

Taunton and District Citizens Advice Bureau

(A Charitable Company Limited by Guarantee)

Annual Report and Financial Statements

For the Year Ended 31 March 2022

Company Number: 02900368

Charity Registered in England and Wales Number: 1050297

Taunton and District Citizens Advice Bureau

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Taunton and District Citizens Advice Bureau

Reference and Administrative Details

For the Year Ended 31 March 2022

Directors

P Barker (Treasurer)
R Cadwallader
J Harrison
J Hill
D Incoll (Chair)
A Plumbly
N E Rhodin

Management

J Shoesmith	Chief Officer
N Waite	Finance Manager
J Ward	Operations & Advice Manager
R Cooke	Operations & Advice Manager
J Webb	Office Manager
J Newman	Management Information & Administration Manager

Registered Office

St Mary's House
Magdalene Street
Taunton
Somerset
TA1 1SB

Bankers

Barclays Bank Plc
46 North Street
Taunton
Somerset
TA1 1LZ

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

Co-operative Bank PLC
242 High Street
Exeter
EX4 3QB

Independent Examiner

Michelle Ferris BSc (Hons) FCA DChA
Albert Goodman LLP
Goodwood House
Blackbrook Park Avenue
Taunton
Somerset
TA1 2PX

Taunton and District Citizens Advice Bureau

Trustee Directors' Report

For the Year Ended 31 March 2022

Taunton and District Citizens Advice Bureau (referred to below as Citizens Advice Taunton) is a registered charity and a company limited by guarantee and operates under the name of Citizens Advice Taunton. The directors, who are also the trustees for the purpose of charity law, present their Report, together with the audited Financial Statements of the Charitable Company for the year ended 31 March 2022, which have been prepared in accordance with the current statutory requirements, its governing documents and Statement of Recommended Practice (SORP FRS 102- implemented 1 January 2019).

Related Parties

Citizens Advice Taunton is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the Board of Directors in order to fulfil the company's charitable objects and comply with the National membership requirements.

The charity also co-operates and liaises with a number of other advisory services, local charities and local government departments on behalf of clients. Where one of the directors holds the position of trustee or director of another charity or company they may be included in discussions regarding that other charity or company but not in the ultimate decision-making process.

Constitution

Citizens Advice Taunton was incorporated on 21 February 1994, and is governed by its Memorandum & Articles of Association as updated on 7 December 2020.

Appointment of Members and Directors

The Board of Directors has established criteria for membership of both individuals and organisations in line with the charity's Equality and Diversity policies. These criteria are followed by the Chief Officer when recommending that membership be offered to individuals and organisations within the local community. Directors are elected at the AGM or co-opted by the Board of Directors. Newly appointed directors are provided with a comprehensive induction to Citizens Advice by the existing Trustees and Chief Officer and through the provision of training courses and mentoring by established directors.

Guarantee

Citizens Advice Taunton does not have a share capital. Each member has guaranteed to contribute the sum of £1 in the event of the charity being wound-up.

Charity

Taunton and District Citizens Advice Bureau is a registered charity, number 1050297.

Taunton and District Citizens Advice Bureau

Trustee Directors' Report

For the Year Ended 31 March 2022

Directors

The following were directors during the year and since the year end:

P Barker (Treasurer)

N Bevan (resigned 15 November 2021)

R Cadwallader

J Harrison (appointed 18 May 2022)

J Hill

D Incoll (Chair from 23 September 2021) (appointed 18 August 2021)

A Kingston-James (resigned 4 October 2021)

J Kupfer (Chair until 23 September 2021) (resigned 23 September 2021)

A Plumbly

N E Rhodin

Each director is a member of Citizens Advice Taunton.

Principal Activities and Objectives

Citizens Advice Taunton aims to provide free, confidential, impartial and independent advice and information for the public benefit to the local community of Taunton Deane and surrounding areas. The principal activity and objectives of the charity are to ensure that individuals have access to relevant advice and do not suffer through lack of knowledge of their rights and responsibilities, or of the services available to them, or through an inability to express their needs effectively. Equally Citizens Advice Taunton aims to exercise a responsible influence on the development of social policies and services both locally and nationally.

Organisational Structure

Citizens Advice Taunton is governed by its Board of Directors which is responsible for setting the strategic direction of the organisation and its policies. The Directors carry the ultimate responsibility for the conduct of the organisation and ensure that it satisfies its legal and contractual obligations within the requirements of the Memorandum and Articles, Company and Charitable law. The Directors have full regard to the Charity Commission's guidance on the Public Benefit requirements. Directors meet as a minimum quarterly and delegate the day to day operation of the organisation to a full time Chief Officer who is appointed by the Directors. The Chief Officer is Jon Shoesmith. The Chief Officer is assisted by a senior team who oversee functions, including the quality of advice, H&S, training of new staff and our Research and Campaigns work.

The Board of Directors is independent from management.

Salaries are reviewed annually by the Board.

