articles of Association
- The most recent Director's Report and Audited Accounts
- The Charity's current Business Plan
- The most recent Annual Review report

This is followed up with an induction meeting with the Chief Executive and/or Chair, which provides an opportunity to learn more about the work of the Charity, focus on current Board priorities and assess any further training needs. New Trustees will also be invited to visit the offices when the Charity is open to the public which will allow them to better understand the day to day operation of the Charity and the delivery of its services

Organisational structure

The charity is governed by a Trustee Board of up to 15 members who meet at least quarterly to conduct normal business.

The Trustee Board is responsible for the strategic direction and policy of the Charity and the Trustees carry the ultimate responsibility for the conduct of Worcester Citizens Advice & WHABAC and for ensuring the Charity satisfies its legal and contractual obligations.

There is a full-time Chief Executive Officer who is responsible for ensuring the Charity delivers the services specified and that key performance indicators are met. The day to day operational management of the organisation and supervision of staff and volunteers is the responsibility of 3 Service Managers and the Resources and Administration Manager.

Qualifying third party indemnity provisions

The Articles of Association states that, to the extent permitted by Companies Act 2006, the Trustee are indemnified out of the assets of the charity in relation to any liability incurred in their capacity as Trustees of the charity.

Related parties

The Charity 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 Trustee Board of Worcester Cab and Whabac in order to fulfil its charitable objects and comply with the national membership requirements.

The Charity is also a member of a Homeless Link, the national membership charity for organisations who work directly with people who become homeless in England. The trustees also take active steps to maintain and develop relationships with local authorities e.g. Worcestershire County Council, Worcester City Council, other district councils within the Worcestershire, Herefordshire Council and town councils within Herefordshire. We also have relationships with a number of other organisations including the Legal Aid Agency and other charities including Macmillan Cancer Support, Crisis, Maggs Day Centre, St. Pauls Hostel, St Richards Hospice and Worcester Municipal Charities. We are the lead agency for the Worcestershire Advice Network consisting of the 4 Local Citizens Advice (LCA) in Worcestershire, North and South Worcestershire DIAL and 2 Age Concern District organisations.

**Worcester Citizens Advice Bureau &
WHABAC**

**Report of the Trustees
for the Year Ended 31st March 2022**

STRUCTURE, GOVERNANCE AND MANAGEMENT

Risk management

The Trustee Board consider the major risks that the charity faces on an annual basis when preparing and updating the strategic plan. Where appropriate, systems or procedures are in place to mitigate the risks identified. Internal control risks are minimised by the implementation of procedures for authorisation of all transactions and projects. Procedures are in place to ensure compliance with health and safety of staff, volunteers, clients and visitors to the Charity. Working to the standards to meet the Citizens Advice membership requirements, the Advice Quality Standard (AQS), the Community Legal Service Specialist Quality Mar (SQM) and other quality measures ensure a consistent quality of delivery for all operational aspects of the Charity. Policies and Procedures are periodically reviewed to ensure they continue to meet the needs of the Charity.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Worcester Citizens Advice Bureau & WHABAC for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

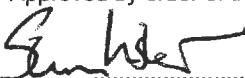
- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

AUDITORS

The auditors, Richards Sandy Audit Services Ltd, will be proposed for re-appointment at the forthcoming Annual General Meeting.

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

Approved by order of the board of trustees on 5/10/22 and signed on its behalf by:



S Lister - Trustee

**Report of the Independent Auditors to the Members of
Worcester Citizens Advice Bureau &
WHABAC**

Opinion

We have audited the financial statements of Worcester Citizens Advice Bureau & WHABAC (the 'charitable company') for the year ended 31st March 2022 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, 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 (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 31st 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 UK, including the FRC's Ethical Standard, and the provisions available for small entities, in the circumstances set out in note 19 to the financial statements, 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 trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

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.

In connection with our audit of the financial statements, 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 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.

Opinions 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 Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Trustees has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the 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 Report of the Trustees.

We have nothing to report in respect of the following matters where the 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 take advantage of the small companies exemption from the requirement to prepare a Strategic Report or in preparing the Report of the Trustees.

**Report of the Independent Auditors to the Members of
Worcester Citizens Advice Bureau &
WHABAC**

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities, 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.

Our 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 a Report of the Independent Auditors 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:

- Obtained an understanding of the nature of the industry and sector, including the legal and regulatory framework that the charity operates in and how the charity is complying with the legal and regulatory framework;
- Inquired of management, and those charged with governance, about their own identification and assessment of the risks and irregularities, including known actual, suspected or alleged instances of fraud; and
- Discussed matters about non-compliance with laws and regulations and how fraud might occur including assessment of how and where the financial statements may be susceptible to fraud.

As a result of these procedures we consider the most significant laws and regulations that have a direct impact on the financial statements are the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland', the Companies Act 2006 (and related legislation), the Charities Act 2011 (and related legislation)), and laws and regulations relating to the employment and payment of staff including, but not limited to, the Employment Rights Act 1996, the National Minimum Wage Act 1998 and the Pensions Act 2008.

We performed audit procedures to detect non-compliances which may have a material impact on the financial statements, which included reviewing the financial statement disclosures. This includes sample testing of monthly payroll records for the calculation of gross wages, payroll taxes and pension costs.

