

CITIZENS ADVICE NORTH OXFORDSHIRE AND SOUTH NORTHAMPTONSHIRE

(A company limited by guarantee)

AUDITED ACCOUNTS

FOR THE YEAR ENDED 31 MARCH 2021

COMPANY NO: 3842133

CHARITY NO: 1079719

CITIZENS ADVICE NORTH OXFORDSHIRE AND SOUTH NORTHAMPTONSHIRE

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MESSAGE FROM THE CHAIR

FOR THE YEAR ENDED 31 MARCH 2021

The challenges that faced Citizens Advice North Oxfordshire and South Northamptonshire (CANOSN) during the financial year 2020/21 followed on from those seen in the prior year and, as in 2019/20, the organisation met those challenges with great confidence.

This report sets out in some detail the variety of ways in which CANOSN serves its local communities, particularly some of the most vulnerable within them. It also details the way that the organisation adapted to the sudden shift from dealing with over 60% of its client interactions in person to a situation where this became almost impossible.

CANOSN's income for the year increased due its position as a trusted partner for local government for the distribution of additional funding to counter the impact of the pandemic. On page 10 of the report, we attempt to quantify the impact the organisation has made during the year including the delivery by our volunteer drivers of 1,777 free food parcels although focussing on the financial aspects doesn't come close to telling the full story - as evidenced by the quotes on page 8.

As the crisis recedes, our focus is shifting to how we can maintain that positive impact into the future in the face of our two main strategic challenges: a highly competitive fundraising environment; and the changes in local government, already seen in the case of our operations in Northamptonshire and highly likely in the case of Oxfordshire

I would like to thank everyone in the organisation, both our volunteers and those on the payroll, for their outstanding efforts during this crisis and for the difference that their work for CANOSN has made. This being my first year in the Chair, I would like to thank my predecessor, Steve Gowler, for his work in guiding the organisation as Chair until November 2020. I would also like to thank Pat Coomber-Wood for her leadership during this difficult year and our Treasurer, Brett Clancy, for his work in transforming our financial reporting including our annual reports.



Alan Buchanan - Chair

Date...18 November 2021

CITIZENS ADVICE NORTH OXFORDSHIRE AND SOUTH NORTHAMPTONSHIRE

Report of the Directors and Trustees

We have pleasure in presenting our Annual Report and the audited financial statements for the year ended 31 March 2021.

OBJECTIVES, AIMS AND ACTIVITIES

Founded in 1965, we are a local charity which has been providing quality advice and support in our community for over 50 years. Our objective is to help people find a way forward by providing advice and support, and by campaigning on big issues that affect people's lives.

Combining the expertise and commitment of 302 volunteers, 28 staff and 8 trustees, we aim to provide free, independent, confidential, and impartial advice to everyone on their rights and responsibilities, and deliver services and projects that meet local needs. Operating mainly in the areas of North Oxfordshire and South Northamptonshire; we have offices in Banbury, and Bicester, and also work in outreach venues in Kidlington, Brackley and Towcester.

We are a member of the Citizens Advice charity network which delivers advice from over 2,500 community locations in England and Wales, run by 265 individual charities, with 7,700 staff and 189,800 advice service volunteers.

We are grateful to the following funders for their new or continued support over this year:

- Cherwell District Council - Advice Service, Volunteer Connect and Volunteer Driver Service, Hardship Fund and Winter Support Grant
- Oxfordshire County Council - Winter Support Grant administration
- Bicester Town Council - Advice service and Volunteer Driver Service.
- Kidlington Parish Council - Advice service.
- South Northamptonshire Council (now West Northamptonshire Council) - Advice Service
- Public Health Oxfordshire - Benefits in Place advice service to Primary Care
- National Citizens Advice - Gamble Aware, Help to Claim, and Money and Pension Service (MaPS) Increasing Capacity projects. We also received Department for Business, Energy & Industrial Strategy (BEIS) Covid funding via national Citizens Advice for the work we are doing on the AdviceLine single queue and other actions taken to ensure advice was available for people affected by the pandemic.
- Department of Health, Oxfordshire Clinical Commissioning Group (OCCG), Cherwell District Council, and West Oxfordshire District Council - Community Connect Social Prescribing and PCN Link Worker services.
- Energy Redress - energy vouchers
- National Lottery Community Fund - core costs
- Cherwell Councillor Priority Funds - Volunteer Driver Service Covid19 food delivery

We are equally grateful to all those who have engaged in community fundraising or kindly made donations to the Charity, whether large or small.

We seek to achieve our objectives by engaging in the following activities and projects.

Core Advice Service

Our principal activity is to provide free advice to everyone on their rights and responsibilities regarding benefits, work, debt and money, consumer issues, housing, family, law and courts, immigration, health, and more.

Our advice is provided through multiple channels; our national advice website for England and Wales, telephone, email, web chat, and through face-to-face consultations. The national Citizens Advice website's advice pages had over 60 million views - almost 10 million more than in the previous year. In Cherwell there were a total of 92,008 visits from 70,913 devices and in South Northamptonshire 55,069 visits from 42,444 devices.

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We run a Debt and Money Advice Service in Cherwell, funded by Cherwell District Council, which provides support to Cherwell residents to maximise income, reduce debt and improve their money management skills. We run a further advice service for residents of South Northamptonshire which is funded by South Northamptonshire Council (now West Northamptonshire Council).

Our Advisers (one of our volunteer roles) understand that one problem is often the cause or result of another, so they look at a client's situation holistically rather than as a single issue. This way, potential problems can be identified early or pre-empted, which helps to prevent them from escalating into more serious issues. For a client struggling with unmanageable debt, our priorities are to preserve their home, fuel supplies and liberty, to make them aware of their rights and responsibilities, and to help them make informed choices about how they deal with their debt problem.

This year we also secured funding from the Money and Pensions Service (MaPS) via national Citizens Advice to increase the Debt Advisor capacity. The MaPS Trainee Debt Advisor started on 23rd November 2020.

Of our total income, 30.3% was raised for our Core Advice Service from local Councils. A further 5.8% was through Covid19 specific funding that was received from the National Lottery, BEIS funding (via National Citizens Advice) and 19.9% relates to the Hardship Fund and Winter Support Grants. It is important to note that the Hardship Fund and Winter Support Grants totalling £175k were received from the council and then directly distributed to local people experiencing financial hardship due to the impact of the pandemic.

Citizens Advice (Help to Claim)

The Department for Work and Pensions (DWP) extended the contract with National Citizens Advice to provide extra Universal Credit Support thereby extending our sub-grant from National Citizens Advice to help residents in our community needing to make their initial Universal Credit claim.

Of our total income, 3.6% was raised for Help to Claim.

Benefits in Practice/Benefits in Place

For the last 18 years, the Benefits in Practice project has been funded by Public Health Oxfordshire to provide benefits advice in two Banbury GP surgeries; Horsefair and West Bar, who serve patients, many of whom live in areas of greatest deprivation. Due to inconsistencies in uptake of the service, we had been considering how to make this service more widely accessible. Lockdown was the catalyst to completely redesign the provision and change it to Benefits in Place, as GP surgeries were no longer as accessible to the public and many people were using other services such as food banks for the first time. With some additional funding from Public Health, the 4 Oxfordshire Citizens Advice charities redesigned the provision to create an easy to access digital front door ensuring that the service was countywide (previously it had not been available in South Oxfordshire and Vale of White Horse). Now, not only can Primary Care staff/GPs refer clients but food bank staff can do so also.

Of our total income, 2.7% was raised for Benefits in Place.

Legal Costs Fund

One of our volunteers has donated money for a fund to help clients with their legal costs. The fund is used when an urgent need arises that merits financial help.

Of our total income, 1% was raised for our Legal Costs Fund.

Energy Redress

This year we received funding from the Energy Saving Trust which has been appointed by Ofgem to distribute payments from energy companies who may have breached rules to registered charities to help people who are most at risk from cold homes and high energy bills. This funding enables the issuing of energy vouchers to people using pre-payment meters. People on prepayment meters usually pay more for their fuel because prepayment tariffs are more expensive than other payment methods. Research from

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Citizens Advice in 2020 showed that self-disconnection is part of life for too many customers who use prepayment. Citizens Advice research has shown that 1 in 3 had been disconnected in 2019/20. Our research has also shown that these disconnections can have a serious impact on both the physical and mental health of those affected.

Of our total income, 2.4% was raised for Energy Redress

Social Prescribing (Community Connect & PCN Link Workers)

Social prescribing is a system in which GPs, nurses, and other primary-care professionals refer patients to a range of local, non-medical services. The objective is to improve health and wellbeing by addressing social problems that affect health, using services provided by the voluntary, community, and social enterprise sector rather than prescription medication. Recognising that health is determined primarily by a range of social, economic, and environmental factors, social prescribing seeks to address people's needs in a holistic way. It also aims to support individuals in taking greater control of their own health.