Achievements and Performance

Charitable Activities for the provision of Public Benefit:

Overall

In total this year the charity assisted 8,617 clients with 25,860 issues. Welfare benefits, debt, employment, housing and relationship/family issues remain the highest areas of concern, with benefits and debt accounting for 46.5% of the issues raised. Universal Credit alone accounted for 2,147 issues this year across all services.

As part of the service's income maximisation work with clients, which includes form filling and charitable grant applications, it is estimated that financial gains of over £8m were secured for clients.

Our objectives are to meet the community's needs, both in terms of assisting and supporting them to deal with their advice issues, but also to campaign for their rights when these are compromised or denied by policy or practice.

Statistical information:

	Macmillan	Pension Wise	One Team	Universal Credit Help to Claim	Core plus the 13 additional projects	Total
Number of clients	719	3,259	110	259	4,270	8,617
Number of new cases	647	3,193	97	218	5,943	10,098
Number of issues raised	3,827	5,405	341	765	15522	25860

It should be noted that the Pension Wise figure includes a large number of clients whose referrals were received at Taunton but whose cases were then handled by other offices.

Taunton and District Citizens Advice Bureau

Trustee Directors' Report

For the Year Ended 31 March 2022

Core Service

Supported primarily by volunteers, Citizens Advice Taunton operates a Core Service, which is available to anyone in the former Taunton Deane area (now not a district in its own right, but part of Somerset West & Taunton). The main office is at St Mary's House, Magdalene St, Taunton TA1 1SB, supported by outreach services.

Despite the operational and logistical challenges, we moved our entire operation to remote working in response to the Covid restrictions. This was been successful and enabled us continue to provide all our services. Towards the beginning of the year we were glad to resume face to face service delivery.

The Core Service makes an immense contribution to the locality's support needs and for the year ended 31st March 2022, it advised a total of 3,944 clients. The support provided included substantial issues such as possession proceedings on family homes, rehousing for vulnerable and endangered clients, the suspension of evictions, deposit disputes with landlords, representation at benefit and employment tribunal. Some of these interventions are life changing and require considerable expertise. We also assisted clients with numerous grant applications, which enabled them to procure items such as essential furniture as well as clothing and white goods, to help them achieve an acceptable standard of living despite many having extremely low incomes.

Projects

As much as possible we develop specialist services which cater for particular advice needs or particular client groups. We then look to specific funders to support those projects, and we currently deliver the following range, in addition to the Core Service;

At **Wellsprings NHS Hospital in Taunton** we provided a holistic advice service to psychiatric in-patients preparing to return to the community or needing assistance to manage their affairs during their treatment. We have a similar service at **Wellesley Hospital** in Wellington, run by Elysium Healthcare, a private health care provider.

Macmillan Cancer Support funding provides a benefits advice service to those living with cancer who are within the Musgrove Park Hospital catchment area, which also assists their carers and families. This year we assisted in gaining income of more than £1.35 million. The project also aims to interact with other like-minded services in the locality so that between us we serve this client group efficiently to the best of our ability.

Our funding from **Taunton & District Multiple Sclerosis Society** continued to provide an adviser to assist local MS patients. We helped 37 clients and gained over £24,000 in annualised benefits income on their behalf.

HRA Debt is funded by the local housing authority, for clients approaching them under the Homelessness Reduction Act (which extended housing authority duties to people who were previously ineligible for that). Our role is to provide debt advice to those in potential housing need with the aim of averting homelessness.

We are a part of **Open Mental Health**, a VCSE initiative commissioned by Somerset NHS Foundation Trust to support those with mental health issues to continue living independent lives and to avoid admission. Our work at Wellsprings Hospital will be absorbed into this next year.

Taunton and District Citizens Advice Bureau

Trustee Directors' Report

For the Year Ended 31 March 2022

We remain a part of the **Taunton One Team**, a multi-agency service supporting residents in Halcon, Priorswood and Wellington, which include areas of deprivation. The One Team concept was initiated by a police officer from this locality who wanted to create a network of services capable of meeting the complex needs of these communities. Our role in this remarkable project is to provide money advice workers but doing so with an ability to assist residents far beyond just financial matters. The team also provides support in choosing bank accounts, negotiating with lenders, tenancy sustainment, independent living skills and accessing social tariffs that are available from energy suppliers. An important objective for the organisation is to tackle social exclusion and as part of this project we are helping to do that for these clients who,

We are one of a number of local Citizens Advice who have been deliver the **Pension Wise** service. Pension Wise is a guidance service set up to help people understand their options under the pension freedoms launched in 2015. In partnership with Citizens Advice Plymouth, who oversee the South-West 'delivery centre' for the project, we deliver telephone and face to face Pension Wise appointments in a number of locations to people aged 50 and over who have a defined contribution pension.

The **Litigants in Person** project, funded this year by the Community Justice Fund and Peoples Postcode Trust assists survivors of domestic violence who need support and guidance to successfully secure the court orders they need to protect themselves and their children.