We identified the areas of the financial statements most susceptible to fraud to be management's judgement in allocating expenditure to individual restricted and unrestricted funds, including the allocation of wage costs and general staff overheads. Audit procedures performed included, but were not limited to, reviewing managements reasoning and workings behind these allocations of expenditure.

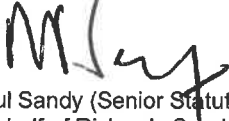
Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed 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. This description forms part of our Report of the Independent Auditors.

**Report of the Independent Auditors to the Members of
Worcester Citizens Advice Bureau &
WHABAC**

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 the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.



Nicholas Paul Sandy (Senior Statutory Auditor)
for and on behalf of Richards Sandy Audit Services Limited
(Statutory Auditor)
Thorneloe House
25 Barbourne Road
Worcester
WR1 1RU

Date:

05/10/2022

**Worcester Citizens Advice Bureau &
WHABAC**

**Statement of Financial Activities
(Incorporating an Income and Expenditure Account)
for the Year Ended 31st March 2022**

	Notes	Unrestricted funds £	Restricted funds £	2022 Total funds £	2021 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	3	269,870	-	269,870	372,346
Charitable activities					
Advice and support		2,721	-	2,721	-
SmartLets property income		338,706	-	338,706	322,548
Advice & support income		450,702	570,568	1,021,270	865,305
Investment income	4	<u>162</u>	-	<u>162</u>	<u>1,887</u>
Total		<u>1,062,161</u>	<u>570,568</u>	<u>1,632,729</u>	<u>1,562,086</u>
EXPENDITURE ON					
Charitable activities	6				
Advice and support		754,410	556,481	1,310,891	1,250,507
SmartLets property		<u>211,657</u>	-	<u>211,657</u>	<u>216,068</u>
Total		<u>966,067</u>	<u>556,481</u>	<u>1,522,548</u>	<u>1,466,575</u>
NET INCOME		96,094	14,087	110,181	95,511
Transfers between funds	17	<u>335</u>	<u>(335)</u>	-	-
Net movement in funds		96,429	13,752	110,181	95,511
RECONCILIATION OF FUNDS					
Total funds brought forward		<u>1,047,748</u>	<u>534,715</u>	<u>1,582,463</u>	<u>1,486,952</u>
TOTAL FUNDS CARRIED FORWARD		<u>1,144,177</u>	<u>548,467</u>	<u>1,692,644</u>	<u>1,582,463</u>

The notes form part of these financial statements

**Worcester Citizens Advice Bureau &
WHABAC (Registered number: 06827297)**

**Balance Sheet
31st March 2022**

	Notes	Unrestricted funds £	Restricted funds £	2022 Total funds £	2021 Total funds £
FIXED ASSETS					
Tangible assets	12	12,420	358,511	370,931	380,999
Social investments	13	<u>597,126</u>	-	<u>597,126</u>	<u>597,126</u>
		609,546	358,511	968,057	978,125
CURRENT ASSETS					
Debtors	14	55,194	-	55,194	97,013
Cash at bank		<u>574,454</u>	<u>189,957</u>	<u>764,411</u>	<u>595,560</u>
		629,648	189,957	819,605	692,573
CREDITORS					
Amounts falling due within one year	15	(95,018)	-	(95,018)	(88,235)
NET CURRENT ASSETS					
		<u>534,630</u>	<u>189,957</u>	<u>724,587</u>	<u>604,338</u>
TOTAL ASSETS LESS CURRENT LIABILITIES					
		<u>1,144,176</u>	<u>548,468</u>	<u>1,692,644</u>	<u>1,582,463</u>
NET ASSETS					
		<u>1,144,176</u>	<u>548,468</u>	<u>1,692,644</u>	<u>1,582,463</u>
FUNDS					
Unrestricted funds	17			1,144,176	1,047,748
Restricted funds				<u>548,468</u>	<u>534,715</u>
TOTAL FUNDS					
				<u>1,692,644</u>	<u>1,582,463</u>

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

The financial statements were approved by the Board of Trustees and authorised for issue on 5/10/22 and were signed on its behalf by:

.....
R Tyler - Trustee

The notes form part of these financial statements

**Worcester Citizens Advice Bureau &
WHABAC**

**Cash Flow Statement
for the Year Ended 31st March 2022**

	Notes	2022 £	2021 £
Cash flows from operating activities			
Cash generated from operations	1	<u>168,689</u>	<u>139,240</u>
Net cash provided by operating activities		<u>168,689</u>	<u>139,240</u>
Cash flows from investing activities			
Purchase of tangible fixed assets		-	(24,245)
Interest received		<u>162</u>	<u>1,887</u>
Net cash provided by/(used in) investing activities		<u>162</u>	<u>(22,358)</u>
Change in cash and cash equivalents in the reporting period		168,851	116,882
Cash and cash equivalents at the beginning of the reporting period		<u>595,560</u>	<u>478,678</u>
Cash and cash equivalents at the end of the reporting period		<u>764,411</u>	<u>595,560</u>

The notes form part of these financial statements

**Worcester Citizens Advice Bureau &
WHABAC**

**Notes to the Cash Flow Statement
for the Year Ended 31st March 2022**

1. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2022	2021
	£	£
Net income for the reporting period (as per the Statement of Financial Activities)	110,181	95,511
Adjustments for:		
Depreciation charges	10,068	12,337
Interest received	(162)	(1,887)
Decrease in debtors	41,819	3,095
Increase in creditors	<u>6,783</u>	<u>30,184</u>
Net cash provided by operations	<u>168,689</u>	<u>139,240</u>

