

ANNUAL REVIEW 2019 - 2020

Welcome to our Annual Review of Citizens Advice Corby & Kettering for 2019 - 2020

"Last year I said that I looked forward to the following years confident that CASCK would go forward helping those who need us. Well, who would have thought that 2020 would have brought us to the biggest pandemic in history which has affected almost everyone on the planet.

My confidence has been rewarded. Under the Leadership of Debbie, the whole team at CASCK has risen to the challenge which Covid 19 has brought and ensured that our clients have been served as always professionally, with empathy and above all with complete compassion which we are well versed in. This organisation is blessed with our employees and volunteers being so dedicated in their service of our clients and for that I wholeheartedly thank them. Even under the strain of Covid 19 we should rightly recognise the countless hours of work and expertise delivered so warmly by our staff and army of volunteers.

I would also take this opportunity once again to thank our Friends at Kettering Borough Council and Corby Borough Council without whose help and financial support we would struggle to continue.

My personal thanks also to our Board of Trustees who so admirably helped to steer the ship in the right direction during 2020.

Some of you have heard me say that 2021 will not only bring the continuous challenge of the virus but it will also bring a 'tsunami' of new clients who each have their own problems brought about by this virus and the Economic fallout that will inevitably ensue. I do know however that the staff and volunteers at CASCK are well prepared to help these new and existing clients in whatever way they can - and I look forward to our continued success"



(Paul Clarke attending our Volunteers' Week Celebration 2019)

- Paul Clarke, Chair of the Trustee Board

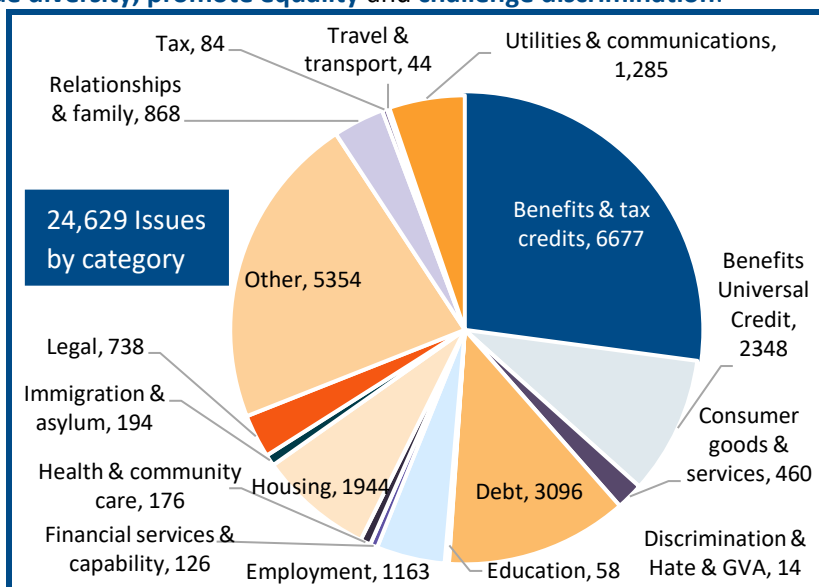
OUR AIMS

Citizens Advice Corby & Kettering provides **free, independent, impartial, confidential** advice to everyone on their rights and responsibilities. As an organisation we **value diversity, promote equality** and **challenge discrimination**.

OUR IMPACT

Between 1st April 2019 and 31st March 2020,
Citizens Advice Corby and Kettering helped
clients deal with
24,629 issues

This means that on average
during our opening hours,
local citizens
turned to us for
help with an issue
every 3 minutes. *



THANK YOU to our funders and partners for your continued support

Our Funders: • Corby Borough Council • Kettering Borough Council • Northamptonshire Community Foundation • Henry Smith Charity
• Big Lottery Homestart Corby • Kettering Community Unit • Awards for All • European Social Fund • Citizens Advice
• Big Local • CLS/Warm Homes Fund • Desborough Town Council



Our Partners: • Corby Borough Council • CBC Housing Options • Kettering Borough Council • KBC Housing Options • Homestart Corby/Kettering
• Community Law Service Northampton & County (CLS) • Corby Voluntary & Community Services • Kettering Voluntary Network • JobCentre+ Corby
• JobCentre+ Kettering • CENCA • Daventry Citizens Advice • Citizens Advice • Kingswood & Hazelwood Neighbourhood Centres
• Kettering Community Unit Foodbank • Kettering Futures Partnership • Corby Foodbank

*24,629 issues recorded on Casebook between 1st April 2019 and 31st March 2020. Number of operating days during this period totals 244 days with opening hours 9am-2pm. Total operating hours is equal to 1220 hours. 24,629 issues / 1220 hours = 20.18 issues per hour = more than 1 issue every 3 minutes.

OUR WORK

We are a registered charity providing **free, independent, impartial, confidential** advice to everybody, regardless of race, religion, gender, disability or sexuality. We help our clients with issues that are important to them, from debt worries and benefit entitlements, to housing issues and energy advice.

Whoever you are, whatever the problem: We're here to help.

DEBT

We advise on managing money, negotiating with creditors, and choosing debt management options.

In 2019 – 2020 the amount of debt we helped our clients to manage totals:

£1,990,867.46

BENEFITS

We advise people on how to claim benefits to which they may be entitled.

We also assist clients with appeals and mandatory reconsiderations.

HOUSING

We advise clients on issues including:

- Eviction • Private Tenancies
- Social Housing Tenancies
- Possession Orders
- Property Repairs • Homelessness

In 2019-2020 Citizens Advice Corby & Kettering generated an estimated income for our clients totaling: £4,125,534.22

EMPLOYMENT

We advise employees and employers on issues including:

- Unfair Dismissal
- Employment Rights
- Discrimination • Bullying

OTHER

We provide information on how to access specialist help and give advice to clients on a wide range of issues including:

- Disputed tax • Energy • Immigration • Consumer
- Legal • Education

We also issue vouchers for local Foodbanks.

RELATIONSHIPS

We give information on how to access legal help and give advice on practical solutions in response to issues such as:

- Neighbour disputes • Domestic violence
- School problems • Family breakups

Comments from our clients

"Fantastic help, wonderfully professional in every way."

"The adviser was extremely knowledgeable and understanding, couldn't recommend more highly, thank you."

"Your service was excellent, problem was sorted!"



Cllr. Tom Beattie

"Corby Borough Council would like to thank and congratulate the Citizens Advice Services in continuing to provide extremely valuable assistance to Corby's community in light of Corona and the additional pressures they faced.

The CAS has helped residents through a number of difficult situations ranging from debt relief, tribunal issues and everyday concerns. We are extremely pleased to work closely with CAS and hope to continue this relationship in order to provide Corby residents with extensive, confidential and impartial advice that they need".

- Councillor Tom Beattie,
Leader of Corby Borough Council

"With the changes that are happening in North Northamptonshire it is important that we continue to work ever closer with the CAB.

I wish you all the successes in the next year."



Cllr. Russell Roberts

- Councillor Russell Roberts
Leader of Kettering Borough Council

NATIONAL VOLUNTEERS' WEEK



Nothing stops us from celebrating our hard-working volunteers, we held our annual Volunteers' Week celebration via videocall on

3rd June 2020



This year, Volunteers week fell during the height of the Coronavirus pandemic, and this meant that we had to find a way to safely celebrate the efforts of our Volunteers from a distance.