The **Increasing Debt Advice Capacity** project, funded by the **Money Advice & Pensions Service**, as part of their initiative to increase the number of Debt Advisers in the country in anticipation of post pandemic debt advice need, was extended into this year whilst the funder finalised their longer term commissioning plans.

The **Universal Credit- Help to Claim service** continued to provide new claimants with the help they need to successfully complete the process and ensure that their payments begin.

Young CA is a new project aimed at improving accessibility for young people, across all 5 Citizens Advice Offices in the county by building links with other young peoples' service providers, reviewing our promotional information, and producing self-help information specifically for that client group.

During the pandemic Somerset County Council collectively awarded the Citizens Advice Offices in Somerset funding for an **Extra Capacity Project**, to meet rising demand because of the pandemic.

At the end of the year we administered the first phase of the **Household Support Fund**, again along with the other which Citizens Advice Offices in Somerset, which provided grants to households who needed help with the aftermath of the pandemic and the cost of living crisis.

Research and Campaigns

One of Citizens Advice's twin aims is to address the broader social issues revealed by the cases we handle on behalf of clients. This involves researching the impact of policy changes on individuals and groups in Taunton Deane and, where appropriate, campaigning for change. We have maintained contact with our elected M.P. Rebecca Pow about how we can offer mutual support for Taunton Deane constituents. This year most of our Research and Campaigns activity has been focused around the Evidence Forms produced by Advisors. These alert us to issues that are wider than individuals' problems, which we may follow up with local agencies to encourage improvements to policy and practice affecting service users. We have also passed evidence and case studies on to colleagues at national level to build up a picture of the effects of government policy on citizens around the country, enhancing our ability to campaign for improvements in our clients' prospects. We have also worked in the local community, for example to draw attention to the impact of scams and help vulnerable people protect themselves. The profile of Citizens Advice nationally has been far stronger in 2022 as the evidence of the impact of the Cost of Living challenges has attracted strong media attention, particularly in the light of growing demand for our services.

Taunton and District Citizens Advice Bureau

Trustee Directors' Report

For the Year Ended 31 March 2022

Contribution of Volunteers

As always volunteers contributed enormously to the charity during the year, and again formed the majority of our workforce. The estimated value of this help is £340,284 per annum according to Citizens Advice's Financial Modelling Tool, which is an extraordinary contribution to our community.

The total running cost of the charity this year was £553,309. If all our advisors and receptionists were paid staff however then the cost would have been approaching £0.9m, representing several hundred thousand pounds worth of additional service.

We know that fast and efficient intervention with clients prevents their issues from worsening, especially as we deliver a 'one stop shop' for many issues. If our cases were diverted elsewhere and dealt with less promptly and effectively by others, then the intervention and time they required to resolve the issues would be greater, as would be the resultant cost. Thus, the saving we achieve for the community is arguably even greater.

Financial Reserves Policy

The Trustees believe that it is necessary for the organisation to maintain a certain level of reserves to manage uncertainty and ensure that the organisation can continue to operate as planned on a day-to-day basis. The retained reserves are intended to provide a buffer against any future funding reductions and a contingency to meet any unforeseen expenditure which may arise. Increasingly national funders are reluctant to fund face to face services.

The response to the Covid-19 virus outbreak has had some immediate and obvious impacts upon our operations. However, the medium and long-term implications for the Bureau are far less clear at this time and it is against this backdrop that we find ourselves assessing the level of reserves which we consider it prudent for the charity to hold.

In considering the quantum of reserves required we have determined a target range of between £170,000 and £225,000 for general reserves. In setting this range we have taken account of the following:

- Likelihood of future funding cuts
- Need for contingency re property costs
- Need for contingency re people costs
- Designated fund requirements

In order to mitigate against the impact of funding cuts the Citizens Advice Taunton will hold the equivalent of six months of core operating expenses within reserves. This will allow time to develop new sources of income or to cut-back on related expenditure. This gives a range of £120,000 to £130,000.

It is now eight years since we moved into and renovated St Mary's House, therefore it would be prudent to consider building up a contingency fund to cover future repair costs. We have estimated a range of between £30,000 and £50,000 to cover these.

We are not currently faced with the requirement to make any redundancies and the biggest risk facing the office in terms of people would be the loss of our Chief Officer or one of the Operations & Advice Managers and the need, should this happen, to appoint an interim replacement. We consider that our requirement for a contingency against people costs falls within the range of £15,000 to £25,000.

On this basis we calculate our required reserves at £165,000 to £205,000. This represents 63% of annual unrestricted income through to 78%. Or expressing this another way 33 weeks' worth of current income through to 40 weeks.

Taunton and District Citizens Advice Bureau

Trustee Directors' Report

For the Year Ended 31 March 2022

The Finance Committee monitors our level of reserves throughout the year and reports to the board on where the projected funds for the year will be within this range and makes a recommendation whether or not to increase the level of reserves.

DESIGNATED FUNDS

In addition, the Trustees may at their discretion designate (set aside) amounts from the unrestricted funds for specific purposes. By so doing they are excluded from general funds and not included within the target reserves level discussed above.