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.21	Cash flow	At 31.3.22
	£	£	£
Net cash			
Cash at bank	<u>595,560</u>	<u>168,851</u>	<u>764,411</u>
	<u>595,560</u>	<u>168,851</u>	<u>764,411</u>
Total	<u>595,560</u>	<u>168,851</u>	<u>764,411</u>

**Worcester Citizens Advice Bureau &
WHABAC**

**Notes to the Financial Statements
for the Year Ended 31st March 2022**

1. ACCOUNTING POLICIES

BASIS OF PREPARING THE FINANCIAL STATEMENTS

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

The financial statements are presented in sterling which is the functional currency of the charity and rounded to the nearest £.

INCOME

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Income from grants and donations is recognised in the period in which the charity is entitled to receipt and the amount can be measured with reasonable certainty. Income from grants is only deferred when the charity has to fulfil conditions not yet met before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

Rental and property management income is recognised in line with the periods to which such income relates, up to the extent that it is probable that such income is recoverable. Where recoverability of rental income is in doubt, such income is instead recognised on a cash basis.

Interest income is recognised for all interest-bearing instruments on an accrual basis.

Donated services are recognised in income at fair value at time of receipt, provided that it is practical to assess fair value. Where it is impractical to assess the fair value of donated services, they are not recognised in the financial statements.

EXPENDITURE

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

TANGIBLE FIXED ASSETS

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Long leasehold property	- Straight line over 99 yrs, from Aug 2000
Improvements to property	- 15% on cost
Office equipment	- 20% on reducing balance

All fixed assets are initially measured at cost and depreciated as detailed above.

SOCIAL INVESTMENTS IN PROPERTY

Social investments in property are held primarily for the provision of social benefits in accordance with the objectives of the charity, although rental income is received in regard to these properties.

Social investments in property are measured at cost less and provisions for depreciation or impairment.

Social investments in property are considered to have a residual value not less than historical cost, and they are subject to a programme of repairs designed to maintain these assets to a high standard. On this basis, no depreciation are charged on these properties.

TAXATION

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

FUND ACCOUNTING

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

**Worcester Citizens Advice Bureau &
WHABAC**

**Notes to the Financial Statements - continued
for the Year Ended 31st March 2022**

1. ACCOUNTING POLICIES - continued

FUND ACCOUNTING

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

PENSION COSTS

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

FINANCIAL INSTRUMENTS

The charity has elected to apply the provisions of Section 11' Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised when the charity becomes party to contractual provisions of the instrument.

Financial assets are offset, with the net amounts presented in the accounts where there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously

Basic Financial Assets

Basic financial assets, which include trade and other receivables and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest.

Basic Financial Liabilities

Basic financial liabilities, including trade and other payables, are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of future receipts, discounted at a market rate of interest. Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade payables are obligations to pay for goods or services that have been acquired in the ordinary course of the operations from suppliers. Accounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade payables are recognised initially at transaction.

OPERATING LEASES

Rents receivable and payable under operating leases are credited or charge to the statement of financial activities on a straight line basis over the term of the individual leases to which they relate.

FUNDS HELD AS AGENT

Funds received as agent are not recognised as an asset in its accounts because the funds are not within its control. the receipt of funds as agent is not recognised as income nor is its distribution recognised as expenditure.

However, any fee receivable for acting as agent is recognised as income.

2. CRITICAL ACCOUNTING JUDGEMENTS AND KEY SOURCES OF ESTIMATION UNCERTAINTY

Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Critical areas of judgement

The allocation of staff costs between individual unrestricted and restricted funds is based on the estimated split of staff time for each individual employee of the charity.

The allocation of other support costs between individual unrestricted and restricted funds includes some instances where shared overhead costs have been allocated between various restricted and unrestricted funds based on management's estimation of usage of shared facilities between such funds.

**Worcester Citizens Advice Bureau &
WHABAC**

**Notes to the Financial Statements - continued
for the Year Ended 31st March 2022**

3. DONATIONS AND LEGACIES

	2022	2021
	£	£
Donations	1,994	6,704
Grants	212,714	303,161
Donated services & facilities	46,240	55,440
Miscellaneous Income	<u>8,922</u>	<u>7,041</u>
	<u>269,870</u>	<u>372,346</u>

Grants received, included in the above, are as follows:

	2022	2021
	£	£
Albert & Elizabeth Clarke Charitable Trust	5,000	5,000
Citizens Advice - Covid Equipment Grant	-	13,660
The Eveson Charitable Trust	10,001	10,035
Job Retention Scheme	-	13,139
John Martin's Charity	750	-
Lasletts Charities	17,500	15,750
Legal Aid Agency	6,082	-
The National Lottery Community Fund - Coronavirus Community Support Fund	-	72,196
Worcester Municipal Charity	<u>173,381</u>	<u>173,381</u>
	<u>212,714</u>	<u>303,161</u>

DONATED SERVICES & FACILITIES

The Charity would also like to acknowledge their gratitude to Worcester Consolidated Municipal Charity for the provision of rent free premises at 1/2 Inglethorpe Court and substantially reduced rent and service charges at 13/15 Lowesmoor, the value of this assistance is currently estimated at £46,240 (2021 - £55,440).