Our Community Connect social prescribing service is funded by NHS England, Oxfordshire Clinical Commissioning Group, Cherwell District Council and West Oxfordshire District Council, and is delivered in partnership with Citizens Advice West Oxfordshire.. It is staffed by a full-time Project Manager, supported by two Community Navigators, an Administrator and volunteers. We also have two Link Workers funded by NHS England via contracts with two Primary Care Networks (PCNs) - 1. Bicester and 2. Kidlington, Islip, Woodstock and Yarnton (KIWY).

The social prescribing team connects people whose health is being affected by social problems to community groups and services for practical and emotional support. For example, we introduce people to befriending schemes and encourage them to meet new people by joining local activities such as the newly formed Coronavirus Helpers Bicester, Tribus Fitness & Boxing Club, and local art classes. We also help people to gain confidence and skills by attending training courses which might then lead to volunteering and on to paid employment. Those with debt or advice needs are referred to the Advice Service. Generally, we seek to promote a healthy lifestyle by helping clients to become more physically and socially active, which can improve long term health conditions. The team were challenged by lockdown measures and spent a significant part of the year conducting welfare checks and providing emotional support to patients who were self-isolating, and finding new ways for clients to remain connected to the outside world to reduce isolation during the pandemic.

Of our total income, 15% was raised for our Social Prescribing services.

Volunteer Connect

This is a project, funded by Cherwell District Council, in which we aim to develop community connectedness and because volunteering is beneficial for communities and in turn, society. The service aims to encourage local residents to become volunteers. It increases community engagement, supports the development of vibrant non-profit organisations in the local area, and helps people use volunteering as a pathway into paid work. In this project we collaborate with voluntary organisations, employers, and individuals.

Of our total income, 3% was raised for our Volunteer Connect activities.

Volunteer Driver Service

Cherwell District Council also funds our much valued Volunteer Driver Service (VDS) in which volunteer drivers transport residents to medical appointments, non-urgent hospital appointments, and social engagements. This service brings multiple benefits for the health, wellbeing, and social inclusion of those who have little or no access to public transport as well as volunteer drivers, most of whom are retired people. Examples of non-urgent hospital appointments include dialysis and radiotherapy.

The VDS is also an income-generating activity. For some passenger journeys we receive money from the South-Central Ambulance Service (SCAS) which uses our volunteer drivers to transport patients who do not require specialist ambulance services. For non-hospital journeys, passengers pay a mileage fee directly to the driver to cover the driver's costs, but at a significant saving for them over the cost of other forms

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of transport. It is fair to say that many of our passengers do not have the financial means to take taxis and were it not for the VDS they would have difficulty getting to their destination at all.

This service played a significant role in ensuring that people in the community we serve had food at the start of the lockdown while the government food provision and supermarkets put processes in place. We partnered with SOFEA, a charity in Didcot that provides education, employability and wellbeing programmes for vulnerable youngsters through the delivery of a community larder. This tackles food insecurity and the disadvantages it causes while having a positive impact on the environment by reducing food waste. As the community larder had to close its door to the public in the lockdown, they boxed up food and delivered it to various groups to distribute to people in need. We distributed 1,777 food parcels and simultaneously identified what the barriers people had to accessing food then worked to address these barriers.

Of our total income, 10.8% was raised for or generated by our Volunteer Driver Service activities.

Gamble Aware

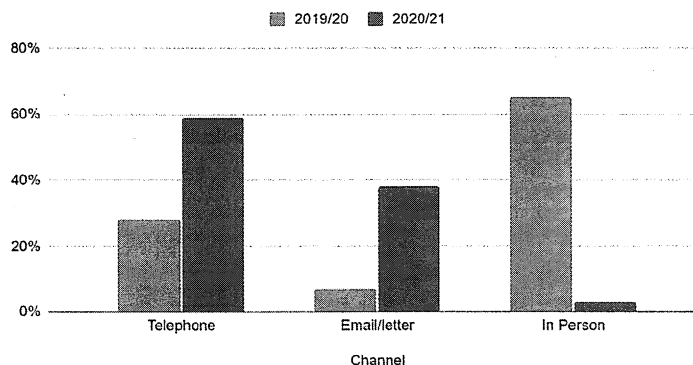
We delivered the second year of the Gamble Aware service funded by Gamble Aware (via National Citizens Advice) to raise the profile of gambling-related harm (GRH) as a public health issue and to raise awareness of support services and education available for the benefit of clients. The project is producing valuable insights into good practice and GRH identification methods, and to support individuals in tackling the problem. The project follows the Advisory Board for Safer Gambling Priority Action 8 (Education to Prevent Gambling-Related Harm).

Of our total income, 4% was raised for the Gamble Aware project.

Our Advice Delivery Channels

We offer our advice through a wide and growing range of channels including online self-help (fact sheets, advice podcasts, budgeting tools, debt management tools and self-help guides), email advice, telephone, face-to-face discussion, outreach sessions, drop-in community advice hubs (such as libraries, GP surgeries, day centres and food banks), and home visits. Much of this delivery was impacted by lockdown with face to face services being suspended and nearly all the support shifting to digital channels for a large part of the year.

Advice Channels



Our Clients

We help some of the most vulnerable people in society: over this year 5% of our clients have a disability and 26% have a long-term health condition (LTHC). This is a reduction from previous years (in 2019/20 8% had a disability and 35% a LTHC) but is due to the temporary support measures put in place due to the pandemic which provided respite from the challenges that people with LTHCs or disabilities regularly experience, particularly in relation to accessing benefits or managing debt due to loss of income. We expect this to return to the pre-pandemic levels of nearly half of our clients being people with long term health conditions or disabilities in future as support measures are removed.

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We help all ages: 6% of our clients were 25 or under, 68% between 26 and 59, and 26% were 60 or over.

We provide our advice services on a free, confidential, and impartial basis and we believe that our clients appreciate the work that we do. We would like to share a few of the comments that we have received:

"I am extremely grateful to Citizens Advice. They have been the light for help. They helped me to fight for us and got justice in the end. Without them I would not have got justice for sure and I am forever grateful to the whole team. A prompt and professional service."

"We had amazing help from them as a family. They are caring and get straight to it without making us feel we don't deserve it. So from me and my family thank you for your amazing work through this hard time. We are super thankful."

"I had excellent advice over the phone and was able to obtain advice about another issue over email. An invaluable service. My adviser was amazing, very compassionate and reassuring. Having the advisor in my corner was exceptional. My life has changed so much for the better."

"My adviser was brilliant, being both patient and very helpful to us. We would have no hesitation in recommending your service to others. My experience this time around was completely positive. The adviser was so good with me that if I knew how I would nominate them for an award. I want to say thank you very much for your hard work and your help."

"Today I was very down and not sleeping due to financial problems, feeling really tired of everything and very disoriented. But when I opened my email today, I didn't believe it, I saw the shopping voucher you had organized and it looks like God heard me. I couldn't control my crying anymore to see this help at this moment. Thank you so much for helping me and for caring about people."

"Citizens Advice was incredibly helpful. The staff members I spoke to were efficient, compassionate and very well informed. They were my first port of call in a potential housing crisis related to domestic abuse during lockdown. I was signposted to the correct Council agency, domestic abuse services and mental health support...An amazing service I will never forget the help."

"My adviser is a hero in my eyes. I was being bullied by an ex-employer who was going to take me to court for money they said I owed. I believe if it was not for his help I would not have got the outcome I did. I am ex-forces and receive a war pension for PTSD and he helped me so much. I am forever grateful and I hope he gets to know this. Thank you all for doing an amazing job."

"I really think the Citizens Advice team are the very best. I'd put them up there with NHS staff. They are simply super supportive, friendly and kind and warm. I couldn't rate them enough personally. I'm extremely thankful for what they do, especially in this challenge of a year."

Our People

In total, we have 310 volunteers which is a 26% increase from last year. They are made up as follows:

Governance

- 8 Trustees

Advice Service

- 25 Advisers
- 30 Assessors
- 1 Honorary Legal Advisor
- 6 Supervisors

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- 1 Case Checker
- 12 Receptionists
- 1 Research & Campaigns
- 8 Admin Assistants
- 1 Trainee Adviser
- 14 Community Advice Hub volunteers

Connect! Digital Inclusion Project

- 6 Digital Coach volunteers

Community Connect Social Prescribing Service

- 7 volunteers

Volunteer Driver Service

- 187 Volunteer drivers
- 7 Journey brokers

Other Volunteer Roles

- 3 marketing and fundraising volunteers

We have 7 full-time staff and 21 part-time staff.

ACHIEVEMENTS AND PERFORMANCE

Our work in 2020/21 had value to society far in excess of our funding. It's impossible to put a financial value on everything we do, but where we can, we have. We've used a Treasury-approved model to do this:

Our value to our community this year was

- £2,681,922 savings to government and public services (fiscal benefits)
- £19,613,736 in public value
- £8,255,599 in value to the people we help
- £151,595 savings to our Local Authority by preventing homelessness & housing evictions and mental health services
- £16,166 Savings to Criminal Justice System by preventing housing evictions, homelessness & court actions
- £1,683,211 Savings to DWP by keeping people in work
- £436,171 to the NHS by reducing use of GP and Mental Health Services

From our robust Advice Service management information, we've also separately considered the financial benefits to the people we help:

- £3 million in income gains
- £431,278 of repayments rescheduled enabling people to manage on their income
- £483,075 of debts written-off where it was impossible to find other solutions

This year 7,916 unique clients used our various services, which is 9% up from last year.