The Board have approved the creation of a designated reserve of £20,000 for IT upgrades.

Furthermore, an amount of £5,000 was designated for a collaboration reserve, allowing the office to contribute to the professional costs associated with the setting up of any county-wide collaboration vehicle.

Use of designated reserves requires full board approval and the policy is monitored and reviewed by the Board.

RESTRICTED RESERVES

A proportion of bureau funds are restricted by the donor or funder and cannot be used for the general purposes of the bureau but take into consideration full cost recovery based on "head count". Their existence and the sums of money involved, do not imply that there has been an under spend but may result from a variety of circumstances such as differences between the office's financial year and the funding year of the project concerned.

Restricted funds are separately recorded within the accounting records and monitored by the Finance Committee. At this stage we expect that the charity will report a deficit for the year ending 31 March 2022, bringing general funds back down to the level at 1 April 2018.

Risk Management

The major risks to which the organisation is exposed have been reviewed and continue to be so by the Trustees and appropriate action has been taken to mitigate identified risks. Funding remains the main area of greatest concern and it is the task of the Chief Officer to liaise closely with all funders to ensure both a good working relationship and that the service is of such high quality that funders will continue to wish to support the service. Information Assurance is a fast-developing area which, if breached, adds risk to the organisation of reputational loss. The Management Team are fully aware of their responsibilities in this area. An annual review of all policies and procedures is in place to ensure they remain relevant and appropriate.

Funding Sources

The Directors extend their gratitude to all supporters and funders of the Core Service including Somerset West and Taunton Council, Somerset County Council, Somerset Community Foundation, Wellington Town Council, many Parish Councils, Wessex Water, Taunton Aid in Sickness and members of the public.

In addition to this, project-specific funding was gratefully received from some of the above and Macmillan Cancer Support, Taunton MS Society, Money Advice & Pensions Service, Somerset NHS Foundation Trust, Department for Work & Pensions, Lloyds Foundation, Community Justice Foundation, People's Postcode Trust, Taunton Women's Aid, and Elysium Healthcare.

We enjoy excellent relations with these key partners who, in addition to their financial support, do their utmost to support our profile, training needs and networking.

Taunton and District Citizens Advice Bureau

Trustee Directors' Report

For the Year Ended 31 March 2022

Financial Review

The income of the charity rose by £105,981 in the year to 31 March 2022, to £599,237 (2021 - £493,256). Associated expenditure also rose from £454,424 to £553,309, meaning that the charity generated a surplus for the year of £45,928 (2021 – surplus of £38,832). This is a pleasing result under difficult circumstances. Overall, the funds of the charity carried forward totalled £480,132 (2021 - £434,204), with restricted funds making up £87,634 (2021 - £83,407) of this total.

Within our unrestricted funds we continue to maintain a designated reserve equal to the net book value of St Mary's House building improvements, although as these are depreciated over time, the works get older and more in need of repair. Over the next 12 – 24 months, we anticipate a significant upgrade to our IT systems and funds have been put aside for this.

We continue to explore ways of working more collaboratively with other local Citizens Advice and other like-minded organisations, to this end we have put aside funds to pay the legal and professional fees associated with these ventures.

Future Plans

It is essential that the charity continues to stay ahead of developments in order to be prepared for change and to make the most of opportunities. Our current priorities are to;

- 1) React to the changing advice needs of the community post Covid-19, including the increased need for the Litigants in Person service for domestic abuse survivors, and by further improving our reach into deprived areas.
- 2) Increase our capacity in response to increasing demand for our services, due in part to increasing living costs, by maximising the delivery of telephone and email advice to those that can use it whilst ensuring face to face delivery remains for those that cannot.
- 3) Respond to the local authority reorganisation in Somerset by positioning ourselves as best we can for the new structure and doing so in partnership with our fellow Citizens Advice offices in the county. Already we are seeing the benefits of closer working and intend to build on these in the next year or so.
- 4) To continue being a leading advocate on social policy issues, influencing change locally and regionally and contributing to Citizens Advice nationally.

Small Company

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

Taunton and District Citizens Advice Bureau

Trustee Directors' Report

For the Year Ended 31 March 2022

Statement of Trustees' Responsibilities

The trustees (who are also directors of Taunton and District Citizens Advice Bureau for the purposes of company law) are responsible for preparing the Trustees' Report (incorporating the directors' report) and the financial statements in accordance with applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102: *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements, and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

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

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

By Order of the Board

D Incoll

Date: 05/09/2022

Independent examiners report to the Trustees of Taunton and District Citizens Advice Bureau

I report to the charity trustees on my examination of the accounts of Taunton and District Citizens Advice Bureau ("the Company") for the year ended 31 March 2022.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ("the 2006 Act").