4. INVESTMENT INCOME

	2022	2021
	£	£
Bank interest	<u>162</u>	<u>1,887</u>

**Worcester Citizens Advice Bureau &
WHABAC**

**Notes to the Financial Statements - continued
for the Year Ended 31st March 2022**

5. INCOME FROM CHARITABLE ACTIVITIES

		2022	2021
	Activity	£	£
Grants and contract income	Advice and support	2,721	-
Rents received	SmartLets property income	338,706	272,547
Grants and contract income	SmartLets property income	-	50,001
Grants and contract income	Advice & support income	<u>1,021,270</u>	<u>865,305</u>
		<u>1,362,697</u>	<u>1,187,853</u>

Grants received, included in the above, are as follows:

	2022	2021
	£	£
Bromyard Town Council	-	4,166
Bromyard & Winslow Town Council	10,001	-
Citizens Advice – Broadband Grant	-	250
Citizens Advice – Energy Advice Project	-	8,760
Citizens Advice – MaPSDAP - Debt Advice Project	163,892	159,738
Citizens Advice - MaPS - Increasing Debt Advice Capacity	42,070	24,583
Citizens Advice – Pension Wise	182,471	197,408
Citizens Advice – Universal Credit - Help to Claim Crisis	100,729	108,350
The David Family Trust	-	5,000
The Henry Smith Charity	43,600	42,800
Hereford City Council	10,000	10,000
Herefordshire Council - Benefit Support Service	2,720	2,160
Herefordshire Council - Talk Community	10,000	-
The Herefordshire Community Fund - Emergency Covid-19	-	2,500
The Hope Centre, Bromyard - Outreach Grant	10,000	4,167
John Martin's Charity	9,350	8,650
Legal Aid Agency	-	1,552
Macmillan Cancer Support	112,331	105,140
The National Lottery Community Fund	60,156	-
The Philippa Southall Trust	5,500	5,500
Ross Town Council	10,000	10,000
St Richard's Hospice – Palliative Care	31,729	30,954
Worcester City Council – Homelessness Prevention	85,000	39,000
Worcester City Council - Rough Sleeping Accommodation Programme	11,250	-
Worcestershire Community Fund - Emergency Covid-19	-	5,000
Worcestershire County Council - Covid Debt Support	10,000	-
Worcestershire County Council – WAN	90,822	67,050
Wyre Forest District Council	<u>22,370</u>	<u>22,578</u>
	<u>1,023,991</u>	<u>915,306</u>

RESTRICTED GRANTS

Restricted grants, included in the above, are as follows:

	2022	2021
	£	£
Citizens Advice - Pension Wise	182,470	197,408
Citizens Advice - MaPSDAP	159,868	159,738
Citizens Advice - Universal Credit	100,730	108,350
Citizens Advice - Energy Advice Project	-	8,760
Citizens Advice - MaPS - Increasing Debt Advice Capacity	46,096	24,583
Crisis	-	50,000
The National Lottery Community Fund	60,156	-
Worcester City Council - Rough Sleeping Accommodation Programme	11,249	-
Worcestershire County Council - Covid Debt Support	<u>10,000</u>	<u>-</u>
	<u>570,569</u>	<u>548,839</u>

**Worcester Citizens Advice Bureau &
WHABAC**

**Notes to the Financial Statements - continued
for the Year Ended 31st March 2022**

6. CHARITABLE ACTIVITIES COSTS

	Support costs (see note 7) £
Advice and support	1,310,891
SmartLets property	<u>211,657</u>
	<u><u>1,522,548</u></u>

7. SUPPORT COSTS

	Management £	Governance costs £	Totals £
Advice and support	1,299,803	11,088	1,310,891
SmartLets property	<u>211,657</u>	-	<u>211,657</u>
	<u><u>1,511,460</u></u>	<u><u>11,088</u></u>	<u><u>1,522,548</u></u>

Support costs, included in the above, are as follows:

		2022	2021
	Advice and support £	SmartLets property £	Total activities £
Wages	928,552	-	928,552
Social security	65,768	-	65,768
Pensions	83,655	-	83,655
Equipment and repairs	22,001	-	22,001
Insurance	8,702	-	8,702
Rent, rates and service charges	75,243	-	75,243
Telephone and postage	21,676	-	21,676
Printing and stationery	8,615	-	8,615
Advertising	6,123	-	6,123
Sundries	5,176	705	5,881
Education and training	8,538	-	8,538
Bonds written off	950	-	950
Reimbursed expenses	6,034	-	6,034
Subscriptions	6,101	-	6,101
Property rental expenses	-	210,952	210,952
Professional fees	10,685	-	10,685
Heat and light	7,059	-	7,059
IT support	24,857	-	24,857
Depreciation	10,068	-	10,068
Auditors' remuneration	3,780	-	3,780
Auditors' remuneration for non audit work	7,308	-	7,308
	<u><u>1,310,891</u></u>	<u><u>211,657</u></u>	<u><u>1,522,548</u></u>
			<u><u>1,466,575</u></u>

**Worcester Citizens Advice Bureau &
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**Notes to the Financial Statements - continued
for the Year Ended 31st March 2022**

8. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2022	2021
	£	£
Auditors' remuneration	3,780	5,541
Auditors' remuneration for non audit work	7,308	6,880
Depreciation - owned assets	10,068	12,337
Rents payable under operating leases (including donated services)	<u>169,821</u>	<u>188,841</u>

9. TRUSTEES' REMUNERATION AND BENEFITS

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

TRUSTEES' EXPENSES

No expenses were paid to trustees during the year (2021: £19 was paid to 1 trustee).