A Virtual Coffee and Cake celebration was held over Zoom on Wednesday 3rd June at 12:30pm. All Volunteers, Trustees and Staff were gifted with home-made scones, jam, biscuits, a 'warm hug in a jar' candle and a card to express our gratitude for their continued support in the unprecedented times we were facing.

How much do our volunteers mean to us?

Over the past year, our team of valued and skilled volunteers have donated

£142,510

worth of time and effort to help us to help the local communities we serve.

Our volunteers represent the diverse communities we live in and reflect a wide range of different backgrounds, ages and experiences.



VOLUNTEER TESTIMONIAL

A couple of years back I decided to take voluntary redundancy after working 21 years for a large local distribution company. During this time, I had enjoyed working in commercial business roles. However, with repeated re-organisations and the need to reapply for your own role happening with increased regularity I decided it was time for a change. I also had two young children and wanted a better work life balance.

I planned to try some new things, one of which was to gain experience working for a more community focused organisation. As a local support provider Citizens Advice was top of mind. CA had helped me out in the past when my then bank was threatening me with court over an unpaid student overdraft. My partner Tracy had also previously volunteered at Citizens Advice. Tracy messaged Clare at CA Corby to see if there were any volunteer vacancies and I soon had an application form to complete. I then had an interview with Vinny and Michelle. This was largely an open informal discussion around what Citizens Advice does, and the rewards and challenges of the volunteer roles. I left feeling very impressed with their straight-talking honesty and looking forward to my start date.

I began volunteering at the Corby office and all the team made me feel welcome. I completed the induction training and started shadowing gateway assessor and specialist advisor sessions. Katie and Ruth were great mentors and I quickly expanded my awareness of the multiple issues clients seek CA help for. After a couple of months, I was ready to conduct my own gateway assessments, and soon began to enjoy the feeling of helping clients on their CA support journey.

In March, almost a year after joining, things frustratingly came to a sudden halt with lockdown. Unfortunately, I was unable to work from home with two young children. Thankfully, I maintained contact with the CA team and was then able to join the Covid-safe working group set up in the summer to plan our safe return to the office. This proved a great opportunity to get back involved again, and also get to know some of the wider Corby & Kettering team. I am now very much looking forward to recommencing my 2nd year with Citizens Advice (in the "new normal"!) and further developing my skills and responsibilities within the organisation.

– Mike Burns, Volunteer

We would like to give sincere thanks to everyone, both volunteers and paid staff who work at our Corby and Kettering Offices. They provide a first-class service to the residents of Corby and Kettering Boroughs and the surrounding villages:

Adrian, Alex, Amy, Anca, Anne, Babs, Bruce, Caroline, Charlotte, Christopher, Clare, David, Debbie, Dorota, Fiona, Gareth, Gary, Jane, John, Joy, Katherine, Karen, Katie, Keeley, Lee, Lesley B, Lesley T, Liam, Liz, Lorraine, Lynn, Margaret, Michelle, Pattie, Paul C, Paul T, Pete, Rachael, Ruth, Sally, Sukhy, Tracey, Trish, Vinny.

RESEARCH & CAMPAIGNS

Nationally, Citizens Advice see two million people every year, and have a closer understanding of the problems that people experience than any other organisation. Your local charity, Citizens Advice Corby & Kettering know which policies are working and spot emerging issues early, in order to influence policy makers and services to bring about change that will positively impact the lives of people both locally and nationally. This work is fundamental in the pursuit of the services' aim to improve the policies and practices that affect peoples' lives.

LOCAL RESEARCH & CAMPAIGNS

Citizens Advice Corby & Kettering have identified an ongoing issue with Anti-social behaviour, this is affecting many tenants from many different Housing Sectors. Anti-social behaviour is made up from neighbour disputes, domestic abuse, threats of violence which have led to actual violence and criminal damage, whereby the tenant feels they are not being support by their Housing Landlord – We are currently collecting evidence for this issue from our clients, in order to help individuals effectively.

We continue to work closely with our partners to ensure accessibility to all services for those clients suffering with mental health issues and understand and overcome those barriers that prevent services' being accessed.

NATIONAL RESEARCH & CAMPAIGNS: Evidence used nationally by Citizens Advice for Research & Campaigns Apr 19-Mar 20

Benefits:

- Making Ends Meet: Since April 2016, the impact of the benefits freeze on people in debt, showed that from April to August 2019, 40% of people we helped with debt who claim income-related benefits had a negative budget.
- Universal Credit: Why are claims being closed? - Was this because of something the client did/ didn't do? Or poor administration from the DWP?
- Universal Credit - No Recourse to Public Funds: When one member of a couple has no-recourse to public funds (NRPF) Citizens Advice (and CPAG) guidance states Universal Credit claimants should make a single claim but make a clear disclosure that they have a partner who has NRPF. However, we are aware that the DWP/JCP are advising claimants to make a joint claim for UC.

Scams:

- Universal Credit claim scam - Scammers are allegedly offering people cheap loans, then taking the individual's ID and personal and financial details in order to claim benefits.

Domestic Abuse:

- Domestic abuse and access to post or use of an address.

Utilities:

- Bills and statements - Sometimes essential service providers charge for receiving paper bills, some offer discounts for paperless billing and some don't offer paper bills and statements.
- Low compensation amount offered by energy suppliers - for poor customer service by energy suppliers.

SERVICE AVAILABILITY

STATEMENT FROM THE CHIEF OFFICER



Opening Times & Contact Details

KETTERING OFFICE	
Opening Hours	Monday - Friday 9:00am - 2:00pm
Address	Municipal Offices, Bowling Green Road, Kettering, NN15 7QX
Telephone	01536 482281
Email	volunteerdevelopment@casck.co.uk

CORBY OFFICE	
Opening Hours	Monday-Wednesday 9:00am - 2:00pm (Specialist appointments available Thursdays and Fridays)
Address	The Corby Cube, Parklands Gateway, George Street, Corby, NN17 1QG
Telephone	01536 265501
Email	volunteerdevelopment@casck.co.uk

NATIONAL ADVICE LINE	
Telephone	03444 111 444
Available	Monday – Friday 10:00am – 3:00pm

LOCAL WEBSITE	
www.citizensadvice.org.uk/corby-kettering	



Another busy year for CASCK in which our primary objective remains to support and enable people to move forward in a positive way. Our holistic approach ensures that all issues are identified and by working together with our clients, we find the best possible solutions to the problems they are facing. Partnership working is also key to resolving the often complicated and difficult situations our clients present to us.

Our positive impacts and outcomes for our clients can only be achieved with a culture of 'can do' that we are proud to have through the experienced, passionate and dedicated team of Volunteers and Paid Staff. So, a personal thank you from me for all of their hard work which enables us to change people's lives for the better every single day. Last but not least, a huge thank you to our Funders for their support and to our Partners who work with us to deliver the joined up interventions that are so important in making a real difference to the lives of our clients.

- Debbie Egan, Chief Officer

OUTREACHES

We also usually work in several outreach locations, making our services accessible to a wider number of clients. Due to Covid-19 this is suspended.