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ("the 2011 Act"). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the Company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not comply with these records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a "true and fair view" which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Michelle Ferris BSc (Hons) FCA DChA

Albert Goodman LLP
Goodwood House
Blackbrook Park Avenue
Taunton
Somerset
TA1 2PX

Date: 09/09/2022

Taunton and District Citizens Advice Bureau

Statement of Financial Activities (including an Income and Expenditure account)

For the Year Ended 31 March 2022

				2022			2021
		Unres-	Res-	Total	Unres-	Res-	Total
	Notes	tricted	tricted		tricted	tricted	
		£	£	£	£	£	£
Income:							
Donations (including grants)	2	316,093	273,053	589,146	257,215	229,416	486,631
Income from investments		484	-	484	77	-	77
Other income		9,607	-	9,607	6,548	-	6,548
Total income		326,184	273,053	599,237	263,840	229,416	493,256
Expenditure:							
Charitable activities	3	284,483	268,826	553,309	242,856	211,568	454,424
Total expenditure		284,483	268,826	553,309	242,856	211,568	454,424
Net income/(expenditure)	7	41,701	4,227	45,928	20,984	17,848	38,832
Transfers between funds		-	-	-	6,019	(6,019)	-
Net movement in funds		41,701	4,227	45,928	27,003	11,829	38,832
Reconciliation of funds							
Total funds brought forward		350,797	83,407	434,204	323,794	71,578	395,372
Total funds carried forward		392,498	87,634	480,132	350,797	83,407	434,204

The results for the year derive from continuing activities and there are no gains or losses other than those shown above.

The statement of financial activities incorporates the income and expenditure account.

Taunton and District Citizens Advice Bureau - Company Registration Number: 02900368**Balance Sheet**

As at 31 March 2022

			2022	2021
			£	£
	Notes			
Fixed assets				
Tangible fixed assets	8		63,525	72,810
Current assets				
Debtors	9	66,541	11,965	
Cash at bank and in hand		464,853	454,186	
		<u>531,394</u>	<u>466,151</u>	
Liabilities:				
Creditors falling due within one year	10	(114,787)	(104,757)	
		<u></u>	<u></u>	
Net current assets			416,607	361,394
Total net assets			480,132	434,204
			<u><u></u></u>	<u><u></u></u>
The funds of the charity:				
Restricted funds	12		87,634	83,407
Unrestricted funds				
Designated funds	12	88,153	97,219	
Unrestricted funds	12	304,345	253,578	
		<u></u>	<u></u>	
			392,498	350,797
Total charity funds			480,132	434,204
			<u><u></u></u>	<u><u></u></u>

These accounts have been prepared and delivered in accordance with the special provisions relating to small companies within Part 15 of the Companies Act 2006 and the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

For the year in question, the charitable company was entitled to exemption from an audit under section 477 of the Companies Act 2006.

The members have not required the charitable company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Act.

The trustees/directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts.

Approved by the Board of Directors for issue on 05/09/2022 and signed on their behalf by:

D Incoll
Chair

P Barker
Treasurer

Taunton and District Citizens Advice Bureau
Cash Flow Statement
For the Year Ended 31 March 2022

		Total 2022 £	Total 2021 £
	Notes		
Cash flows from operating activities			
Net movements in funds for the year		45,928	38,832
Adjustments to cash flows from non-cash items:			
Depreciation and amortisation	8	9,285	9,554
Finance income		(484)	(77)
		<hr/>	<hr/>
		54,729	48,309
Working capital adjustments			
(Increase)/decrease in debtors	9	(54,576)	40,715
Increase/(decrease) in creditors	10	10,030	6,625
		<hr/>	<hr/>
Net cash flow from operations		10,183	95,649
Cash flows from investing activities			
Interest received		484	77
Acquisitions of tangible assets	8	-	-
		<hr/>	<hr/>
Net increase/(decrease) in cash and cash equivalents		10,667	95,726
		<hr/>	<hr/>
Cash and cash equivalents at the beginning of the reporting period		454,186	358,460
		<hr/>	<hr/>
Cash and cash equivalents at the end of the reporting period		464,853	454,186
		<hr/>	<hr/>
Cash & Cash equivalents reconciliation:			
Cash at bank		464,853	454,186
		<hr/>	<hr/>
Total cash & cash equivalents at the end of the reporting period		464,853	454,186
		<hr/>	<hr/>

1 Accounting Policies

1.1 General information and basis of accounting

Taunton and District Citizens Advice Bureau is a company limited by guarantee incorporated in the United Kingdom under the Companies Act. Each member of the Charity undertakes to contribute a maximum of £1 to the Charity's assets if it should be wound up while they are a member or within one year after they cease to be a member. The address of the registered office is given on page 1. The nature of the charity's operations and its principal activities are set out in the Trustee Directors Report on pages 2-10.

The financial statements have been prepared on the historical cost basis and 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)) and the Companies Act 2006.

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

1.2 Income

Income from donations is recognised in the accounts when receivable and the amount can be reliably measured.

Income from grants is accounted for when unconditionally due and reasonable assurance can be gained that it will be received. Where funds are received in advance, for a specified period, these funds are deferred and recognised in the period to which they relate.

Income from investments is recognised in the accounts when receivable.