10. STAFF COSTS

	2022	2021
	£	£
Wages and salaries	928,552	886,572
Social security costs	65,768	59,064
Other pension costs	83,655	79,064
	<u>1,077,975</u>	<u>1,024,700</u>

The average monthly number of employees during the year was as follows:

	2022	2021
Average number of employees	<u>51</u>	<u>50</u>

No employees received emoluments in excess of £60,000.

The full time equivalent is estimated to be around 38 (2021: 41).

Total remuneration paid to key management personnel during the year was £186,250 (2021: £182,061).

**Worcester Citizens Advice Bureau &
WHABAC**

**Notes to the Financial Statements - continued
for the Year Ended 31st March 2022**

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	282,273	90,073	372,346
Charitable activities			
SmartLets property income	272,547	50,001	322,548
Advice & support income	366,466	498,839	865,305
Investment income	<u>1,887</u>	-	<u>1,887</u>
Total	<u>923,173</u>	<u>638,913</u>	<u>1,562,086</u>
EXPENDITURE ON			
Charitable activities			
Advice and support	659,849	590,658	1,250,507
SmartLets property	<u>216,068</u>	-	<u>216,068</u>
Total	<u>875,917</u>	<u>590,658</u>	<u>1,466,575</u>
NET INCOME	47,256	48,255	95,511
Transfers between funds	<u>3,564</u>	<u>(3,564)</u>	-
Net movement in funds	50,820	44,691	95,511
RECONCILIATION OF FUNDS			
Total funds brought forward	996,926	490,026	1,486,952
TOTAL FUNDS CARRIED FORWARD	<u>1,047,746</u>	<u>534,717</u>	<u>1,582,463</u>

12. TANGIBLE FIXED ASSETS

	Long leasehold property £	Improvements to property £	Office equipment £	Totals £
COST				
At 1st April 2021 and 31st March 2022	<u>408,303</u>	<u>19,175</u>	<u>66,410</u>	<u>493,888</u>
DEPRECIATION				
At 1st April 2021	53,820	18,825	40,244	112,889
Charge for year	<u>4,485</u>	<u>350</u>	<u>5,233</u>	<u>10,068</u>
At 31st March 2022	<u>58,305</u>	<u>19,175</u>	<u>45,477</u>	<u>122,957</u>
NET BOOK VALUE				
At 31st March 2022	<u>349,998</u>	-	<u>20,933</u>	<u>370,931</u>
At 31st March 2021	<u>354,483</u>	<u>350</u>	<u>26,166</u>	<u>380,999</u>

**Worcester Citizens Advice Bureau &
WHABAC**

**Notes to the Financial Statements - continued
for the Year Ended 31st March 2022**

13. SOCIAL INVESTMENTS

	Freehold Property £
COST	
At 1st April 2021 and 31st March 2022	<u>597,126</u>
 NET BOOK VALUE	
At 31st March 2022	<u>597,126</u>
At 31st March 2021	<u>597,126</u>

14. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022	2021
	£	£
Trade debtors	20,654	61,609
Prepayments and accrued income	34,540	<u>35,404</u>
	<u>55,194</u>	<u>97,013</u>

15. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022	2021
	£	£
Trade creditors	4,110	-
Social security and other taxes	15,907	15,774
Amounts held as agent	41,068	35,845
Pension creditor	7,973	7,592
Accrued expenses	10,960	15,024
Deferred income	15,000	<u>14,000</u>
	<u>95,018</u>	<u>88,235</u>

Deferred income consists of grants received within the current financial year where the donors have stipulated that the funding is to be used within next financial year.

£10,000 was received from Herefordshire Council - Talk Community (2021: £10,000) and £4,000 was received from Albert & Elizabeth Clarke Trust (2021: £5,000).

All of the previous year's deferred income was released to the statement of financial activities within the current financial year.

16. LEASING AGREEMENTS

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

	2022	2021
	£	£
Within one year	20,338	22,189
Between one and five years	3,920	<u>15,680</u>
	<u>24,258</u>	<u>37,869</u>

**Worcester Citizens Advice Bureau &
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**Notes to the Financial Statements - continued
for the Year Ended 31st March 2022**