In the Advice Service we supported 7,280 clients (up 15%) to address 16,171 issues (down 15%) that were causing them difficulties. To help resolve their problems we carried out 15,644 activities. Whilst the pandemic resulted in a reduced range of issues, the issues were of such significance or complexity that the number of interventions required to resolve them increased by 3% from last year putting greater pressure on staff and advice service volunteers working in very challenging circumstances, often from home.

Helping people to understand the social benefits system and making claims is our largest area of enquiry, accounting for 33% of our work this year. The next biggest area of advice this year was employment at 14% followed by housing advice at 10%. This year debt fell from being the second

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largest area of enquiry to the 4th with 8% (down from 17% last year due to the temporary Covid19 support measures put in place by the government during lockdown).

We are happy to report that during the year we helped clients achieve income gains of over £4.2 million (up 20% from last year), debts written-off of £483,075, and repayments rescheduled of £431,278. We also helped clients to access over £201,986 of Covid support grants.

Despite lockdowns, our Volunteer Driver Service operated throughout the year delivering almost 3,000 individual passenger journeys, and more importantly, delivering 1,777 free food parcels to people unable to access food at the start of the first lockdown.

The excellent work of the Volunteer Driver Service in responding to pandemic issues received an award from the High Sheriff of Oxfordshire in recognition of great and valuable services to the community. The work of all the services we provide received praise in Cherwell District Council's Brighter Futures in Banbury Programme Annual Report 2020/21.

Technology Initiatives

Using technology to facilitate access to services is increasingly important. For example, we invested in bespoke software for our Volunteer Driver Service. Added to this, enhanced use of social media resulted in an 85% increase in use of the service. When coronavirus measures had caused VDS passenger services to be put on hold, we collaborated with the software developer to adapt the software for volunteer-driver deliveries of food to meet the new local need during and after lockdown.

In 2020 we replaced our old landline telephone system with an Internet platform (VOIP) which resulted in a telephone cost-saving of 30%. This initiative also made it possible for us to engage quickly in remote working.

The coronavirus pandemic sharpened our focus on technology-driven approaches to our advice delivery services. For example, within days of the announcement that there would be a lockdown, we adapted an entirely office-based advice service into a secure, home-based digital one so that clients could access crucial advice and support during lockdown. This was possible due to our earlier, proactive decision to move from a local, physical-server platform to a secure, cloud-based platform as part of modernising our infrastructure. Having already put the cloud-based system in place before the pandemic started, we were able to switch over to it with little disruption to service delivery.

Efficiency Initiatives

During the year we implemented a number of measures to improve the efficiency of our service. These included those listed below.

- Moved fully to Cloud working, utilising Google Workspace which is free for non-profits and VOIP telephony, increasing capacity, efficiency and collaboration for staff and volunteers, enabling them to work and advise from home

VOLUNTEERS

Our volunteers are a diverse group of individuals from the local community, with an age range from 16 (taken on through a student placement scheme) all the way up to our eldest volunteer who is 84. Volunteers stay with us for an average of 2 years; however, we have many volunteers of long standing with our longest serving volunteer having been with us for over 16 years.

Our volunteers are people who want to make a difference in their local area. They share our values and are committed to providing the advice people need for the problems they face. Local Citizens Advice are learning environments and volunteering in any role gives the person the chance to develop skills. For all roles, a volunteer needs to be open-minded, non-judgemental, able to listen, learn, and work as part of a team.

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Volunteering provides skills and experience that are valued by many employers and around 30% of volunteers who leave local Citizens Advice go on to paid employment. In fact, many of our local Citizens Advice paid-staff (managers, case workers, administrators) started out as volunteers.

In our Advice Service we have five core types of volunteers: Receptionists, Assessors, Advisors, Supervisors and Community Advice Coaches.

Receptionists

Receptionists act as the first point of contact for clients. They make clients feel welcome and ensure they are dealt with sensitively and in accordance with our procedures. Receptionists have good communication skills (being able to interact with people from a diverse range of backgrounds and cultures), organisational skills, IT skills, and an awareness of the potential needs of vulnerable clients. Receptionists understand the importance of confidentiality and work collaboratively with their colleagues.

Training for this role is approximately 20 hours including an online assessment and the use of our client-record database known as Casebook.

Assessors

Assessors carry out the first exploration of a client's circumstances and give the client information from our public website. This initial assessment can be done face-to-face or over the phone and the Assessor will then record the details of the assessment in Casebook.

Assessors receive approximately 30 hours of training in the skills needed to help clients deal with their problems and find the right information in our extensive information database. They are supported and supervised by Advisors and Supervisors, and are presented with opportunities for personal development, such as rising to a more senior role.

Advisors

Our Advisors help provide an effective and efficient advice service to members of the public, delivered face-to-face, over the phone or via email. They use the 'Advisernet' section of the National Citizens Advice website to assist clients and to help influence government and other organisations by informing them of the effect of policies on the lives of clients. As with Assessors, Advisors record each session in Casebook so that there is an accurate account of the advice provided in each case.

Advisors receive approximately 30 hours of further training (many Advisors begin as Assessors), with a mixture of classroom teaching, online learning, and practical sessions.

Supervisors

Supervisors are highly trained and experienced in all advice matters. They have usually progressed to this role from that of Adviser after having completed specialist training (an additional 20 hours). Supervisors usually manage a morning or afternoon advice session and are the central point of contact for all Assessors, Advisors and Receptionists. They are responsible for managing client drop-ins, appointments, and dealing with the work queue. They support colleagues when clarification is needed and authorise referrals, food vouchers, and other forms of payment to clients in need.

Digital Advice Coaches

This is a new advice service volunteer role created to support people needing advice to self-help using the national advice website. Where self-help is not effective they can assist the client to access AdviceLine or arrange an appointment with an adviser. Digital Advice Coaches work in the Community Advice Hubs based in community venues such as the Forum in Towcester. The aim is to be accessible in venues where people are already attending and to provide access to online information to prevent issues or to start the client's advice journey earlier rather than wait for it to reach a critical stage before the client accesses the service. This should reduce the longer term detriment to the client whilst also encouraging clients to be independent in addressing issues. Digital Advice Coaches are able to volunteer for shorter periods of time and require less training which makes the offer more attractive to volunteers looking for flexibility than other roles offer.

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During lockdown the Digital Advice Coaches were unable to operate as the Community Advice Hubs were closed so they adapted by supporting the Advice staff and other volunteers with calling clients to provide information and ascertain their advice need, and other admin tasks.

Other Volunteer Roles

Our services have grown over the years, and we have a wide range of volunteering roles other than those within our Core Advice Service. For example, we have volunteers helping us with our Gamble Aware and Community Connect projects, and a successful Volunteer Driver Service which has 100 drivers. Here are some comments from those drivers regarding the reasons for their volunteering:

"As a volunteer, I can choose to do as many or as few journeys as I wish, knowing that each one is appreciated by the passenger."

"I believe one of the most important things you can give is your time. It costs nothing but is worth everything."

"As a volunteer I give my time. It cannot be paid for or returned. It is given freely, unconditionally, and with pleasure."

"I feel I am doing something worthwhile and needed."

FUTURE PLANS

We have six broad, strategic business goals in place for the next three years.

- To meet the evolving needs of our clients and commissioners.
Our core competence is the provision of high quality, impartial advice services. We will proactively engage with and continuously tailor our advice services to the evolving needs of our clients, commissioners, and the private sector organisations with whom we work. We will identify and address the needs of our local communities through an effective Research and Campaigns programme.
- To ensure the financial stability of the Charity.
Our aim for the current year to 31 March 2022 is to raise at least £766,000 through grants, fundraising, and donations for the ongoing provision of our services. We seek to migrate from a public-and-grant funding model to one in which at least one-third of our funding is derived from the private sector and the community.
- To meet the needs of all clients by ensuring equality of access to the service.
Our focus will remain on providing high-quality advice services to individuals and groups in the community, on delivering community projects, on challenging discrimination, promoting equality, and valuing diversity. We will market and raise the profile of the service to ensure that we reach all people, particularly those who are not aware of or do not realise that they can use the service.
- To work collaboratively with others.
We will extend the reach of our services by forging closer working partnerships with neighbouring members of the Citizens Advice network. We will extend our range by partnering with public and private sector bodies to meet novel requirements for advice services both locally and further afield.
- To develop the people who deliver the service.
We will continue to rely on a growing volunteer workforce, with management and leadership provided by a limited number of full- and part-time employees. We will use volunteers for a wider range of activities and provide appropriate training for these roles.

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- To use our infrastructure and resources effectively and efficiently.
We will deploy our resources, staff, IT, accommodation, and transport infrastructures to maximise service delivery, and aim to achieve year-on-year reductions in our fixed costs.