Outreach Locations: • Rothwell Library • Desborough Library • Burton Latimer Library • Kingswood & Hazelwood Neighbourhood Centres

REGISTERED NUMBER: 06156809 (England and Wales)
REGISTERED CHARITY NUMBER: 1119081

CITIZENS ADVICE SERVICES CORBY & KETTERING
(A COMPANY LIMITED BY GUARANTEE AND
NOT HAVING A SHARE CAPITAL)

REPORT OF THE TRUSTEES
AND UNAUDITED FINANCIAL STATEMENTS FOR THE
YEAR ENDED 31ST MARCH 2020

BALDWINS

Independent Examiner

CITIZENS ADVICE SERVICES CORBY & KETTERING

REPORT AND ACCOUNTS – YEAR ENDED 31ST MARCH 2020

CONTENTS	Pages	1 - 4	Report of the Trustees
		5	Report of the Independent Examiners
		6	Statement of financial activities
		7	Balance sheet
		8 - 14	Notes to the accounts

CITIZENS ADVICE SERVICES CORBY & KETTERING

REPORT OF THE TRUSTEES

The Trustees, who are also directors of the charity for the purposes of the Companies Act 2006, present their report together with the financial statements of the Charity for the year ended 31st March 2020. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) FRS 102 “Accounting and Reporting by Charities” (FRS 102) in preparing the annual report and Financial statements of the charity.

REFERENCE AND ADMINISTRATIVE DETAILS

Charity Name: Citizens Advice Services Corby & Kettering

Charity Registration: 1119081

Company Number: 06156809

Registered Office: The Corby Cube
Parkland Gateway
George Street
Corby
Northants
NN17 1QG

Company Secretary: Debbie Egan

Bank: National Westminster Bank plc
25 Corporation Street
Corby
Northants
NN17 1NR

Independent Examiner: P Tyler
Baldwins
Thorpe House
93 Headlands
Kettering
Northants
NN15 6BL

Solicitors: Seatons Solicitors
1 Alexandra Road
Corby
Northants
NN17 1PE

CITIZENS ADVICE SERVICES CORBY & KETTERING

REPORT OF THE TRUSTEES (continued)

Directors and Trustees

The directors of the charitable company (the Charity) are its Trustees for the purpose of Charity law and throughout this report are collectively referred to as the Trustees.

The following Trustees (who are also directors) served during the year:

Trish Dewar	(Vice chair)
Joy Lyman	
Christopher Woolmer	
Adrian Chambers	
Paul Clarke	(Chair)
John Donnelly	(Resigned 18 December 2019)
Emma Wynne	
Alex Parsons	

OBJECTIVES AND ACTIVITIES

Objects

The object of Citizens Advice Services Corby & Kettering is the promotion of any charitable purpose for the benefit of the communities of Corby and Kettering Borough by the advancement of education, the protection of health and the relief of poverty, sickness and distress. The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Trust's objectives and in planning its future activities.

Aims, Objectives, Strategies and Activities for the Period

Citizens Advice Services Corby & Kettering aims to provide free, confidential, impartial and independent advice and information for the benefit of the local community, to exercise a responsible influence on the development of social policies and services and to ensure that individuals do not suffer through a lack of knowledge or an inability to express their needs effectively.

In addition to the continuing provision of high quality advisory services to the local community, the primary objective of the period was to ensure that the level of services delivered were maintained at their current level despite a difficult economic climate. Increasing the number of volunteers also remained high priority.

The principal activity of Citizens Advice Services Corby & Kettering remained the provision of free, confidential, independent and impartial advice, information and counsel for members of the public. This is provided from our town centre offices through face-to-face consultations, telephone advice, home visits and various outreach services within the Borough. In addition, due to project funding, the following services were provided;

- Older persons take-up of benefits
- Money advice casework
- Outreach services in Kettering Borough libraries
- Home visiting
- Financial Capability Courses
- Energy Best Deal appointments
- Employability services

REPORT OF THE TRUSTEES (continued)

Charitable Activities

The key achievements in the year for the Charity were increasing the number of Volunteers recruited in both Adviser and Administration roles; continuation of advice services within Burton Latimer, Desborough and Rothwell libraries; attracting further funds to support new employability services; continued delivery on Energy Best Deal information to consumers; securing new funding to deliver outreach services in Corby.

FINANCIAL REVIEW

Financial Position

Total incoming resources in the year were £408,128, of this £373,392 related to project restricted activities.

A surplus of £39,141 was made in the year. At 31st March 2020 total reserves were £307,014 and net current assets totalled £307,014.

Reserves Policy

Citizens Advice Services Corby & Kettering is required to ensure that free monies are available in each financial year to meet any reasonable foreseeable contingency. Therefore, the financial reserves we have set aside allow for sufficient cash flow to maintain the core service of the Organisation at a level equivalent to at least three (3) months normal operating expenditure. The Trustees have recently reviewed our redundancy liability and in the event that the Charity were to dissolve have ensured that funds are available to meet this.

Principal Funding Sources

The Trustee Board extends their gratitude to Corby Borough Council & Kettering Borough Council who continue to support the core operating of the Charity. Additionally, project specific funding was received from; Citizens Advice, Corby Borough Council Homelessness, CLS Northamptonshire (NCC advice services contract), Big Lottery Awards for All and KHL Big Local.

Corby Borough Council and Kettering Borough Council provide premises to the Charity, further details of this can be seen in Note 12.

FUTURE PLANS

Citizens Advice Services Corby & Kettering will continue their work to ensure that the necessary funds are secured so that the services people need are in place when our help is needed. Strategic priorities for the next twelve (12) months are to seek new funding streams to support further project delivery and continue to further increase numbers of volunteer advisers. We will continue to ensure that we are fit for purpose and look forward to working with our Councils on their plans to create a new unitary authority.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Citizens Advice Services Corby & Kettering is a company limited by guarantee governed by its Memorandum and Articles of Association dated 13th March 2007. It is registered as a Charity with the Charity Commission. Members are elected from the local community and must either reside or work in the Boroughs of Corby or Kettering. However such applications require the approval of the Trustees. There are currently seven members, each of whom agrees to contribute £1 in the event of the Charity winding up.

REPORT OF THE TRUSTEES (continued)

Appointment of Trustees

As set out in the Articles of Association the first Trustees shall be those persons notified to Companies House as the first directors of the Charity. Trustees are not required to retire by rotation and remain as Trustees until they resign. There shall be a minimum number of three Trustees and a maximum number of fifteen Trustees.

The Trustees have the power to appoint additional Trustees or to fill a vacancy arising amongst the Trustees. The members have the power to nominate additional Trustees, or Trustees to fill a vacancy, at a general meeting.

Trustee induction and training

New Trustees undergo an orientation day to brief them on their legal obligations under Charity and company law, the content of the Memorandum and Articles of Association, the decision making processes, the business plan and recent financial performances of the Charity. Trustees are encouraged to attend appropriate external training events where these will facilitate the undertaking of their role.

Organisational Structure

Citizens Advice Services Corby & Kettering is governed by its Trustee Board which is responsible for setting the strategic direction of the organisation and the policy of the Charity. The Trustees carry the ultimate responsibility for the conduct of Citizens Advice Services Corby & Kettering and for ensuring that the Charity satisfies its legal and contractual obligations. Trustees meet, as a minimum, quarterly and delegate the day-to-day operation of the organisation to senior management. The Trustee Board is independent from management.

Major Risks

Citizens Advice Services Corby & Kettering has carried out a risk assessment and a risk strategy has been agreed which is incorporated in the Organisation's Business and Development Plan. The Trustees recognise that any major risks to which the Charity might be exposed need to be reviewed and systems put in place to mitigate those risks.