17. MOVEMENT IN FUNDS

	At 1.4.21 £	Net movement in funds £	Transfers between funds £	At 31.3.22 £
Unrestricted funds				
General fund	184,746	96,093	(17,353)	263,486
Buildings Fund	30,000	-	-	30,000
Herefordshire Citizens Advice Bureau	47,406	-	-	47,406
IT Fund	20,000	-	-	20,000
Redundancy Fund	163,456	-	17,688	181,144
Social Investment property	597,126	-	-	597,126
Social Investment property – proposed spend	5,014	-	-	5,014
	<u>1,047,748</u>	<u>96,093</u>	<u>335</u>	<u>1,144,176</u>
Restricted funds				
Buildings and Office Equipment Fund	354,483	(4,485)	-	349,998
Citizens Advice - Pension Wise	12,758	(12,039)	(719)	-
Citizens Advice - Remote Working Equipment Fund	7,011	(1,408)	-	5,603
Client Welfare Fund - Herefordshire	2,529	-	-	2,529
Crisis Volunteer Fund	15,411	(12,064)	-	3,347
Crowd Funding	143	-	-	143
Homelessness Fund	2,514	(426)	-	2,088
Lottery Covid Fund	1,454	(398)	-	1,056
MaPSDAP	9,019	9,663	-	18,682
Money and Pensions Service	5,136	2,340	-	7,476
The National Lottery Community Fund - Hereford	-	33,247	-	33,247
Rough Sleeping Accommodation Programme	-	(384)	384	-
SmartLets Fund	50,000	-	-	50,000
SmartMove Fund	62,688	-	-	62,688
Universal Credit - Help to Claim	11,569	42	-	11,611
	<u>534,715</u>	<u>14,088</u>	<u>(335)</u>	<u>548,468</u>
TOTAL FUNDS	<u><u>1,582,463</u></u>	<u><u>110,181</u></u>	<u><u>-</u></u>	<u><u>1,692,644</u></u>

**Worcester Citizens Advice Bureau &
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**Notes to the Financial Statements - continued
for the Year Ended 31st March 2022**

17. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	1,062,160	(966,067)	96,093
Restricted funds			
Buildings and Office Equipment Fund	-	(4,485)	(4,485)
Citizens Advice - Pension Wise	182,470	(194,509)	(12,039)
Citizens Advice - Remote Working Equipment Fund	-	(1,408)	(1,408)
Crisis Volunteer Fund	-	(12,064)	(12,064)
Homelessness Fund	-	(426)	(426)
Lottery Covid Fund	-	(398)	(398)
MaPSDAP	159,868	(150,205)	9,663
Money and Pensions Service	46,096	(43,756)	2,340
The National Lottery Community Fund - Hereford	60,156	(26,909)	33,247
Rough Sleeping Accommodation Programme	11,249	(11,633)	(384)
Universal Credit - Help to Claim	100,730	(100,688)	42
Worcestershire County Council - Debt Support	<u>10,000</u>	<u>(10,000)</u>	<u>-</u>
	<u>570,569</u>	<u>(556,481)</u>	<u>14,088</u>
TOTAL FUNDS	<u><u>1,632,729</u></u>	<u><u>(1,522,548)</u></u>	<u><u>110,181</u></u>

**Worcester Citizens Advice Bureau &
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**Notes to the Financial Statements - continued
for the Year Ended 31st March 2022**

17. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.20 £	Net movement in funds £	Transfers between funds £	At 31.3.21 £
Unrestricted funds				
General fund	167,158	47,257	(29,669)	184,746
Buildings Fund	30,000	-	-	30,000
Herefordshire Citizens Advice Bureau	47,406	-	-	47,406
IT Fund	20,000	-	-	20,000
Redundancy Fund	130,223	-	33,233	163,456
Social Investment property	597,125	1	-	597,126
Social Investment property – proposed spend	5,014	-	-	5,014
	<u>996,926</u>	<u>47,258</u>	<u>3,564</u>	<u>1,047,748</u>
Restricted funds				
Buildings and Office Equipment Fund	358,968	(4,485)	-	354,483
Citizens Advice - Pension Wise	8,728	7,630	(3,600)	12,758
Citizens Advice - Remote Working Equipment Fund	-	7,011	-	7,011
Client Welfare Fund - Herefordshire	2,529	-	-	2,529
Crisis Volunteer Fund	-	15,411	-	15,411
Crowd Funding	-	143	-	143
Energy Advice Project	-	(36)	36	-
Homelessness Fund	3,032	(518)	-	2,514
Lottery Covid Fund	-	1,454	-	1,454
MaPSDAP	-	9,019	-	9,019
Money and Pensions Service	-	5,136	-	5,136
SmartLets Fund	50,000	-	-	50,000
SmartMove Fund	62,688	-	-	62,688
Universal Credit - Help to Claim	4,081	7,488	-	11,569
	<u>490,026</u>	<u>48,253</u>	<u>(3,564)</u>	<u>534,715</u>
TOTAL FUNDS	<u>1,486,952</u>	<u>95,511</u>	<u>-</u>	<u>1,582,463</u>

**Worcester Citizens Advice Bureau &
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**Notes to the Financial Statements - continued
for the Year Ended 31st March 2022**

17. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	923,174	(875,917)	47,257
Social Investment property	-	1	1
	<u>923,174</u>	<u>(875,916)</u>	<u>47,258</u>
Restricted funds			
Buildings and Office Equipment Fund	-	(4,485)	(4,485)
Citizens Advice - Pension Wise	197,409	(189,779)	7,630
Citizens Advice - Remote Working Equipment Fund	13,660	(6,649)	7,011
Crisis Volunteer Fund	50,001	(34,590)	15,411
Crowd Funding	4,215	(4,072)	143
Energy Advice Project	8,760	(8,796)	(36)
Homelessness Fund	-	(518)	(518)
Lottery Covid Fund	72,195	(70,741)	1,454
MaPSDAP	159,737	(150,718)	9,019
Money and Pensions Service	24,584	(19,448)	5,136
Universal Credit - Help to Claim	108,351	(100,863)	7,488
	<u>638,912</u>	<u>(590,659)</u>	<u>48,253</u>
TOTAL FUNDS	<u>1,562,086</u>	<u>(1,466,575)</u>	<u>95,511</u>

DESIGNATED FUNDS

Buildings fund

The Trustee Board have designated funds towards the internal redecoration and repair costs of the properties that are leased.