We are implementing a series of plans to achieve these broad, strategic goals. They include plans regarding our physical premises, digital Interaction, diversity, non-traditional volunteering, funding diversification and marketing, and increasing awareness of the Charity. For example, we have decided not to renew the lease on our main Banbury premises which will produce a cost saving. Instead, we are exploring the possibility of using premises that are currently empty, either in the public or private sector, for free or for a much-reduced rent.

Other examples of plans we are implementing to achieve our goals include:

- To conduct an annual stakeholder survey to gain valuable feedback
- To develop a relationship with the Chamber of Commerce to raise corporate awareness of our services
- To deliver talks to local groups to engage donors or fundraisers
- To improve our use of social media to engage younger clients

Community Advice Hubs

Another exciting example of the plans referred to above is our initiative to establish Community Advice Hubs. A Hub enables residents, with the help of an on-hand volunteer (a Community Advice Coach), to use public-access computers to find solutions to their problems. The Coach can help the client to find trusted sources of online information among the plethora of misinformation on the Internet. This initiative has multiple benefits: it makes good use of existing local resources to help people find a way forward; it is a community-based, face-to-face drop-in service; and, where situations are more complex, the Coach can refer the client seamlessly to our specialist Advice Service for further assistance.

Clients are welcome to drop-in at a Hub, or they can be referred to us by our partner organisations such as GP surgeries, food banks and Social Prescribing Link Workers.

Our initial plan was to set up face-to-face Hubs in various community locations such as libraries, food banks, and community centres. Thus, in 2020 we introduced our first Hub in the Towcester Forum building and had expected to open two more in Bicester Library and in Brackley. Covid-related restrictions caused us to change that plan and, instead, focus on developing a digital version of the Hub. However, we remain committed to our plan of establishing face-to-face Hubs in community venues across Cherwell and south Northamptonshire and are currently pursuing that objective.

FINANCIAL REVIEW

We received £1,059,488 (2020: £640,190) for the year in grants, funds, and donations. Of this £806,434 (2020: £353,394) was received for restricted projects. Our surplus for the year was £199,400 (2020: deficit £66,894) and our total funds held at the year end were £614,585.

Reserves Policy

We have set aside a designated reserve fund of £147,525 which comprises a £75,000 (2020: nil) reserve for future pension liabilities, and a £72,525 (2020: £57,715) reserve to cover costs payable in the event of staff redundancies.

To enable the Charity to remain stable upon the occurrence of an unforeseen event such as, for example, a delay in the receipt of expected funds, we have established a policy that free reserves should be at least equal to 4 months of future budgeted expenses. Currently free reserves are £455,883 and the comparable expenses are £255,302. Free reserves are calculated as unrestricted reserves plus designated reserves less unrestricted fixed assets.

Present economic conditions may require the deployment of some of our reserves. Therefore, during the year, we changed our free reserves policy from 6 to 4 months of future budgeted expenses.

CITIZENS ADVICE NORTH OXFORDSHIRE AND SOUTH NORTHAMPTONSHIRE

We believe that the Charity is currently funded adequately to achieve its objectives, although we recognise that the economic situation is likely to put pressure on funding from local authorities. We expect, therefore, to have to use reserve funds to meet any future shortfall.

The Financial Impact of Measures against Coronavirus

In our report for the year ended 31 Mar 2020, we included a discussion on how the virus response was affecting our financial situation during the months between the year end and the time of writing the report. We expressed particular concern about the effect on our Volunteer Driver Service given that it is, by necessity, a face-to-face activity, and were forecasting an almost 50% drop in income compared to our budget. However, we are pleased to report that our staff and volunteers met the challenge by introducing personal protective equipment and distancing measures that enabled the resumption of the service in August 2020. Contrary to our negative midterm prediction, the service excelled, and by the end of the year we had generated almost twice the budget we had set at the beginning of the year.

Further, we were successful in applying for grants to help mitigate the effects of the coronavirus response. For example, we engaged in a new activity called the Energy Redress Scheme in which we give advice and support on energy use to clients. This project brought funding of £23,938 and contributed £4,000 to our overhead costs for the year. We also participated in the Cherwell District Council's covid-related Winter Support Funds which brought funding of £175,000 and contributed £23,000 to our internal costs.

We had some welcome cost-savings because of our work-at-home policy. For example, our travel and parking expenses were down by almost £30,000. Monetary cost savings are attractive, but they sometimes bring with them a consequent non-financial cost. In the case of travel and parking expenses, the money was saved because we did not visit clients in their own homes or in community spaces and, instead, sought to replace such visits by digital or telephone means. However, sometimes a home visit cannot be replaced by digital means and we look to resume the at-home service as soon as possible.

MAJOR RISKS

To manage and mitigate risk, the trustees have developed a Risk Management Strategy which is reviewed and approved annually. The Strategy includes an annual risk assessment and the maintenance of a Risk Register, which is reviewed at each board meeting.

The major risks identified, and the steps being taken to manage these risks are listed below.

Devolution

In April 2021, Northamptonshire County Council and the district and borough councils of Northamptonshire were abolished and replaced with 2 unitary authorities, West Northamptonshire Council and North Northamptonshire Council. West Northamptonshire Council includes the former South Northamptonshire Council from whom we received significant funding for our Core Services. West Northamptonshire Council has continued the funding that was previously provided by South Northamptonshire Council; however, the future of this funding is uncertain. Further, there are several options on the table for local authority reform in Oxfordshire. This brings uncertainty to the Charity.

To mitigate the risk, we have established firm links into networks to ensure we receive timely information, and can contribute to consultations, and we have direct lines of communication with county and district councillors and officers. We are engaging in scenario planning sessions with other Citizens Advice organisations affected by the uncertainty.

We are also working with a National Citizens Advice Change Consultant to prepare the four local Citizens Advice in Northamptonshire to collaborate in response to the unitary authority.

We are also a member of the National Citizens Advice Partnership and Devolution Working Group whose purpose is to gather and share learning from areas where devolution has occurred and prepare support processes for local Citizens Advice who may be affected by devolution in the future.

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Core Contracts with Local Authorities are up for Recommission

The core contract with Cherwell District Council was recommissioned in November 2020; however, the amount of funding was cut by 15% and will have to be recommissioned again in October 2022. The recent partnership between CDC and Oxfordshire County Council may have an impact on the service commissioned as will the pressure on local authority budgets.

The grant from the former South Northants District Council has been continued for one year by the new unitary West Northants Council. However, the continuation of this grant in the future is unclear.

We have sufficient senior management capacity to have regular engagement meetings with the commissioners, respond to questions, and to engage in high-quality contract monitoring and performance delivery.

Competition

There is increased competition for funding from other charities and the private sector. To mitigate this risk, partnerships with other organisations are in place as is a strategic business plan which focuses on partnership working, and we employ both stakeholder management and competitor analysis to understand the position.

Local Authority Spending Cuts

We are expanding our service delivery model into new areas, ensuring a good relationship with councillors and officers, and seeking new work streams. Alongside our core services we have developed new services that attract health funding such as our social prescribing activities and volunteer driver project for the ambulance service. We are looking to expand this into prisons and police services in the future.

THE SERVICE IMPACT OF MEASURES AGAINST CORONAVIRUS

Throughout the year to 31 March 2021, our advice services remained incredibly busy over digital and telephone channels with staff and volunteers working diligently from home. However, at the time of writing this report most government restrictions have been removed and we have begun to increase staff and volunteer numbers working in the Banbury and Bicester physical venues. This is primarily to provide a face-to-face service for clients who cannot be helped through other channels.

Below, we explain how the response to coronavirus has affected both the content and delivery of our services and outline some of the steps we have taken in response.

For most of the year our face-to-face services at both Banbury and Bicester were closed. However, as described in Technology Initiatives, above, we quickly and successfully transferred to a home-based, digital-and-telephone advice service covering most clients' needs this way.

Although our Link Workers were unable to engage with people directly, our Social Prescribing service continued to provide emotional support and coaching over the phone to people who were isolated, lonely, or inactive.

As mentioned earlier, after it was brought to a sudden halt, we resumed our Volunteer Driver Service in August 2020 using PPE and distancing measures, and the service performed very well for the rest of the year. During the lockdowns we partly redeployed VDS resources to deliver food parcels, a service that was in great demand particularly during the first lockdown.

We had to close our Community Advice Hub in Towcester. However, we re-established it as a Digital Hub using online and telephony. The face-to-face Hub remains closed, but we intend to reopen it as soon as possible.

Our Volunteer Connect service relies on the willingness of local people to become volunteers for the various volunteer organisations in our area. Our ability to operate this service has been impaired due to

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the difficulty in engaging people to become volunteers and, consequently, we are looking for other ways to use this resource meaningfully.

During the lockdown we have become part of the Energy Redress Scheme which exists to distribute payments from energy companies who may have breached rules. It is regulated by Ofgem and administered by the Energy Saving Trust. Under this scheme we receive money from the Trust and use it to provide energy advice and, in some cases, financial support in the form of energy vouchers.

The various coronavirus measures affected not only the way in which we deliver advice but also the way in which we train our volunteers. For example, we changed our Assessor training-course from face-to-face learning to remote learning. In May 2020 we welcomed 7 new trainees who are advancing using the new system. Please refer to the section on Volunteers, above, for an explanation of the different types of volunteers.