Included in external risks is that of the loss of funding which is becoming increasingly difficult to replace. The Charity strives to minimize exposure through securing funding from diverse donors

Signed on behalf of the Trustees

D Egan, Secretary

Date 2020

CITIZENS ADVICE SERVICES CORBY & KETTERING**INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF
CITIZENS ADVICE SERVICES CORBY & KETTERING**

I report on the accounts of the company for the year ended 31 March 2020 which are set out on pages 6 to 14.

Respective responsibilities of trustees and examiner

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

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

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

Basis of independent examiner's report

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

Independent examiner's statement

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

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

P Tyler
Chartered Accountant (ICAEW)
Baldwins
Thorpe House
93 Headlands
KETTERING
Northamptonshire
NN15 6BL

Date: 2020

CITIZENS ADVICE SERVICES CORBY & KETTERING**STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST MARCH 2020**

	<u>Notes</u>	Unrestricted Undesignated Funds	Designated Funds	Restricted Income Funds 31.03.20	Total Funds 31.03.20	Total Funds 31.03.19
INCOMING RESOURCES	2					
INCOME AND ENDOWMENTS FROM:						
Donations and legacies	2A	33,828	-	-	33,828	11,061
Investments	2B	908	-	-	908	50
Charitable activities	2C	-	-	373,392	373,392	364,001
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Total Income and Endowments		34,736	-	373,392	408,128	£375,112
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
RESOURCES EXPENDED	3					
Expenditure on charitable activities		-	-	368,987	368,987	340,031
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Total expenditure		-	-	368,987	368,987	£340,031
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
NET INCOMING/(EXPENDITURE) BEFORE TRANSFERS		34,736	-	4,405	39,141	35,081
TRANSFERS		-	-	-	-	-
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
NET MOVEMENT IN FUNDS		34,736	-	4,405	39,141	35,081
Total funds brought forward		33,493	190,000	44,380	267,873	232,792
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Total funds carried forward		£68,229	£190,000	£48,785	£307,014	£267,873
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>

There were no endowment funds for the year.

There were no recognised gains or losses for the period to 31 March 2020 other than those included in the Statement of Financial Activities.

All activities were continuing during the period.

The notes on pages 8 to 14 form part of these accounts

CITIZENS ADVICE SERVICES CORBY & KETTERING**BALANCE SHEET AT 31ST MARCH 2020**

	<u>Notes</u>	<u>2020</u>	<u>2019</u>
FIXED ASSETS			
Tangible assets	7	-	-
CURRENT ASSETS			
Debtors	8	4,269	2,785
Cash at bank and in hand		421,263	384,967
		<u>425,532</u>	<u>387,752</u>
CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR	9	<u>(118,518)</u>	<u>(119,879)</u>
NET CURRENT ASSETS		<u>307,014</u>	<u>267,873</u>
TOTAL ASSETS LESS CURRENT LIABILITIES	10	<u>307,014</u>	<u>£267,873</u>
THE FUNDS OF THE CHARITY:			
UNRESTRICTED FUNDS	11	68,229	33,493
DESIGNATED FUNDS	11	190,000	190,000
RESTRICTED FUNDS	12	<u>48,785</u>	<u>44,380</u>
TOTAL CHARITY FUNDS		<u>£307,014</u>	<u>£267,873</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2020.

The members have not required the charitable company to obtain an audit of its financial statements for the year ended 31 March 2020 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small charitable companies and with the Financial Reporting Standard 102 (FRS 102).

The financial statements were approved by the Board of Trustees on 2020 and were signed on its behalf by:

P Clarke

Notes on pages 8 to 14 form part of these financial statements.

CITIZENS ADVICE SERVICES CORBY & KETTERING

NOTES TO THE FINANCIAL STATEMENTS **FOR THE YEAR ENDED 31ST MARCH 2020**

1. ACCOUNTING POLICIES

The following accounting policies have been used consistently in dealing with items which are considered material in relation to the Charity's financial statements.

Accounting convention

The financial statements have been prepared under the historical cost convention and in accordance with the Companies Act 2006 and the requirements of the Statement of Recommended Practice (SORP FRS 102), Accounting and Reporting by Charities.

ASSETS

Tangible Fixed Assets for use by Charity

Fixed assets are recorded at cost or, in cases where fixed assets have been donated to Citizens Advice Services Corby & Kettering at the original cost to that Charity.

Depreciation

Depreciation has been provided at the following rates in order to write down cost or valuation, less estimated residual value, of all tangible fixed assets by equal annual instalments over their expected useful lives.

Furniture	25%	Reducing balance
Equipment	33⅓%	Straight line

INCOMING RESOURCES

Recognition of incoming resources

These are included in the Statement of Financial Activities (SoFA) when:

- the Charity becomes entitled to the resources;
- the Trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability.

Incoming resources with related expenditure

Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resources and related expenditure are reported gross in the SoFA.

Grants and donations

Grants and donations are only included in the SoFA when the Charity has unconditional entitlement to the resources.

Contractual income and performance related grants

This is only included in the SoFA once the related goods or services have been delivered.

Gifts in kind

Gifts in kind are accounted for at a reasonable estimate of their value to the Charity or the amount actually realised.

Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the Charity.

Gifts in kind for use by the Charity are included in the SoFA as incoming resources when receivable.

CITIZENS ADVICE SERVICES CORBY & KETTERING

NOTES TO THE FINANCIAL STATEMENTS **FOR THE YEAR ENDED 31ST MARCH 2020**

Donated services and facilities

These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the Charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the Charity of the service or facility received.

Volunteer help

The value of any voluntary help received is not included in the accounts but is described in the Trustees' annual report.

Investment income

This is included in the accounts when receivable

EXPENDITURE AND LIABILITIES

Liability recognition

Liabilities are recognised as soon as there is a legal or constructive obligation committing the Charity to pay out resources.

Governance costs

Include costs of the preparation and examination of statutory accounts, the costs of trustee meetings and cost of any legal advice to Trustees on governance or constitutional matters.

Grants with performance conditions

Where the Charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.

Grants payable without performance conditions

These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to the grant which remain in the control of the Charity.

Value Added Tax

As the majority of Citizens Advice Services Corby & Kettering's activities are classified as exempt or non-business activities for the purposes of value added tax, Citizens Advice Services Corby & Kettering is unable to reclaim any value added tax which it suffers on its purchases

Taxation

No provision has been made for corporate tax or deferred tax as the charitable organisation is a registered Charity and is, therefore, exempt from taxation.

CITIZENS ADVICE SERVICES CORBY & KETTERING**NOTES TO THE FINANCIAL STATEMENTS**
FOR THE YEAR ENDED 31ST MARCH 2020**2. ANALYSIS OF INCOMING RESOURCES**

	<u>2020</u>	<u>2019</u>
	£	£
2A VOLUNTARY INCOME		
Donations and legacies	£33,828	£11,061
	=====	=====
2B INVESTMENT INCOME		
Interest received	£ 908	£50
	=====	=====

2C INCOMING RESOURCES FROM CHARITABLE ACTIVITIES

	Unrestricted	Restricted	Total	Total
	Funds	Funds	Total	Total
	<u>2020</u>	<u>2020</u>	<u>2020</u>	<u>2019</u>
	£	£	£	£
Awards for All	-	-	-	9,946
Big Local	-	18,278	18,278	21,788
ESF	-	-	-	36,251
CLS - NCC	-	-	-	29,334
Corby Borough Council	-	28,000	28,000	28,000
NESS (Warm Homes)	-	44,468	44,468	32,876
Henry Smith	-	41,200	41,200	30,000
Corby Borough Council Homelessness	-	19,367	19,367	19,367
Kettering Borough Council	-	80,000	80,000	80,000
KBC Housing	-	30,000	30,000	30,000
CITA Energy Funds	-	6,450	6,450	11,625
CITA - Universal Credit	-	95,629	95,629	11,588
Other	-	10,000	10,000	23,226
	=====	=====	=====	=====
	£ -	£373,392	£373,392	£364,001
	=====	=====	=====	=====