Herefordshire Citizens Advice Bureau

This fund represents a donation to the charity upon the closure of Herefordshire Citizens Advice Bureau, the trustees have designated this donation for the purposes of delivering Citizens Advice services in Hereford.

IT fund

This fund has been established to meet the costs of replacing hardware and software relating to the IT system over a 4-5 year cycle.

Redundancy fund

This is designated to provide sufficient funds to cover the cost of redundancy.

Social Investment property

This fund has been established to hold the social investment properties, which exists to provide accommodation for the single homeless.

Social Investment property - proposed spend

This fund has been established to allow the purchase of a social investment property to provide accommodation for the single homeless. The property was purchased in the year and the balance has been retained to fund future repairs and renovations in the properties, such as a new kitchen.

**Worcester Citizens Advice Bureau &
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**Notes to the Financial Statements - continued
for the Year Ended 31st March 2022**

17. MOVEMENT IN FUNDS - continued

RESTRICTED FUNDS

Buildings and Office Equipment Fund

A grant specifically made available for the capital funding of a new headquarters and the purchase of equipment.

Citizens Advice - Pension Wise

Funds received via Citizens Advice from The Money and Pensions Service (MaPS) to provide guidance on pensions for those in defined contribution schemes.

It is anticipated that the balance on this fund due to underspend will be returned to the grant provider in the 2023 accounting period.

Citizens Advice - Remote Working Equipment Fund

This fund represents assets held which were acquired with funding received via Citizens Advice, to provide essential equipment - laptop computers, internet voipphones and complementary computer hardware - to assist staff and volunteers with remote and home working to continue delivering our services during the covid-19 Pandemic.

Client Welfare Fund - Herefordshire

This fund exists to allow small "one off" grants to be made to clients identified as in urgent financial need in Herefordshire.

Crisis Volunteer Fund

This fund represents monies for a 12- month project funded by the national charity CRISIS, to increase our capacity to meet the challenges of finding accommodation for the single homeless during the Covid-19 Pandemic. This project also provides training and support for new tenants who were previously homeless to help them maintain their tenancies.

It is anticipated that the balance on this fund due to underspend will be returned to the grant provider in the 2023 accounting period.

Crowd Funding ('Advice at Home')

A dedicated fund obtained through Worcestershire County Council's Spacehive Crowdfunding page for the purchase of specified internet Voipfone equipment to enable our volunteers deliver advice from their homes and help people in Worcester with the problems they face during the Covid-19 pandemic.

Energy Advice Project

Funds received via Citizens Advice, from the energy companies as part of their obligations, to provide specialist energy advice for clients who are in fuel poverty, or at risk of being in fuel poverty.

Homelessness Fund

Funds to allow "one off" payments to clients in emergencies, particularly to enable them to secure or retain accommodation.

The National Lottery Community Fund - Coronavirus Community Support Fund

This fund represented monies to ensure we maintained staffing levels to meet the demand for advice in both Worcester and Herefordshire during the pandemic.

This funding included a budget for employing additional temporary staff to deliver specialist advice in benefits, housing and to support clients who needed some casework in order to deal with third party agencies to resolve their problems in other advice areas.

This service was operated alongside our core service in both Worcester and Herefordshire to ensure we helped as many clients as possible during the pandemic.

**Worcester Citizens Advice Bureau &
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**Notes to the Financial Statements - continued
for the Year Ended 31st March 2022**

17. MOVEMENT IN FUNDS - continued

The National Lottery Community Fund - Hereford

This is a restricted fund to meet the costs of developing and delivering Citizens Advice generalist advice and specialist advice services at outreach locations in the market towns and other venues across the County of Herefordshire. In addition, the fund also meets the costs of increasing capacity at our central Hereford office through the introduction of open-door drop-in advice sessions and increasing our capacity to deliver specialist Housing Casework and Benefits Casework with a focus on Herefordshire.

MaPSDAP (formerly MASDAP) - Debt Advice Project

Funds received via Citizens Advice from The Money and Pensions Service (MaPS) (formerly from the Money Advice Service and FIF) to provide debt advice to clients in financial difficulty.

It is anticipated that the balance on this fund due to underspend will be returned to the grant provider in the 2023 accounting period.

Money and Pensions Service - Increasing Debt Advice Capacity

Funds received via Citizens Advice from The Money and Pensions Service (MaPS), to train and employ to a Trainee Debt Caseworker to increase the future capacity of Debt Caseworkers particularly in areas where the Money and Pensions service have assessed that it is anticipated that the balance on this fund due to underspend will be returned to the grant provider in the 2023 accounting period. There is a low Debt Advice and Casework Capacity to meet in demand. This was awarded on the basis of that Herefordshire is a designated area with a particularly low capacity of FCA regulated Debt Casework Services available

Rough Sleeping Accommodation Programme

This is a restricted fund to meet the costs of project workers to support single people who are homeless, at risk of homelessness or vulnerably housed, into shared and self-contained accommodation. The Project workers provide advice and support to people with low care needs to sustain their accommodation. The project will use existing units of accommodation managed by the organisation as well as completion of an additional 9 moves into new units of accommodation, (not previously held by the Support Provider), during the duration of the project.