Other income is recognised in the accounts when receivable and relates to non-charitable activity income such as room hire and rental, photocopier charges and training fees.

1.3 Government grants

Government grants are accounted for when unconditionally due and reasonable assurance can be gained that they will be received. Where funds are received in advance, for a specified period, these funds are deferred and recognised in the period to which they relate. Where funds are due but not yet received, they are accrued in debtors.

1.4 Donated services

In accordance with the Charities SORP (FRS 102), the unpaid volunteer time is not recognised in the financial statements. Refer to the Trustee Directors' Report for more information about their contribution.

1.5 Expenditure

Resources expended are accounted for on the accruals basis. Liabilities are recognised in the accounting period to which they relate.

Taunton and District Citizens Advice Bureau

Notes to the Financial Statements

For the Year Ended 31 March 2022

1.6 Fixed assets

Depreciation is calculated to write off the cost of fixed assets over their estimated useful lives at the following rates:-

Leasehold improvements – straight line over the lease term
Furniture and equipment – 33% and 25% straight line

Fixed assets are valued at cost less depreciation. No assets are capitalised under £250.

1.7 Debtors

Trade and other debtors are recognised at the settlement amount due and prepayments are valued at the amount prepaid. Debtors relating to accrued income are recognised when unconditionally due and reasonable assurance can be gained they will be received.

Where funds are due but have not yet been received, they are accrued in debtors and recognised in the period to which they relate.

1.8 Cash at bank and in hand

Cash at bank and in hand comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

1.9 Creditors

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are recognised at their settlement amount.

Where grants are received in advance, for a specified period, these funds are deferred and recognised in the period to which they relate.

1.10 Taxation

The Bureau is a registered charity and is therefore not liable to corporation tax on its charitable activities to the extent that income and gains are applied to charitable purposes.

1.11 Pension contributions

For qualifying employees, the Bureau contributes into the employee's own personal pension (defined contribution) schemes, all other employees not in this scheme will have been auto enrolled into NEST, from the 1 March 2016, unless they have exercised their right to opt out of scheme membership. Contributions are recognised in the Statement of Financial Activities in the period in which they become payable in accordance with the rules of the scheme.

1.12 Allocation of costs

Costs incurred by projects include amounts of pre-determined overhead expenditure.

1.13 Fund accounting

General funds are unrestricted funds receivable or generated for the objects of the Bureau without further specified purpose and are available as general funds. Designated funds are unrestricted funds earmarked by the directors for particular purposes.

Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets this criterion is charged to the fund, together with a fair allocation of management and support costs.

Taunton and District Citizens Advice Bureau

Notes to the Financial Statements

For the Year Ended 31 March 2021

1.14 **Operating leases**

The charity has an operating lease for the premises in which they operate, as well as photocopier leases. The title to the leased premises and equipment remains with the lessor. Rentals payable under operating leases are charged to the Statement of Financial Activities as incurred over the term of the lease. Lease incentives are recognised over the lease term on a straight line basis.

1.15 **VAT**

The Bureau is not VAT registered. All income and expenditure is gross of VAT where applicable.

1.16 **Covid-19**

The Trustees have considered the implication of the Covid-19 pandemic on the operations of the charity. The charity has been able to continue to deliver the majority of its services remotely and has attracted additional funding to enable a response to an increase in demand. Taking into account all reasonable circumstances, the Trustees believe that the charity remains a going concern and no adjustments to the accounts are necessary.

1.17 **Financial instruments**

The charity only holds basic financial instruments as defined in FRS 102. The financial assets and liabilities of the charity and their measurements are as follows:

Financial assets – trade and other debtors are basic financial instruments and are debt instruments measured at amortised cost. Prepayments are not financial instruments.

Cash at bank – is classified as a basic financial instrument and is measured at face value.

Financial liabilities – trade creditors, accruals and other creditors are financial instruments, and are measured at amortised cost. Taxation and social security are not included in the financial instruments disclosure definition. Deferred income is not deemed to be a financial liability, as the cash settlement has already taken place and there is an obligation to deliver services rather than cash or another financial instrument.