CITIZENS ADVICE SERVICES CORBY & KETTERING**NOTES TO THE FINANCIAL STATEMENTS**
FOR THE YEAR ENDED 31ST MARCH 2020**3. ANALYSIS OF RESOURCES EXPENDED**

	Unrestricted Funds <u>2020</u> £	Restricted Funds <u>2020</u> £	Total <u>2020</u> £	Total <u>2019</u> £
3 CHARITABLE ACTIVITIES				
Volunteer and travel expenses	-	14,141	14,141	17,711
Training and conference fees	-	2,246	2,246	2,391
Rent, rates and utilities	-	4,601	4,601	4,955
Other expenses	-	17,265	17,265	11,669
Citizens Advice Membership	-	8,809	8,809	4,796
Wages and salaries (note 4)	-	306,598	306,598	279,049
Telephone	-	5,827	5,827	10,566
Printing, postage and stationery	-	6,740	6,740	4,553
Subscriptions	-	-	-	1,641
Depreciation	-	-	-	-
Independent examiners fee	-	2,760	2,760	2,700
	<u>£ -</u>	<u>£368,987</u>	<u>£368,987</u>	<u>£340,031</u>

4. EMPLOYEES

	<u>2020</u> £	<u>2019</u> £
Staff costs were as follows:-		
Gross wages, salaries and benefits in kind	284,005	258,205
Employer's national insurance costs	18,888	16,483
Pension	3,705	4,361
	<u>£306,598</u>	<u>£279,049</u>

	<u>2020</u>	<u>2019</u>
Staff numbers were as follows:-		
Management	3	3
Other	12	11
All relate to work on Charitable Activities	<u>15</u>	<u>14</u>

There were no 'high paid' staff in the year. 'High paid' is currently defined in statute as being £60,000 per annum.

5. TRUSTEES

	<u>2020</u> £	<u>2019</u> £
Out of pocket expenses reimbursed to Trustees:-		
Number of Trustees who were paid expenses	<u>-</u>	<u>-</u>

CITIZENS ADVICE SERVICES CORBY & KETTERING**NOTES TO THE FINANCIAL STATEMENTS**
FOR THE YEAR ENDED 31ST MARCH 2020**6. FEES FOR INDEPENDENT EXAMINATION**

	<u>2020</u> £	<u>2019</u> £
Independent examiner's fees for reporting on the accounts	£2,760	£2,700

7. TANGIBLE FIXED ASSETS

	<u>Furniture and Equipment</u>	<u>Total</u>
COST	£	£
At 1 April 2020	26,881	26,881
Additions	-	-
Disposals	-	-
	<u> </u>	<u> </u>
At 31st March 2020	26,881	26,881
	<u> </u>	<u> </u>
DEPRECIATION		
At 1 April 2020	26,881	26,881
Charge for year	-	-
Eliminated on Disposal	-	-
	<u> </u>	<u> </u>
At 31st March 2020	26,881	26,881
	<u> </u>	<u> </u>
NET BOOK VALUE		
At 31st March 2020	£ -	£ -
	<u> </u>	<u> </u>
At 31st March 2019	£ -	£ -
	<u> </u>	<u> </u>

8. DEBTORS

	<u>2020</u> £	<u>2019</u> £
Debtors	£4,269	£2,785

9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	<u>2020</u> £	<u>2019</u> £
Other creditors	£118,518	£119,879

CITIZENS ADVICE SERVICES CORBY & KETTERING**NOTES TO THE FINANCIAL STATEMENTS**
FOR THE YEAR ENDED 31ST MARCH 2020**10. ANALYSIS OF NET ASSETS BETWEEN FUNDS**

	General Funds £	Designated Funds £	Restricted Funds £	Total Funds £
Tangible fixed assets	-	-	-	-
Current assets	186,747	190,000	48,785	425,532
Current liabilities	(118,518)	-	-	(118,518)
Net assets at 31st March 2020	68,229	190,000	72,436	307,014

11. UNRESTRICTED FUNDS

	01.04.19 £	Incoming £	Outgoing £	Transfer £	31.03.20 £
General purpose fund					
- undesignated	33,493	34,736	-	-	68,229
Designated funds	190,000	-	-	-	190,000
	£223,493	£34,736	£ -	£ -	£258,229

The level of designated funds are set by the Trustees on an annual basis after due consideration of likely future expenditure. As such the Trustees decide upon allocations to or from designated funds.

At 31 March 2020 the Trustees had allocated the designated funds as follows:

- Redundancy costs (in the event the charity ceased) £100,000
- 3 months operating costs £90,000

12. RESTRICTED FUNDS

	01.04.19 £	Incoming £	Outgoing £	Transfers £	31.03.20 £
Awards for All	-	-	-	-	-
Big Local	3,710	18,278	(18,278)	-	3,710
ESF funds	5,376	6,450	(6,450)	-	5,376
CLS - NCC	24,795	-	-	-	24,795
Corby Borough Council (CBC)	-	28,000	(28,000)	-	-
CBC Homelessness	-	19,367	(19,367)	-	-
Henry Smith	4,555	41,200	(36,795)	-	8,960
Kettering Borough Council (KBC)	-	80,000	(80,000)	-	-
KBC Housing	-	30,000	(30,000)	-	-
CITA Energy Fuels	-	-	-	-	-
CITA - Universal Credit	1,738	95,629	(95,629)	-	1,738
NESS	4,206	44,468	(44,468)	-	4,206
Other	-	10,000	(10,000)	-	-
	£44,380	£373,392	(£368,987)	-	£48,785

CITIZENS ADVICE SERVICES CORBY & KETTERING

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR TO 31ST MARCH 2020

12. RESTRICTED FUNDS (continued)

- CLS Northamptonshire – sub-contract delivery partner on the Northants Energy Saving Service (NESS) funded by warm homes providing energy advice, debt and benefits included
- Big Local provided funding for outreach worker within the Corby Kingswood and Hazelwood Community Centres
- CBC Homelessness provide funding to support a part-time financial inclusion worker
- Corby Borough Council provide funding to support the core service and also specialist benefits advice
- Kettering Borough Council provide funding to support the core service and also specialist debt advice
- Energy funding relates to providing support for consumers to ensure that energy best deals are being identified
- ESF funds provides the funding to support long term unemployed people by removing the barriers that prevent them from entering employment
- Henry Smith Charity provides funding for debt and benefits caseworker
- Citizen Advice Universal credit, funding for advising on new claims for universal credit

13. DONATED FACILITIES

Corby Borough Council (CBC) provides premises (and associated utilities) to the charity at no charge. Kettering Borough Council (KBC) also provides premises to the charity at no charge. The Trustees recognising this valuable contribution to the charity's activities, but as a donated facility, its commercial value should not be reflected in these accounts.

14. TRANSACTIONS WITH RELATED PARTIES

Other than as described in Note 5, there are no transactions with related parties during the year.