SmartLets Fund

A fund to underwrite any losses with regard to leasing costs, guaranteed rent payments and eligible repair costs in relation to properties managed by the SmartLets social letting agency which cannot be met through general funds.

SmartMove Fund

A fund to underwrite losses against deposit guarantees made to landlords through the SmartMove deposit guarantee scheme to enable those on low incomes to access private rented sector accommodation.

Universal Credit - Help to Claim

This fund represents monies received via Citizens Advice from The Department of Work and Pensions (DWP) to deliver advice and support to clients receiving/ applying for Universal Credit.

Worcestershire County Council - Debt Support

This Covid Project funding was allocated by Worcester City Council as a restricted fund to provide debt advice and assistance from 1 April 2021 - 20 September 2021, in order to prevent homelessness and sustain existing accommodation in the short or longer term.

TRANSFERS BETWEEN FUNDS

Transfers were made in the year between the General Fund and the general Redundancy Fund totalling £17,688, for the increased redundancy provision.

A transfer of £719 was made to General Fund from the Pension wise Fund in relation to redundancy provisions for guiders.

A transfer of £384 was made in the year from the unrestricted General Fund to the restricted Rough Sleeping Accommodation Programme Fund in order to cover the deficit on this fund.

**Worcester Citizens Advice Bureau &
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**Notes to the Financial Statements - continued
for the Year Ended 31st March 2022**

18. RELATED PARTY DISCLOSURES

During the year Worcester Municipal Charities CIO provided the use of properties for no or reduced rental value to the charity. The value of the donated rent is £46,240 (2021- £55,400).

Paul Griffith a Trustee of the charity and Geraint Thomas the Chief Officer and Company Secretary are also trustees of Worcester Municipal Charities.

Several properties are managed by Worcester Citizens Advice Bureau & WHABAC on behalf of Worcester Municipal Charities CIO.

19. FRC ETHICAL STANDARD - PROVISIONS AVAILABLE FOR SMALL ENTITIES

In common with many other businesses of our size and nature we use our auditors to prepare and submit returns to the tax authorities and assist with the preparation of the financial statements.

20. FUNDS RECEIVED AS AGENT

Several properties are managed by Worcester Citizens Advice Bureau & WHABAC on behalf of Worcester Municipal Charities CIO. The charity collected total rent on behalf of Worcester Municipal Charities CIO of £264,327 (2021- £194,793).

The charity retained a Management Charge of 15% of the rent received £39,403 (2021- £29,219) and retained expenses paid by the charity in relation to the running of these properties, (including security/alarm costs, utility and cleaning costs for the communal areas, window cleaning costs, gardening costs, general maintenance repairs and redecoration), totalling £55,166 (2021 - £22,789). At the year end the charity owed Worcester Municipal Charities CIO £40,117 (2021- £35,395).

During the year the Charity made applications for grants from St Martins in The Fields Vicar's Relief Fund to prevent individual clients with rent arrears from becoming homeless. These grant awards were not made to individual clients by St Martin in the Fields but made to the Charity as a direct applicant, on condition that the grant amount was paid by the charity to a landlord who agreed that they would not evict a client if their rent arrears were paid in full or reduced by an agreed sum, in order to prevent homelessness. These grants from St Martin in the Fields Vicar's Relief Fund amounted to £11,381 (2021 - £17,968). At the end of the year the charity held £921 (2021 - £450) received as grant payments from the St Martins in The Fields Vicar's Relief Fund, that had not yet been paid to landlords.

**Worcester Citizens Advice Bureau &
WHABAC**

**Detailed Statement of Financial Activities
for the Year Ended 31st March 2022**

	2022 £	2021 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	1,994	6,704
Grants	212,714	303,161
Donated services & facilities	46,240	55,440
Miscellaneous Income	<u>8,922</u>	<u>7,041</u>
	269,870	372,346
Investment income		
Bank interest	162	1,887
Charitable activities		
Rents received	338,706	272,547
Grants and contract income	<u>1,023,991</u>	<u>915,306</u>
	1,362,697	1,187,853
Total incoming resources	1,632,729	1,562,086
EXPENDITURE		
Support costs		
Management		
Wages	928,552	886,572
Social security	65,768	59,064
Pensions	83,655	79,064
Equipment and repairs	22,001	19,251
Insurance	8,702	11,710
Rent, rates and service charges	75,243	76,938
Telephone and postage	21,676	23,321
Printing and stationery	8,615	9,135
Advertising	6,123	2,818
Sundries	5,881	14,036
Education and training	8,538	6,568
Bonds written off	950	750
Reimbursed expenses	6,034	3,044
Subscriptions	6,101	5,545
Property rental expenses	210,952	216,204
Professional fees	10,685	1,564
Heat and light	7,059	5,150
IT support	24,857	21,083
Depreciation of leasehold property	4,485	4,485
Improvements to property	350	1,310
Depreciation of office equipment	<u>5,233</u>	<u>6,542</u>
	1,511,460	1,454,154
Governance costs		
Auditors' remuneration	3,780	5,541
Auditors' remuneration for non audit work	<u>7,308</u>	<u>6,880</u>
	11,088	12,421
Total resources expended	1,522,548	1,466,575
Net income	<u>110,181</u>	<u>95,511</u>

This page does not form part of the statutory financial statements