RESEARCH AND CAMPAIGNS

What is it and why we do it

Research and Campaigns (R&C) is one of the twin aims of our service. It aims to improve the policies and practices that affect people's lives.

As a service we have a huge amount of insight and data about the problems our clients and their wider communities face. Through R&C we use this insight to:

- help us research issues further
- develop our practice to be able to help our clients in a changing world
- influence decision makers to change policies and practices
- campaign to get decision makers to change policies and practices.

The coronavirus pandemic has meant that we have had to look at new ways of engaging with our clients. To ensure that our clients are being supported fairly, our Research and Campaign team have been monitoring the effects of the pandemic on our service and its ability to help clients.

Recent Campaigns

One recent successful campaign was the Winter Covid Support Fund initiative in which we distributed around £200,000 in various payments for food, fuel, and white goods. This was particularly welcomed by some of our more vulnerable clients, and we received thanks from young families who were grateful to have a helping hand just when they needed it. We were also able to help older people who, due to the fund, did not have to worry about finding the fuel payments to keep warm in the winter, and people who had lost their jobs and were awaiting benefit payments. One such case was a young man with his wife and infant child who was working for a small firm and being sponsored by them to study at university. The firm struggled and had to make him redundant, which automatically terminated his university sponsorship. His wife was also made redundant following her maternity leave after her employer ceased to operate. She had lost her job, he his job and his university place. They would have struggled to keep their heads above water if Citizens Advice had not been able to step in and provide much needed support in the form of the Winter Covid Grant and food vouchers.

Other recent campaigns have involved:

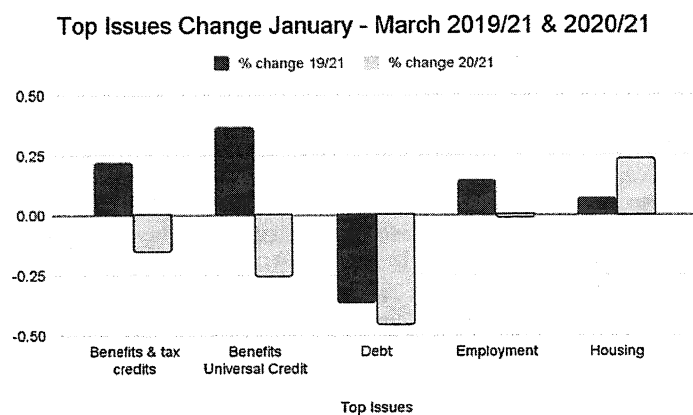
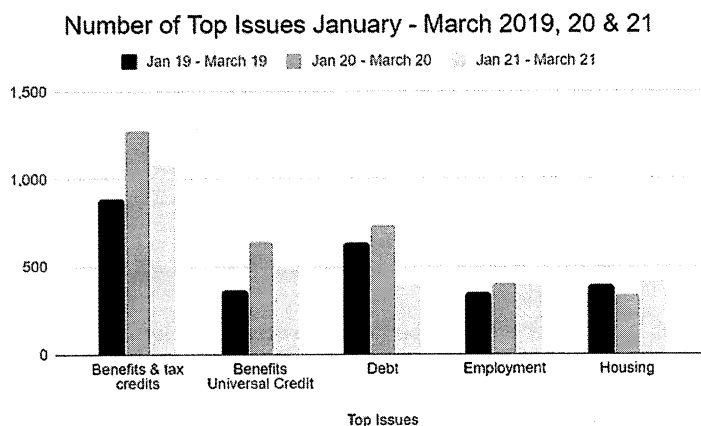
- making people aware of *buy now pay later* schemes which are driving people into more debt
- monitoring how clients can best manage their energy supply in light of price rises which, again, could put people further into poverty
- lobbying the government against the removal of the weekly £20 Universal Credit boost
- representation on BBC Radio Oxford regarding scams awareness
- bringing to light the effects of the furlough scheme. It has undoubtedly helped many people, but it has also been a negative experience for some.

Effects of the Pandemic

In the last year, we have looked at the effects both nationally and locally on issues such as employment, debt, and benefits all of which have been exacerbated by policies taken to address the coronavirus

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pandemic. The R&C team undertook research to look at how this affected the problems faced by our clients.



Besides the top issues shown above, the pandemic has had an effect on clients' mental health. Anecdotal evidence regarding the mental-wellbeing effects of the pandemic is widespread and has been discussed on many media platforms; however, our R&C team wanted to look particularly at how it affected the vulnerable clients who came to us for help. These clients have all been affected by the pandemic with wide ranging problems that include, benefit issues, housing problems, employment issues and most worryingly, increased debt. We wanted hard data on how the pandemic impacted on the areas of depression, stress and anxiety. The results show that one in every seven people who sought help from Citizens Advice in the first four months of this year had expressed some degree of mental ill-health. Clients often displayed more than one of the symptoms, however, these results point overwhelmingly to the pandemic affecting our clients negatively.

- **Stress**
72% of the respondents were stressed on a daily basis. Only 30% of the respondents had experienced similar stress before the pandemic. 95% of respondents reported feeling much more stressed since the pandemic started
- **Anxiety**
Similarly, 72% of our respondents were anxious on a daily basis, 60% of respondents reported anxiety pre-pandemic, however, 94% reported worsening anxiety symptoms since the pandemic started
- **Depression**

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70% of respondents reported depression, and while 50% had long standing depression, 95% reported that their depression had worsened significantly since the pandemic started.

The questions we asked focused on a number of areas of daily life and the effect on our clients. Significantly, 85% of the respondents reported a deterioration in family life. And 93% reported feeling less happy than pre pandemic. The results reveal not only the importance of addressing the issues of debt, benefits etc. but the overwhelming need to address the underlying issues that affect our clients' mental health. Thus, we are working with our Community Connect team to engage with such clients and build a continuing support network that addresses the problems highlighted by this pandemic.

COLLABORATORS

We collaborate with a wide range of organisations, groups, and forums including:

- National Citizens Advice, the umbrella body for the network of local Citizens Advice.
- Citizens Advice Oxfordshire (CAOX), a collaboration of Oxfordshire local Citizens Advice charities.
- CA Northamptonshire, a collaboration of the Northamptonshire local Citizens Advice charities
- Commsortia, a consortium of 43 voluntary, community, and social enterprises coming together to deliver services and contracts for the people of Northamptonshire.
- Oxfordshire Volunteer Centres, working in collaboration with Oxfordshire Community and Voluntary Action (OCVA) and Witney Volunteer Link Up
- Oxfordshire Stronger Communities Alliance (OSCA), whose purpose is to help build and maintain stronger communities and a thriving voluntary, community, and faith sector to improve the quality of life for local people.
- Brighter Futures in Banbury, a steering group consisting of representatives from Cherwell District Council and local service providers who work to address the issues of deprivation in Banbury.
- Cherwell Local Strategic Partnership Board which brings together local public, private and voluntary organisations to deliver the objectives detailed in the Cherwell Sustainable Community Strategy: 'Our district, our future'.
- South East Social Prescribing Regional Network which brings together health professionals, researchers, academics, social prescribing practitioners, representatives from the community and voluntary sectors, commissioners and funders, patients, and citizens. The objective is to share knowledge and best practice, to support social prescribing at both local and national levels, and to inform good quality research and evaluation.
- Oxfordshire Social Prescribing Leads Forum, a group that brings together social prescribing delivery organisations to collaborate and share good practice.
- Adult Social Care Transformation Group, a working group of Oxford County Council staff and 3 Voluntary, Community and Social Enterprise (VCSE) organisations. This group seeks to better understand our communities, define how we can support them to be more resilient and to live independently, and identify priorities for change in related services.
- Oxon VCSE Alliance - an alliance of VCSE organisations whose aim is to help to build a pragmatic but ambitious strategic vision for the VCS locally and how it can contribute to strengthening our communities.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

Citizens Advice North Oxfordshire and South Northamptonshire is a registered charity and a company limited by guarantee, incorporated on 15th September 1999 and registered as a charity on 7 March 2000.

The company was established under a Memorandum of Association which established its objects and powers, and it is governed by its Articles of Association. In the event of the company being wound up, the maximum liability of each member is limited to one pound.

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Recruitment and Appointment of Trustees

The trustees of the Charity are also directors of the company for the purpose of company law. The maximum number of trustees is 15 and the minimum is 3. Trustees are either elected at the AGM (to a maximum of 10) or may be co-opted by the board (to a maximum of one-third of the total number of trustees).

Induction of Trustees

Newly appointed trustees are provided with a comprehensive induction to the Charity through the provision of an induction pack and appropriate training.

Organisational Structure

The Charity is governed by its Trustee Board, which is responsible for setting the strategic direction of the organisation and its policies. The trustees carry the ultimate responsibility for the conduct of the Charity and for ensuring that it satisfies its legal and contractual obligations. Trustees meet at a minimum quarterly and delegate the day-to-day operation of the organisation to the Chief Executive Officer. A register of members' interests is maintained at the registered office and is available to the public.