REGISTERED NUMBER: 06156809 (England and Wales)
REGISTERED CHARITY NUMBER: 1119081

CITIZENS ADVICE SERVICES CORBY & KETTERING
(A COMPANY LIMITED BY GUARANTEE AND
NOT HAVING A SHARE CAPITAL)

REPORT OF THE TRUSTEES
AND UNAUDITED FINANCIAL STATEMENTS FOR THE
YEAR ENDED 31ST MARCH 2020

BALDWINS

Independent Examiner

CITIZENS ADVICE SERVICES CORBY & KETTERING

REPORT AND ACCOUNTS – YEAR ENDED 31ST MARCH 2020

CONTENTS	Pages	1 - 4	Report of the Trustees
		5	Report of the Independent Examiners
		6	Statement of financial activities
		7	Balance sheet
		8 - 14	Notes to the accounts

CITIZENS ADVICE SERVICES CORBY & KETTERING

REPORT OF THE TRUSTEES

The Trustees, who are also directors of the charity for the purposes of the Companies Act 2006, present their report together with the financial statements of the Charity for the year ended 31st March 2020. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) FRS 102 “Accounting and Reporting by Charities” (FRS 102) in preparing the annual report and Financial statements of the charity.

REFERENCE AND ADMINISTRATIVE DETAILS

Charity Name: Citizens Advice Services Corby & Kettering

Charity Registration: 1119081

Company Number: 06156809

Registered Office: The Corby Cube
Parkland Gateway
George Street
Corby
Northants
NN17 1QG

Company Secretary: Debbie Egan

Bank: National Westminster Bank plc
25 Corporation Street
Corby
Northants
NN17 1NR

Independent Examiner: P Tyler
Baldwins
Thorpe House
93 Headlands
Kettering
Northants
NN15 6BL

Solicitors: Seatons Solicitors
1 Alexandra Road
Corby
Northants
NN17 1PE

CITIZENS ADVICE SERVICES CORBY & KETTERING

REPORT OF THE TRUSTEES (continued)

Directors and Trustees

The directors of the charitable company (the Charity) are its Trustees for the purpose of Charity law and throughout this report are collectively referred to as the Trustees.

The following Trustees (who are also directors) served during the year:

Trish Dewar	(Vice chair)
Joy Lyman	
Christopher Woolmer	
Adrian Chambers	
Paul Clarke	(Chair)
John Donnelly	(Resigned 18 December 2019)
Emma Wynne	
Alex Parsons	

OBJECTIVES AND ACTIVITIES

Objects

The object of Citizens Advice Services Corby & Kettering is the promotion of any charitable purpose for the benefit of the communities of Corby and Kettering Borough by the advancement of education, the protection of health and the relief of poverty, sickness and distress. The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Trust's objectives and in planning its future activities.

Aims, Objectives, Strategies and Activities for the Period

Citizens Advice Services Corby & Kettering aims to provide free, confidential, impartial and independent advice and information for the benefit of the local community, to exercise a responsible influence on the development of social policies and services and to ensure that individuals do not suffer through a lack of knowledge or an inability to express their needs effectively.

In addition to the continuing provision of high quality advisory services to the local community, the primary objective of the period was to ensure that the level of services delivered were maintained at their current level despite a difficult economic climate. Increasing the number of volunteers also remained high priority.

The principal activity of Citizens Advice Services Corby & Kettering remained the provision of free, confidential, independent and impartial advice, information and counsel for members of the public. This is provided from our town centre offices through face-to-face consultations, telephone advice, home visits and various outreach services within the Borough. In addition, due to project funding, the following services were provided;

- Older persons take-up of benefits
- Money advice casework
- Outreach services in Kettering Borough libraries
- Home visiting
- Financial Capability Courses
- Energy Best Deal appointments
- Employability services

REPORT OF THE TRUSTEES (continued)

Charitable Activities

The key achievements in the year for the Charity were increasing the number of Volunteers recruited in both Adviser and Administration roles; continuation of advice services within Burton Latimer, Desborough and Rothwell libraries; attracting further funds to support new employability services; continued delivery on Energy Best Deal information to consumers; securing new funding to deliver outreach services in Corby.

FINANCIAL REVIEW

Financial Position

Total incoming resources in the year were £408,128, of this £373,392 related to project restricted activities.

A surplus of £39,141 was made in the year. At 31st March 2020 total reserves were £307,014 and net current assets totalled £307,014.

Reserves Policy

Citizens Advice Services Corby & Kettering is required to ensure that free monies are available in each financial year to meet any reasonable foreseeable contingency. Therefore, the financial reserves we have set aside allow for sufficient cash flow to maintain the core service of the Organisation at a level equivalent to at least three (3) months normal operating expenditure. The Trustees have recently reviewed our redundancy liability and in the event that the Charity were to dissolve have ensured that funds are available to meet this.

Principal Funding Sources

The Trustee Board extends their gratitude to Corby Borough Council & Kettering Borough Council who continue to support the core operating of the Charity. Additionally, project specific funding was received from; Citizens Advice, Corby Borough Council Homelessness, CLS Northamptonshire (NCC advice services contract), Big Lottery Awards for All and KHL Big Local.

Corby Borough Council and Kettering Borough Council provide premises to the Charity, further details of this can be seen in Note 12.

FUTURE PLANS

Citizens Advice Services Corby & Kettering will continue their work to ensure that the necessary funds are secured so that the services people need are in place when our help is needed. Strategic priorities for the next twelve (12) months are to seek new funding streams to support further project delivery and continue to further increase numbers of volunteer advisers. We will continue to ensure that we are fit for purpose and look forward to working with our Councils on their plans to create a new unitary authority.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Citizens Advice Services Corby & Kettering is a company limited by guarantee governed by its Memorandum and Articles of Association dated 13th March 2007. It is registered as a Charity with the Charity Commission. Members are elected from the local community and must either reside or work in the Boroughs of Corby or Kettering. However such applications require the approval of the Trustees. There are currently seven members, each of whom agrees to contribute £1 in the event of the Charity winding up.

REPORT OF THE TRUSTEES (continued)

Appointment of Trustees

As set out in the Articles of Association the first Trustees shall be those persons notified to Companies House as the first directors of the Charity. Trustees are not required to retire by rotation and remain as Trustees until they resign. There shall be a minimum number of three Trustees and a maximum number of fifteen Trustees.

The Trustees have the power to appoint additional Trustees or to fill a vacancy arising amongst the Trustees. The members have the power to nominate additional Trustees, or Trustees to fill a vacancy, at a general meeting.

Trustee induction and training

New Trustees undergo an orientation day to brief them on their legal obligations under Charity and company law, the content of the Memorandum and Articles of Association, the decision making processes, the business plan and recent financial performances of the Charity. Trustees are encouraged to attend appropriate external training events where these will facilitate the undertaking of their role.

Organisational Structure

Citizens Advice Services Corby & Kettering is governed by its Trustee Board which is responsible for setting the strategic direction of the organisation and the policy of the Charity. The Trustees carry the ultimate responsibility for the conduct of Citizens Advice Services Corby & Kettering and for ensuring that the Charity satisfies its legal and contractual obligations. Trustees meet, as a minimum, quarterly and delegate the day-to-day operation of the organisation to senior management. The Trustee Board is independent from management.

Major Risks

Citizens Advice Services Corby & Kettering has carried out a risk assessment and a risk strategy has been agreed which is incorporated in the Organisation's Business and Development Plan. The Trustees recognise that any major risks to which the Charity might be exposed need to be reviewed and systems put in place to mitigate those risks.