Taunton and District Citizens Advice Bureau

Notes to the Financial Statements

For the Year Ended 31 March 2022

2 Donations (including grants)

	Unres- tricted	Res- tricted	2022 Total	Unres- tricted	Res- tricted	2021 Total
	£	£	£	£	£	£
Grants received						
Taunton Deane Borough Council*	-	-	-	77,310	42,000	119,310
Somerset West & Taunton Council*	106,110	53,582	159,692	6,000	11,582	17,582
NHS Somerset CCG*	26,730	-	26,730	26,730	-	26,730
Social Exclusion Panel*	-	-	-	6,300	-	6,300
Wessex Water	1,627	-	1,627	1,800	-	1,800
Citizens Advice	-	154,952	154,952	-	98,460	98,460
The Henry Smith Charity	13,200	-	13,200	15,000	-	15,000
Macmillan	-	63,563	63,563	-	60,307	60,307
SCC Local Assistance Scheme Administration *	6,480	-	6,480	12,980	-	12,980
MS Society	-	5,000	5,000	-	5,000	5,000
Mental Health Alliance	-	25,633	25,633	-	-	-
Somerset Partnership NHS Foundation Trust*	-	-	-	-	8,000	8,000
South Somerset Citizens Advice	-	-	-	-	17,528	17,528
Somerset Community Foundation	-	-	-	-	9,915	9,915
The Access to Justice Foundation	-	-	-	-	25,000	25,000
BEIS*	-	-	-	-	13,150	13,150
UC Help to claim*	-	18,264	18,264	-	-	-
LiP Somerset PPT	-	10,364	10,364	-	-	-
Garfield Weston	-	-	-	20,000	-	20,000
400K Project	-	17,994	17,994	-	-	-
Household Support Fund*	-	53,460	53,460	-	-	-
LiP TWA	-	10,000	10,000	-	-	-
Grants less than £5,000	5,000	8,000	13,000	5,900	12,587	18,487
	159,147	420,812	579,959	172,020	303,529	475,549
Donations						
Parish councils	2,218	-	2,218	2,155	-	2,155
Client/general	6,969	-	6,969	8,927	-	8,927
Contributions to core funding	147,759	(147,759)	-	74,113	(74,113)	-
	316,093	273,053	589,146	257,215	229,416	486,631

Taunton and District Citizens Advice Bureau

Notes to the Financial Statements

For the Year Ended 31 March 2022

The income above is made up of:

Received in year	299,432	230,023	529,455	229,118	303,214	532,332
Deferred income carried forward	(1,300)	(55,000)	(56,300)	(15,000)	(43,774)	(58,774)
Deferred income brought forward	15,000	43,774	58,774	39,696	-	39,696
Accrued income brought forward	(3,772)	(4,111)	(7,883)	(371)	(34,135)	(34,506)
Accrued income carried forward	6,733	58,367	65,100	3,772	4,111	7,883
	<u>316,093</u>	<u>273,053</u>	<u>589,146</u>	<u>257,215</u>	<u>229,416</u>	<u>486,631</u>

* Denotes government grants

Taunton and District Citizens Advice Bureau

Notes to the Financial Statements

For the Year Ended 31 March 2022

3 Charitable activities expenditure

	Unres- tricted £	Res- tricted £	2022 Total £	Unres- tricted £	Res- tricted £	2021 Total £
Staff costs						
Staff salaries	162,050	256,166	418,216	139,034	180,851	319,885
Recruitment expenses	392	1,490	1,882	170	784	954
Staff development & training	1,300	128	1,428	2,327	344	2,671
Travel	950	30	980	28	125	153
Advice giving services						
Reference books & subscriptions	9,965	61	10,026	9,954	327	10,281
Project specific activity	4,157	1,158	5,315	5,689	2,191	7,880
Office services						
Stationery & office consumables	1,048	218	1,266	266	67	333
Photocopier charges	2,249	-	2,249	1,904	-	1,904
Telephone call charges	8,773	365	9,138	8,055	4,290	12,345
Office equipment & supplies	725	33	758	73	1,095	1,168
Computer maintenance & support	4,558	-	4,558	4,846	-	4,846
Postage	576	132	708	947	75	1,022
Staff welfare	123	-	123	3	-	3
Premises & buildings						
Rent	20,000	-	20,000	19,950	-	19,950
New IT equipment	20,019	2,105	22,124	8,515	13,112	21,627
Cleaning materials and sundries	5,076	694	5,770	3,950	4,408	8,358
Electricity & gas	5,007	-	5,007	3,517	-	3,517
General rates	2,534	-	2,534	3,189	-	3,189
Insurance	2,999	-	2,999	2,659	-	2,659
Water charges	1,182	-	1,182	916	-	916
Other support charges						
Bank charges	294	-	294	182	-	182
Depreciation	9,285	-	9,285	9,554	-	9,554
AGM local expenses	319	-	319	282	-	282
Accountancy fees	1,850	-	1,850	1,400	-	1,400
Audit fees	-	-	-	3,100	-	3,100
Independent Examination fees	1,650	-	1,650	-	-	-
Outsourced finance costs	7,856	-	7,856	8,494	-	8,494
Professional fees	-	343	343	-	343	343
Trustee expenses	432	-	432	845	-	845
Venue hire	105	-	105	175	-	175
Volunteer Fundraising Project	115	-	115	-	-	-
Legal and Professional	6,900	-	6,900	-	-	-
Miscellaneous expenses	1,994	5,903	7,897	2,832	3,556	6,388
	284,483	268,826	553,309	242,856	211,568	454,424

4 Employees and employment costs

	2022	2021
	£	£
Wages and salaries	379,530	285,577
Social security costs	20,613	15,622
Pension costs	18,505	18,686
	<u>418,648</u>	<u>319,885</u>

Defined contribution pension scheme:

The company operates a defined contribution pension scheme. The pension cost charge for the year represents contributions payable by the company to the scheme and amounted to £18,505 (2021 - £18,686).