Management Remuneration

Remuneration is reviewed annually by the Human Resources and Equality Sub-Committee and proposals are put to the board for approval.

The HR&E Sub-Committee has established a job evaluation policy and related procedures to place staff posts within a local pay structure. Roles are evaluated against 8 factors to establish the appropriate pay scale, with supervisory and managerial roles allocated by points to grades 5 - 8. Pay comparisons are made on an ad hoc basis to monitor that local pay scales remain appropriate when compared with the public sector and the local employment market.

The rate of pay for the Chief Executive Officer is determined by the board following pay comparisons from National Citizens Advice.

National Citizens Advice

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 trustees to fulfil the Charity's objects and comply with national membership requirements.

Investment Policy

As required in its Articles of Association paragraph 3.19, to promote its objects but not for any other purpose, the Charity has the power to invest or deposit funds in any lawful manner whilst having regard to the suitability of investments and the need for diversification.

Statement of Internal Control

The trustees oversee the information security of processed personal information of clients, staff, funders, and strategic partners. They hold joint responsibility for client data that is held in our case-management system, with the National Citizens Advice Service. An information-assurance management team exists to ensure that the confidentiality, integrity, and availability of personal and sensitive data is maintained to a level compliant with the requirements of the General Data Protection Regulation and Data Protection Act 2018.

Trustees' Responsibilities in relation to the Financial Statements

The trustees (who are also the Directors for the purpose of company law) are responsible for preparing the annual report and financial statements in accordance with applicable law and the United Kingdom's generally accepted accounting practices.

Company law requires the trustees to prepare financial statements that give a true and fair view of the state of affairs of the Charity at the end of the financial year and of its surplus or deficit for the financial year. In doing so the trustees are required to select suitable accounting policies and apply them

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consistently, to make sound judgements and estimates that are reasonable and prudent, and to state whether applicable accounting standards and SORPs have been followed, subject that any material departures are disclosed and explained in the financial statements. They are also required to prepare the financial statements on a going concern basis unless it is inappropriate to presume that the Charity will continue in business. The trustees believe that the report and financial statements have been prepared in line with these responsibilities.

The trustees confirm that they have complied with the duty in section 17(5) of the Charities Act 2011 to have due regard to the guidance on public benefit as published by the Charity Commission.

The financial statements comply with the Charities Act 2011, the Companies Act 2006 and 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).

Disclosure of information to auditors

In so far as the Trustees are aware, there is no relevant audit information of which our auditors are unaware of and that the Trustees have taken all the necessary steps to have taken as a Board of Trustees to be aware of any relevant audit information and to establish that the auditors are aware of that information.

REFERENCE AND ADMINISTRATIVE DETAILS

Charity Name: Citizens Advice North Oxfordshire and South Northamptonshire

Charity Registration: 1079719

Company Registration: 3842133

Registered Office: 26 Cornhill, Market Place, Banbury, Oxon, OX16 5NG

Chief Executive: Pat Coomber-Wood

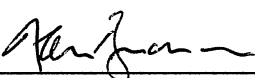
Bank: Barclays Bank, 32 Bridge St, Banbury OX16 8PS

Independent Examiners: Critchleys Audit LLP, 23-38 Hythe Bridge Street, Oxford, OX1 2EP

Solicitors: John Spratt, Spratt Endicott Solicitors, 52-54 The Green, Banbury, OX16 9AB

Trustees:

Trustee name	Office (if any)	Dates acted
Alan Buchanan	Chair	Appointed 7/12/2018 Chair from Dec 2020
Brett Clancy	Treasurer	Appointed 16/1/2020
Stephen Gowler		Appointed 3/1/2018
Ingemar Hunnings		Appointed 6/9/2018
Gill Crowther		Appointed 4/8/2017
Abi Knipe		Appointed 12/12/2018
Savvy Sondhi		Appointed 31/8/2021
Bayo Mfon		Appointed 09/09/2020
Michelle Banister		Appointed 04/06/2020 Resigned 09/10/2020
George Thomas		Appointed 6/12/2019 Resigned 24/07/2020


 Alan Buchanan - Chair

Date...18 November 2021

CITIZENS ADVICE NORTH OXFORDSHIRE AND SOUTH NORTHAMPTONSHIRE

INDEPENDENT AUDITOR'S REPORT

TO THE MEMBERS OF

CITIZENS ADVICE NORTH OXFORDSHIRE AND SOUTH NORTHAMPTONSHIRE

Opinion

We have audited the financial statements of Citizens advice North Oxfordshire and South Northamptonshire ('the charitable company') for the year ended 31 March 2021 which comprise Statement of financial activities, balance sheet, statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 (*The Financial Reporting Standard applicable in the UK and Republic of Ireland*) (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2021 and of its incoming resources and application of resources 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 *Auditor's 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 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 charities ability to continue as a going concern for a period of at least 12 months from when the financial statements are authorised for issue. Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report, including the trustees' report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

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 trustees' report, which includes the directors' report prepared for the purposes of company law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the company and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within the trustees' report.

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

- adequate and proper 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;
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the trustees' report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on page 20, 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 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 company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements²

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists.

Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

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

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the charity through discussions with trustees, and from our knowledge and experience

CITIZENS ADVICE NORTH OXFORDSHIRE AND SOUTH NORTHAMPTONSHIRE

- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the charity, including the Companies Act 2006, Charities Act 2011, data protection, anti-bribery, employment and health and safety legislation;
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management; and
- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

We assessed the susceptibility of the charity's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud;
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations; and

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions;
- assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias;
- investigated the rationale behind significant or unusual transactions; and

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting documentation;
- reading the minutes of meetings of those charged with governance;
- enquiring of management as to actual and potential litigation and claims;

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the trustees and other management and the inspection of regulatory and legal correspondence, if any. Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

A further description of our responsibilities is available on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities.

This description forms part of our auditor's report.

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 auditor's 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.

K Wilkes
Katherine Wilkes (Senior Statutory Auditor)
For and on behalf of Critchleys Audit LLP, Statutory Auditor
**Beaver House,
23-38 Hythe Bridge Street
Oxford, OX1 2EP**

24 January 2022

CITIZENS ADVICE NORTH OXFORDSHIRE AND SOUTH NORTHAMPTONSHIRE

**STATEMENT OF FINANCIAL ACTIVITIES
(including Income and Expenditure Account)**

FOR THE YEAR ENDED 31 MARCH 2021

	Notes	Unrestrict- ed Funds	Designated Funds	Restricted Funds	Capital Grants	Total 2021	Total 2020
		£	£	£	£	£	£
INCOME AND ENDOWMENTS							
Incoming resources from Generated Funds							
Donations & legacies	2	-	-	10,000	-	10,000	26,581
Income from investments	3	1,638	-	-	-	1,638	1,036
Charitable activities	4	<u>251,416</u>	=	<u>796,434</u>	=	<u>1,047,850</u>	<u>612,573</u>
Total Income and Endowments		<u>253,054</u>	=	<u>806,434</u>	=	<u>1,059,488</u>	<u>640,190</u>
EXPENDITURE							
Charitable activities		<u>163,345</u>	=	<u>686,033</u>	<u>10,710</u>	<u>860,088</u>	<u>707,083</u>
Total Resources Expended	5	<u>163,345</u>	=	<u>686,033</u>	<u>10,710</u>	<u>860,088</u>	<u>707,083</u>
Net Income		<u>89,709</u>	=	<u>120,401</u>	<u>(10,710)</u>	<u>199,400</u>	<u>(66,893)</u>
Transfers between funds		<u>(105,213)</u>	<u>89,810</u>	<u>4,693</u>	<u>10,710</u>	=	=
Net movement in funds		<u>(15,504)</u>	<u>89,810</u>	<u>125,094</u>	=	<u>199,400</u>	<u>(66,893)</u>
Reconciliation of funds							
Fund Balances as at 1 April 2020		<u>334,573</u>	<u>57,715</u>	<u>22,897</u>	=	<u>415,185</u>	<u>482,078</u>
Fund Balances as at 31 March 2021		<u>319,069</u>	<u>147,525</u>	<u>147,991</u>	=	<u>614,585</u>	<u>415,185</u>

CITIZENS ADVICE NORTH OXFORDSHIRE AND SOUTH NORTHAMPTONSHIRE

BALANCE SHEET

FOR THE YEAR ENDED 31 MARCH 2021

	Notes	2021	2020
		£	£
Fixed Assets			
Tangible assets	9	10,711	22,521
Current Assets			
Debtors - amounts falling due within one year	10	47,960	32,520
Cash at bank and in hand		<u>627,286</u>	<u>442,563</u>
		675,246	475,083
Creditors			
Amounts falling due within one year	11	<u>(71,372)</u>	<u>(82,419)</u>
Net Current Assets		<u>603,874</u>	<u>392,664</u>
Net Assets		<u>614,585</u>	<u>415,185</u>
Income Funds			
Restricted funds	13	147,991	22,897
Designated funds	14	147,525	57,715
Unrestricted funds	15	<u>319,069</u>	<u>334,573</u>
Total Funds		<u>614,585</u>	<u>415,185</u>

The Trustees acknowledge their responsibility for complying with the requirements of the Companies Act with respect to accounting records and for the preparation of the accounts.