Included in external risks is that of the loss of funding which is becoming increasingly difficult to replace. The Charity strives to minimize exposure through securing funding from diverse donors

Signed on behalf of the Trustees

D Egan, Secretary

Date 2020

CITIZENS ADVICE SERVICES CORBY & KETTERING**INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF
CITIZENS ADVICE SERVICES CORBY & KETTERING**

I report on the accounts of the company for the year ended 31 March 2020 which are set out on pages 6 to 14.

Respective responsibilities of trustees and examiner

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

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

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

Basis of independent examiner's report

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

Independent examiner's statement

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

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

P Tyler
Chartered Accountant (ICAEW)
Baldwins
Thorpe House
93 Headlands
KETTERING
Northamptonshire
NN15 6BL

Date: 2020

CITIZENS ADVICE SERVICES CORBY & KETTERING**STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST MARCH 2020**

	<u>Notes</u>	Unrestricted Undesignated Funds	Designated Funds	Restricted Income Funds 31.03.20	Total Funds 31.03.20	Total Funds 31.03.19
INCOMING RESOURCES	2					
INCOME AND ENDOWMENTS FROM:						
Donations and legacies	2A	33,828	-	-	33,828	11,061
Investments	2B	908	-	-	908	50
Charitable activities	2C	-	-	373,392	373,392	364,001
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Total Income and Endowments		34,736	-	373,392	408,128	£375,112
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
RESOURCES EXPENDED	3					
Expenditure on charitable activities		-	-	368,987	368,987	340,031
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Total expenditure		-	-	368,987	368,987	£340,031
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
NET INCOMING/(EXPENDITURE) BEFORE TRANSFERS		34,736	-	4,405	39,141	35,081
TRANSFERS		-	-	-	-	-
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
NET MOVEMENT IN FUNDS		34,736	-	4,405	39,141	35,081
Total funds brought forward		33,493	190,000	44,380	267,873	232,792
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Total funds carried forward		£68,229	£190,000	£48,785	£307,014	£267,873
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>

There were no endowment funds for the year.

There were no recognised gains or losses for the period to 31 March 2020 other than those included in the Statement of Financial Activities.

All activities were continuing during the period.

The notes on pages 8 to 14 form part of these accounts

CITIZENS ADVICE SERVICES CORBY & KETTERING**BALANCE SHEET AT 31ST MARCH 2020**

	<u>Notes</u>	<u>2020</u>	<u>2019</u>
FIXED ASSETS			
Tangible assets	7	-	-
CURRENT ASSETS			
Debtors	8	4,269	2,785
Cash at bank and in hand		421,263	384,967
		<u>425,532</u>	<u>387,752</u>
CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR	9	<u>(118,518)</u>	<u>(119,879)</u>
NET CURRENT ASSETS		<u>307,014</u>	<u>267,873</u>
TOTAL ASSETS LESS CURRENT LIABILITIES	10	<u>307,014</u>	<u>£267,873</u>
THE FUNDS OF THE CHARITY:			
UNRESTRICTED FUNDS	11	68,229	33,493
DESIGNATED FUNDS	11	190,000	190,000
RESTRICTED FUNDS	12	<u>48,785</u>	<u>44,380</u>
TOTAL CHARITY FUNDS		<u>£307,014</u>	<u>£267,873</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2020.

The members have not required the charitable company to obtain an audit of its financial statements for the year ended 31 March 2020 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small charitable companies and with the Financial Reporting Standard 102 (FRS 102).

The financial statements were approved by the Board of Trustees on 2020 and were signed on its behalf by:

P Clarke

Notes on pages 8 to 14 form part of these financial statements.

CITIZENS ADVICE SERVICES CORBY & KETTERING

NOTES TO THE FINANCIAL STATEMENTS **FOR THE YEAR ENDED 31ST MARCH 2020**

1. ACCOUNTING POLICIES

The following accounting policies have been used consistently in dealing with items which are considered material in relation to the Charity's financial statements.

Accounting convention

The financial statements have been prepared under the historical cost convention and in accordance with the Companies Act 2006 and the requirements of the Statement of Recommended Practice (SORP FRS 102), Accounting and Reporting by Charities.

ASSETS

Tangible Fixed Assets for use by Charity

Fixed assets are recorded at cost or, in cases where fixed assets have been donated to Citizens Advice Services Corby & Kettering at the original cost to that Charity.

Depreciation

Depreciation has been provided at the following rates in order to write down cost or valuation, less estimated residual value, of all tangible fixed assets by equal annual instalments over their expected useful lives.

Furniture	25%	Reducing balance
Equipment	33⅓%	Straight line

INCOMING RESOURCES

Recognition of incoming resources

These are included in the Statement of Financial Activities (SoFA) when:

- the Charity becomes entitled to the resources;
- the Trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability.

Incoming resources with related expenditure

Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resources and related expenditure are reported gross in the SoFA.

Grants and donations

Grants and donations are only included in the SoFA when the Charity has unconditional entitlement to the resources.

Contractual income and performance related grants

This is only included in the SoFA once the related goods or services have been delivered.

Gifts in kind

Gifts in kind are accounted for at a reasonable estimate of their value to the Charity or the amount actually realised.

Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the Charity.

Gifts in kind for use by the Charity are included in the SoFA as incoming resources when receivable.

CITIZENS ADVICE SERVICES CORBY & KETTERING

NOTES TO THE FINANCIAL STATEMENTS **FOR THE YEAR ENDED 31ST MARCH 2020**

Donated services and facilities

These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the Charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the Charity of the service or facility received.

Volunteer help

The value of any voluntary help received is not included in the accounts but is described in the Trustees' annual report.

Investment income

This is included in the accounts when receivable

EXPENDITURE AND LIABILITIES

Liability recognition

Liabilities are recognised as soon as there is a legal or constructive obligation committing the Charity to pay out resources.

Governance costs

Include costs of the preparation and examination of statutory accounts, the costs of trustee meetings and cost of any legal advice to Trustees on governance or constitutional matters.

Grants with performance conditions

Where the Charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.

Grants payable without performance conditions

These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to the grant which remain in the control of the Charity.

Value Added Tax

As the majority of Citizens Advice Services Corby & Kettering's activities are classified as exempt or non-business activities for the purposes of value added tax, Citizens Advice Services Corby & Kettering is unable to reclaim any value added tax which it suffers on its purchases

Taxation

No provision has been made for corporate tax or deferred tax as the charitable organisation is a registered Charity and is, therefore, exempt from taxation.