The accounts were approved and authorised for issue by the Board of Trustees on 18 November 2021 and signed on its behalf by:


Alan Buchanan - Chair

Date: 18 November 2021

CITIZENS ADVICE NORTH OXFORDSHIRE AND SOUTH NORTHAMPTONSHIRE

CASH FLOW STATEMENT

FOR THE YEAR ENDED 31 MARCH 2021

	2021	2020
	£	£
Cash provided by operating activities:		
Net movement in funds	199,400	(66,893)
Depreciation	11,810	12,171
(Decrease) / increase in trade creditors	(11,047)	51,800
(Increase) in trade debtors	(15,440)	(2,707)
Net cash provided by / (used in) operating activities	<u>184,723</u>	<u>(5,629)</u>
Increase / (decrease) in cash and cash equivalents in the year	184,723	(5,629)
Cash and cash equivalents at the beginning of the year	442,563	448,192
Cash and cash equivalents at the end of the year	627,286	442,563

CITIZENS ADVICE NORTH OXFORDSHIRE AND SOUTH NORTHAMPTONSHIRE

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

1 ACCOUNTING POLICIES

a) Basis of Accounting

These financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended practice applicable to charities preparing their accounts in accordance with the financial reporting standard applicable in the UK and republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102)), the financial reporting standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

b) Incoming Resources

All monetary donations and gifts are included in full in the statement of financial activities when receivable provided that there are no restrictions imposed by the donor as to the timing of the related expenditure, in which case recognition is deferred until the conditions have been met.

Legacies to which the charitable company is entitled are included in the statement of financial activities unless they are incapable of measurement.

Gifts-in-kind are accounted for at the directors' estimate of the value to the charitable company or sale value as follows:

- gifts of fixed assets for charitable use or funds for acquiring fixed assets for charitable use are accounted for (as restricted funds) immediately on receipt.

Intangible income is valued and included in income to the extent that it represents goods or services which would otherwise be purchased. An equivalent amount is charged as expenditure. Voluntary help is not included as income.

Cash collected to which the charitable company is legally entitled but which has not been received at the year end is included as income.

Donations under gift aid together with the associated income tax recoverable are credited as income when the donations are received.

Revenue grants are credited as incoming resources when they are receivable provided conditions for receipt have been complied with unless they relate to a specified future period in which case they are deferred.

Grants for the purchase of fixed assets are credited to restricted incoming resources when receivable. Depreciation on the fixed assets purchased with such grants is charged against the restricted fund.

Investment income is recognised when receivable.

c) Resources Expended

Expenditure is recognised on an accruals basis as a liability is incurred.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include the accountancy or audit fee and costs linked to the strategic management of the charitable company.

CITIZENS ADVICE NORTH OXFORDSHIRE AND SOUTH NORTHAMPTONSHIRE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

d) Tangible Fixed Assets and Depreciation

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost less estimated residual value of each asset over its expected useful life as follows:

Leasehold property	over the lease period (10 years)
Fixtures, fittings and equipment	3 years straight-line

The capitalisation threshold for fixed assets is £500.

e) Leasing and Hire Purchase Commitments

Leases other than finance leases are regarded as operating leases and the payments made under them are charged to the statement of financial activities on a straight-line basis over the lease term.

f) Pensions

The pension costs charged in the year represent the amount of contributions payable to the scheme in respect of the accounting period.

g) Fund Accounting

Restricted funds are to be used for specified purposes laid down by the donor. Expenditure for those purposes is charged to the fund, together with a fair allocation of overheads and support costs, at the trustees' discretion.

Capital Grants relate to the New Premises Fund. They are an extension of restricted funds and the only movement that goes through is the depreciation of the assets on the balance sheet.

Unrestricted funds are donations and other incoming resources received or generated for expenditure on the general objectives of the charitable company.

Designated funds are unrestricted funds which have been designated for specific purposes by the trustees.

2 Donations

	2021	2020
	£	£
Donations and gifts	<u>10,000</u>	<u>26,581</u>

3 Investment Income

	2021	2020
	£	£
Interest receivable	<u>1,638</u>	<u>1,036</u>

CITIZENS ADVICE NORTH OXFORDSHIRE AND SOUTH NORTHAMPTONSHIRE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

4 Income from charitable activities

	2021	2020
	£	£
Grants receivable for charitable activities		
Unrestricted Funds		
Cherwell District Council	251,416	252,089
Other	=	<u>8,250</u>
	<u>251,416</u>	<u>260,339</u>
Restricted Funds		
Benefits in Place	30,000	-
Brackley Town Council	-	1,712
CA BEIS	43,500	-
CA Help to Claim	36,544	29,155
CA MaPS	17,581	-
CDC Hardship Fund	45,000	-
CDC Winter Support	130,000	-
Census Support	3,556	-
Client's Legal Costs Fund	-	7,500
Connect! Project	4,501	-
Energy Redress Scheme	23,938	-
Gamble Aware	43,515	43,500
National Lottery Community Fund	15,000	-
PCN Link Worker	38,398	32,331
Public Health Oxfordshire	17,000	17,000
Social Prescribing Service	127,092	91,028
South Northants Council	61,998	61,898
VDS Cherwell	97,093	-
VDS Out of County	32,118	-
Volunteer Connect	<u>29,600</u>	<u>68,110</u>
	<u>796,434</u>	<u>352,234</u>
Total grants receivable	<u>1,047,850</u>	<u>612,573</u>

It is important to note that the Hardship Fund and Winter Support Grants totalling £175,000 were received from the council and then directly distributed to local people experiencing financial hardship due to the impact of the pandemic.

CITIZENS ADVICE NORTH OXFORDSHIRE AND SOUTH NORTHAMPTONSHIRE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

5 Total Resources Expended

	2021	2020
	£	£
Charitable Activities Advice and information		
<u>Direct Costs</u>		
Staff costs	526,536	487,311
<u>Support costs</u>		
Establishment costs	110,292	55,259
Other costs	206,628	150,677
Depreciation	<u>11,810</u>	<u>12,171</u>
	<u>855,266</u>	<u>705,418</u>
<u>Governance Costs</u>		
Audit fee	4,800	-
Independent examination fee	-	1,660
Meeting and other governance costs	<u>22</u>	<u>5</u>
	<u>4,822</u>	<u>1,665</u>
Total Resources Expended	<u>860,088</u>	<u>707,083</u>
<u>Expenditure by fund</u>		
Unrestricted funds	163,345	341,943
Restricted funds	686,033	354,430
Capital grants	<u>10,710</u>	<u>10,710</u>

6 Net Movement in Funds

	2021	2020
	£	£
This is stated after charging		
Audit fee	4,800	-
Independent Examination fee	-	1,660
Depreciation	11,810	12,171
Operating lease rentals - office equipment	3,231	3,231
land and buildings	<u>28,037</u>	<u>28,037</u>

7 Directors

The total directors' remuneration, including pension, payable for the year was £nil (2020: £nil).

The number of directors to whom retirement benefits are accruing under the multi-employer defined benefit pension scheme in respect of qualifying services was nil (2020: nil).

One (2020: One) director received reimbursed expenses for travelling costs during the year. The total was £5 (2020: £5).

CITIZENS ADVICE NORTH OXFORDSHIRE AND SOUTH NORTHAMPTONSHIRE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

8 Employees

	2021	2020
	£	£
The average number of employees (full time equivalent) during the period was:		
Providing advice to members of the public	16	12
Administration	<u>5</u>	<u>5</u>
Total	<u>21</u>	<u>17</u>
 Employment Costs		
Wages and salaries	486,651	438,987
Social security costs	21,265	31,556
Other pension costs	<u>18,620</u>	<u>16,768</u>
	<u>526,536</u>	<u>487,311</u>

There were no employees whose annual emoluments were £60,000 or more.
The average number of employees is based on the full time equivalent number.

9 Tangible Fixed Assets

	Alterations to Leasehold Premises	Fixtures & Fittings	Total
Cost:			
1 April 2020	<u>122,694</u>	<u>154,741</u>	<u>277,435</u>
At 31 March 2021	<u>122,694</u>	<u>154,741</u>	<u>277,435</u>
Depreciation:			
1 April 2020	101,273	153,641	254,914
Charge for the year	<u>10,710</u>	<u>1,100</u>	<u>11,810</u>
At 31 March 2021	<u>111,983</u>	<u>154,741</u>	<u>266,724</u>
Net Book Amount:			
1 April 2020	<u>21,421</u>	<u>1,100</u>	<u>22,521</u>
31 March 2021	<u>10,711</u>	<u>-</u>	<u>10,711</u>

All fixed assets are held for charitable purposes.

CITIZENS ADVICE NORTH OXFORDSHIRE AND SOUTH NORTHAMPTONSHIRE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

10 Debtors

	2021	2020
	£	£
Amounts falling due within one year		
Trade debtors	18,459	15,481
Sundry debtors	41	295
Prepayments and accrued income	<u>29,460</u>	<u>16,744</u>
	<u>47,960</u>	<u>32,520</u>

11 Creditors – Amounts falling due within one year

	2021	2020
	£	£
Trade creditors	17,302	19,283
Taxes and social security costs	10,305	9,909
Pension contributions payable	3,106	2,752
Accruals and deferred income	39,409	50,475
Other creditors	<u>1,250</u>	<u>-</u>
	<u>71,372</u>	<u>82,419</u>

12 Pension Costs

A multi-employer defined benefit scheme was in operation during the year. Having taken advice from the scheme actuary, Citizens Advice North Oxfordshire and South Northamptonshire cannot identify its share of the underlying assets and liabilities on a consistent and reasonable basis. The expected cost of providing pensions is calculated periodically by a professionally qualified actuary. The operating costs of providing retirement benefits to employees are charged to the statement of financial activities in the year in which they are incurred.

The charity also operates a defined contribution pension scheme with Scottish Widows. The costs of providing retirement benefits to employees are charged to the statement of financial activities in the year in which they are incurred.

The pension cost charge for the period represents contributions payable by the charity to the two pension schemes and amounted to £18,620 (2020: £16,768). Contributions totalling £3,106 (2020: £2,752), were payable in creditors.

CITIZENS ADVICE NORTH OXFORDSHIRE AND SOUTH NORTHAMPTONSHIRE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

13 Restricted Funds

The income funds of the charity include restricted funds comprising the following unexpended balances of grants received for specific purposes.

	Balance as at 1 April 2020	Incoming resources	Resources expended	Capital Grants	Transfer	Balance as at 31 March 2021
	£	£	£	£	£	£
New Premises Fund	21,421	-	-	10,710	-	10,711
Social Prescribing Service	-	127,092	113,864	-	-	13,228
South Northants Council	-	61,998	52,106	-	-	9,892
VC Volunteering	-	29,600	12,224	-	-	17,376
PCN Link Worker	-	38,398	53,801	-	(15,403)	-
Gamble Aware	-	43,515	42,523	-	-	992
CA Help to Claim	-	36,544	28,408	-	-	8,136
VDS Cherwell	-	97,093	86,379	-	-	10,714
Benefits in Practice	-	17,000	14,124	-	-	2,876
Benefits in Place	-	30,000	2,225	-	-	27,775
VDS Out of County	-	32,118	22,118	-	-	10,000
Client's Legal Costs Fund	1,476	10,000	10,253	-	-	1,223
Energy Redress Scheme	-	23,938	23,938	-	-	-
CA BEIS	-	43,500	43,500	-	-	-
CA MaPS	-	17,581	14,501	-	-	3,080
CDC Hardship Fund	-	45,000	42,250	-	-	2,750
Census Support	-	3,556	4,735	-	-	(1,179)
Connect! Project	-	4,501	2,411	-	-	2,090
National Lottery Community Fund	-	15,000	15,000	-	-	-
CDC Winter Support	-	<u>130,000</u>	<u>101,673</u>	-	-	<u>28,327</u>
	<u>22,897</u>	<u>806,434</u>	<u>686,033</u>	<u>10,710</u>	<u>(15,403)</u>	<u>147,991</u>

New Premises Fund: The monies are to be used to improve the Banbury premises and have been used for alterations and fittings for our extended premises. The appeal terminated in 2012-2013 financial year, with the last donation being received in June 2013.

The balance on the New Premises Fund at the end of the financial year represents the value of the Tangible Fixed Assets on the balance sheet which will be depreciated over their expected useful life.

Other Restricted Fund details can be found in the Objectives, Aims, and Activities section of the Trustee Report.

	Balance as at 1 April 2019	Incoming resources	Resources expended	Capital Grants	Transfer	Balance as at 31 March 2020
	£	£	£	£	£	£
New Premises Fund	32,131	-	-	10,710	-	21,421
Volunteer Connect	-	69,270	69,270	-	-	-
South Northants Council	-	63,610	63,610	-	-	-
Gamble Support	752	43,500	44,252	-	-	-
BIP	-	17,000	17,000	-	-	-
PCN	-	32,331	32,331	-	-	-
Social Prescribing	-	91,028	91,028	-	-	-
CA Help to Claim	-	29,155	29,155	-	-	-
Client's Legal costs fund	1,760	7,500	7,784	-	-	1,476
	<u>34,643</u>	<u>353,394</u>	<u>354,430</u>	<u>10,710</u>	-	<u>22,897</u>

CITIZENS ADVICE NORTH OXFORDSHIRE AND SOUTH NORTHAMPTONSHIRE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

14 Designated Funds

The income funds of the charity include the following designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes:

	Balances as at 1 April 2020	Transfer	Balance as at 31 March 2021
	£	£	£
Staff liabilities – Redundancy	57,715	14,810	72,525
Pension reserve	=	<u>75,000</u>	<u>75,000</u>
	<u>57,715</u>	<u>89,810</u>	<u>147,525</u>

	Balances as at 1 April 2019	Transfer	Balance as at 31 March 2020
	£	£	£
Staff liabilities – Redundancy	52,945	4,770	57,715
Pension reserve	=	=	=
	<u>52,945</u>	<u>4,770</u>	<u>57,715</u>

15 Analysis of Net Assets between Funds

	Unrestricted funds	Designated funds	Restricted Funds	Total
	£	£	£	£
Fund balances at 31 March 2021 are represented by:				
Tangible fixed assets	-	-	10,711	10,711
Net current assets	<u>319,069</u>	<u>147,525</u>	<u>137,280</u>	<u>603,874</u>
	<u>319,069</u>	<u>147,525</u>	<u>147,991</u>	<u>614,585</u>
Fund balances at 31 March 2020 are represented by:				
Tangible fixed assets	1,100	-	21,421	22,521
Net current assets	<u>333,473</u>	<u>57,715</u>	<u>1,476</u>	<u>392,664</u>
	<u>334,573</u>	<u>57,715</u>	<u>22,897</u>	<u>415,185</u>

The balance on the New Premises Fund at the end of the financial year represents the value of the Tangible Fixed Assets purchased by the fund on the balance sheet which will be depreciated over their expected useful lives.

16 Commitments under Operating Leases

As at 31 March 2021 the company had annual commitments under non-cancellable operating leases as follows:

	Land and buildings		Other	
	2021	2020	2021	2020
	£	£	£	£
Expiry date				
Within one year	16,875	22,500	-	-
Between two and five years	4,250	15,000	-	-
After five years	=	=	=	=

CITIZENS ADVICE NORTH OXFORDSHIRE AND SOUTH NORTHAMPTONSHIRE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

17 Related Party Transactions

During the year there were no related party transactions (2020 £nil).

18 Control

The board of directors consider that they are the controlling party of the company.

19 Capital Commitments

At 31 March 2021 capital expenditure contracted for but not provided in the financial statements was £nil (2020 £nil)

20 General Information

Citizens Advice North Oxfordshire and South Northamptonshire is a charity constituted as a company and limited guarantee. The charity is registered and domiciled in England. Its principal address is 26 Cornhill, Market place, Banbury, Oxon, OX16 8PS.

CITIZENS ADVICE NORTH OXFORDSHIRE AND SOUTH NORTHAMPTONSHIRE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

21 2020 Comparative Statement of Financial Activity

	Notes	Unrestrict ed Funds	Designated Funds	Restricted Funds	Capital Grants	Total 2020	Total 2019
		£	£	£	£	£	£
INCOME AND ENDOWMENTS							
Incoming resources from Generated Funds							
Donations & legacies	2	25,421	-	1,160	-	26,581	5,853
Income from investments	3	1,036	-	-	-	1,036	1,022
Charitable activities	4	<u>260,339</u>	<u>-</u>	<u>352,234</u>	<u>-</u>	<u>612,573</u>	<u>565,027</u>
Total Income and Endowments		<u>286,796</u>	<u>-</u>	<u>353,394</u>	<u>-</u>	<u>640,190</u>	<u>571,902</u>
EXPENDITURE							
Charitable activities		<u>341,943</u>	<u>-</u>	<u>354,430</u>	<u>10,710</u>	<u>707,083</u>	<u>582,160</u>
Total Resources Expended	5	<u>341,943</u>	<u>-</u>	<u>354,430</u>	<u>10,710</u>	<u>707,083</u>	<u>582,160</u>
Net Income		(55,147)	-	(1,036)	(10,710)	(66,893)	(10,258)
Transfers between funds		<u>(4,770)</u>	<u>4,770</u>	<u>(10,710)</u>	<u>10,710</u>	<u>-</u>	<u>-</u>
Net movement in funds		(59,917)	4,770	(11,746)	-	(66,893)	(10,258)
Reconciliation of funds							
Fund Balances as at 1 April 2019		<u>394,490</u>	<u>52,945</u>	<u>34,643</u>	<u>-</u>	<u>482,078</u>	<u>492,336</u>
Fund Balances as at 31 March 2020		<u>334,573</u>	<u>57,715</u>	<u>22,897</u>	<u>-</u>	<u>415,185</u>	<u>482,078</u>