CITIZENS ADVICE SERVICES CORBY & KETTERING**NOTES TO THE FINANCIAL STATEMENTS**
FOR THE YEAR ENDED 31ST MARCH 2020**2. ANALYSIS OF INCOMING RESOURCES**

	<u>2020</u>	<u>2019</u>
	£	£
2A VOLUNTARY INCOME		
Donations and legacies	£33,828	£11,061
	=====	=====
2B INVESTMENT INCOME		
Interest received	£ 908	£50
	=====	=====

2C INCOMING RESOURCES FROM CHARITABLE ACTIVITIES

	Unrestricted	Restricted	Total	Total
	Funds	Funds	Total	Total
	<u>2020</u>	<u>2020</u>	<u>2020</u>	<u>2019</u>
	£	£	£	£
Awards for All	-	-	-	9,946
Big Local	-	18,278	18,278	21,788
ESF	-	-	-	36,251
CLS - NCC	-	-	-	29,334
Corby Borough Council	-	28,000	28,000	28,000
NESS (Warm Homes)	-	44,468	44,468	32,876
Henry Smith	-	41,200	41,200	30,000
Corby Borough Council Homelessness	-	19,367	19,367	19,367
Kettering Borough Council	-	80,000	80,000	80,000
KBC Housing	-	30,000	30,000	30,000
CITA Energy Funds	-	6,450	6,450	11,625
CITA - Universal Credit	-	95,629	95,629	11,588
Other	-	10,000	10,000	23,226
	=====	=====	=====	=====
	£ -	£373,392	£373,392	£364,001
	=====	=====	=====	=====

CITIZENS ADVICE SERVICES CORBY & KETTERING**NOTES TO THE FINANCIAL STATEMENTS**
FOR THE YEAR ENDED 31ST MARCH 2020**3. ANALYSIS OF RESOURCES EXPENDED**

	Unrestricted Funds <u>2020</u> £	Restricted Funds <u>2020</u> £	Total <u>2020</u> £	Total <u>2019</u> £
3 CHARITABLE ACTIVITIES				
Volunteer and travel expenses	-	14,141	14,141	17,711
Training and conference fees	-	2,246	2,246	2,391
Rent, rates and utilities	-	4,601	4,601	4,955
Other expenses	-	17,265	17,265	11,669
Citizens Advice Membership	-	8,809	8,809	4,796
Wages and salaries (note 4)	-	306,598	306,598	279,049
Telephone	-	5,827	5,827	10,566
Printing, postage and stationery	-	6,740	6,740	4,553
Subscriptions	-	-	-	1,641
Depreciation	-	-	-	-
Independent examiners fee	-	2,760	2,760	2,700
	<u>£ -</u>	<u>£368,987</u>	<u>£368,987</u>	<u>£340,031</u>

4. EMPLOYEES

	<u>2020</u> £	<u>2019</u> £
Staff costs were as follows:-		
Gross wages, salaries and benefits in kind	284,005	258,205
Employer's national insurance costs	18,888	16,483
Pension	3,705	4,361
	<u>£306,598</u>	<u>£279,049</u>

	<u>2020</u>	<u>2019</u>
Staff numbers were as follows:-		
Management	3	3
Other	12	11
All relate to work on Charitable Activities	<u>15</u>	<u>14</u>

There were no 'high paid' staff in the year. 'High paid' is currently defined in statute as being £60,000 per annum.

5. TRUSTEES

	<u>2020</u> £	<u>2019</u> £
Out of pocket expenses reimbursed to Trustees:-		
Number of Trustees who were paid expenses	<u>-</u>	<u>-</u>

CITIZENS ADVICE SERVICES CORBY & KETTERING**NOTES TO THE FINANCIAL STATEMENTS**
FOR THE YEAR ENDED 31ST MARCH 2020**6. FEES FOR INDEPENDENT EXAMINATION**

	<u>2020</u> £	<u>2019</u> £
Independent examiner's fees for reporting on the accounts	£2,760	£2,700

7. TANGIBLE FIXED ASSETS

	<u>Furniture and Equipment</u>	<u>Total</u>
COST	£	£
At 1 April 2020	26,881	26,881
Additions	-	-
Disposals	-	-
	<u> </u>	<u> </u>
At 31st March 2020	26,881	26,881
	<u> </u>	<u> </u>
DEPRECIATION		
At 1 April 2020	26,881	26,881
Charge for year	-	-
Eliminated on Disposal	-	-
	<u> </u>	<u> </u>
At 31st March 2020	26,881	26,881
	<u> </u>	<u> </u>
NET BOOK VALUE		
At 31st March 2020	£ -	£ -
	<u> </u>	<u> </u>
At 31st March 2019	£ -	£ -
	<u> </u>	<u> </u>

8. DEBTORS

	<u>2020</u> £	<u>2019</u> £
Debtors	£4,269	£2,785

9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	<u>2020</u> £	<u>2019</u> £
Other creditors	£118,518	£119,879

CITIZENS ADVICE SERVICES CORBY & KETTERING**NOTES TO THE FINANCIAL STATEMENTS**
FOR THE YEAR ENDED 31ST MARCH 2020**10. ANALYSIS OF NET ASSETS BETWEEN FUNDS**

	General Funds £	Designated Funds £	Restricted Funds £	Total Funds £
Tangible fixed assets	-	-	-	-
Current assets	186,747	190,000	48,785	425,532
Current liabilities	(118,518)	-	-	(118,518)
Net assets at 31st March 2020	68,229	190,000	72,436	307,014

11. UNRESTRICTED FUNDS

	01.04.19 £	Incoming £	Outgoing £	Transfer £	31.03.20 £
General purpose fund					
- undesignated	33,493	34,736	-	-	68,229
Designated funds	190,000	-	-	-	190,000
	£223,493	£34,736	£ -	£ -	£258,229

The level of designated funds are set by the Trustees on an annual basis after due consideration of likely future expenditure. As such the Trustees decide upon allocations to or from designated funds.

At 31 March 2020 the Trustees had allocated the designated funds as follows:

- Redundancy costs (in the event the charity ceased) £100,000
- 3 months operating costs £90,000

12. RESTRICTED FUNDS

	01.04.19 £	Incoming £	Outgoing £	Transfers £	31.03.20 £
Awards for All	-	-	-	-	-
Big Local	3,710	18,278	(18,278)	-	3,710
ESF funds	5,376	6,450	(6,450)	-	5,376
CLS - NCC	24,795	-	-	-	24,795
Corby Borough Council (CBC)	-	28,000	(28,000)	-	-
CBC Homelessness	-	19,367	(19,367)	-	-
Henry Smith	4,555	41,200	(36,795)	-	8,960
Kettering Borough Council (KBC)	-	80,000	(80,000)	-	-
KBC Housing	-	30,000	(30,000)	-	-
CITA Energy Fuels	-	-	-	-	-
CITA - Universal Credit	1,738	95,629	(95,629)	-	1,738
NESS	4,206	44,468	(44,468)	-	4,206
Other	-	10,000	(10,000)	-	-
	£44,380	£373,392	(£368,987)	-	£48,785

CITIZENS ADVICE SERVICES CORBY & KETTERING

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR TO 31ST MARCH 2020

12. RESTRICTED FUNDS (continued)

- CLS Northamptonshire – sub-contract delivery partner on the Northants Energy Saving Service (NESS) funded by warm homes providing energy advice, debt and benefits included
- Big Local provided funding for outreach worker within the Corby Kingswood and Hazelwood Community Centres
- CBC Homelessness provide funding to support a part-time financial inclusion worker
- Corby Borough Council provide funding to support the core service and also specialist benefits advice
- Kettering Borough Council provide funding to support the core service and also specialist debt advice
- Energy funding relates to providing support for consumers to ensure that energy best deals are being identified
- ESF funds provides the funding to support long term unemployed people by removing the barriers that prevent them from entering employment
- Henry Smith Charity provides funding for debt and benefits caseworker
- Citizen Advice Universal credit, funding for advising on new claims for universal credit

13. DONATED FACILITIES

Corby Borough Council (CBC) provides premises (and associated utilities) to the charity at no charge. Kettering Borough Council (KBC) also provides premises to the charity at no charge. The Trustees recognising this valuable contribution to the charity's activities, but as a donated facility, its commercial value should not be reflected in these accounts.

14. TRANSACTIONS WITH RELATED PARTIES

Other than as described in Note 5, there are no transactions with related parties during the year.