Contributions totalling £nil (2021 – £nil) were payable to the scheme at the end of the year and are included in creditors.

No individual employee was paid over £60,000 (2021 - none).

No remuneration was paid to any directors during the year (2021 – none).

The Bureau reimbursed expenses incurred by one director during the year of £432 (2021 – one director, £845) for travelling expenses, reimbursements and governance-related courses.

The key management personnel of the charity are considered to be the Chief Officer and the Finance Officer. The total costs to the charity of employee benefits for the key management personnel were £48,422 (2021: £46,962).

The average monthly head count during the year was 24 staff (2021: 18 staff).

5 Related party transactions

There were no related party transactions during the year (2021: none).

6 Government grants

Income from government grants comprise grants made by local authorities to fund the principal activities and objectives of the charity via core funding and funding for specific restricted projects. See note 2 for more information and to the amount and source of these grants. There are no unfulfilled conditions or other contingencies to these grants.

7 Net incoming resources before transfers

	2022	2021
	£	£
Surplus/(deficit) is stated after charging:		
Depreciation	9,285	9,554
Operating leases - property rent	20,000	19,950
Independent Examiners remuneration - audit (prior year)	-	3,100
Independent Examiners remuneration - Independent Examination	1,650	-
Independent Examiners remuneration - accountancy services	1,850	1,400
	<u> </u>	<u> </u>

8 Tangible fixed assets

	Leasehold	Furniture &	Total
	Improvements	Equipment	£
	£	£	
Cost			
At 1 April 2021	136,004	31,590	167,594
Additions	-	-	-
	<u> </u>	<u> </u>	<u> </u>
At 31 March 2022	136,004	31,590	167,594
	<u> </u>	<u> </u>	<u> </u>
Depreciation			
At 1 April 2021	63,483	31,301	94,784
Charge for the year	9,066	219	9,285
	<u> </u>	<u> </u>	<u> </u>
At 31 March 2022	72,549	31,520	104,069
	<u> </u>	<u> </u>	<u> </u>
Net book value			
At 31 March 2022	63,455	70	63,525
	<u> </u>	<u> </u>	<u> </u>
At 31 March 2021	72,521	289	72,810
	<u> </u>	<u> </u>	<u> </u>

9 Debtors

	2022	2021
	£	£
Grants receivable	-	3,711
Prepayments and accrued income	66,541	8,254
	<u>66,541</u>	<u>11,965</u>

10 Creditors: Amounts falling due within one year

	2022	2021
	£	£
Trade creditors	-	2,829
Accruals and provisions	32,318	23,142
Deferred income	56,300	58,774
Other creditors	5,136	6,068
Amounts held in respect of LAS	21,033	13,944
	<u>114,787</u>	<u>104,757</u>

11 Deferred income

Where grants are received in advance, for a specified period, these funds are deferred and recognised in the period to which they relate. Deferred income comprises:

	2022	2021
	£	£
Young CA 2012/22	-	29,000
Hardship Fund	55,000	-
LIP Somerset PPT	-	10,364
National Lottery Community Fund	-	10,000
SWTC	-	5,000
MS Society	-	2,000
Local Assistance Scheme	-	2,204
Golf day donation	1,300	-
Taunton Debt Advice	-	206
	<u>56,300</u>	<u>58,774</u>

	2022	2021
	£	£
Deferred income brought forward	58,774	39,696
Released in year	(58,774)	(39,696)
Deferred income carried forward	<u>56,300</u>	<u>58,774</u>
	<u>56,300</u>	<u>58,774</u>

Taunton and District Citizens Advice Bureau
Notes to the Financial Statements
For the Year Ended 31 March 2022

12 Statement of funds

	Opening Balance 01.04.21 £	Income £	Expenditure £	Transfers £	Closing Balance 31.03.22 £
Restricted funds					
MS Society	2,496	3,704	(3,610)	-	2,590
Macmillan	4,769	45,830	(47,784)	-	2,815
Somerset Advice Network 2	2,481	-	-	(2,481)	-
Head Above Water	1,472	-	-	-	1,472
Enabling Autism	4,437	-	-	(4,437)	-
Pension Wise	-	70,282	(70,282)	-	-
One Team	35,736	23,150	(20,480)	-	38,406
HRA Debt	4,534	8,651	(9,470)	-	3,715
Litigants in Person	1	-	(1)	-	-
Financial Education	1,697	-	-	(1,697)	-
UC Help to claim	-	10,657	(10,657)	-	-
Wellsprings Hospital	2,577	(676)	(1,901)	-	-
Elysium	389	2,904	(3,008)	-	285
LiP - Somerset PPT	2,996	9,454	(12,450)	-	-
LiP CJF	11,312	(4,665)	(6,647)	-	-
MaPS	2,874	23,838	(25,644)	-	1,068
Mental Health Alliance	5,636	18,135	(17,317)	-	6,454
400K Project	-	16,317	(14,913)	-	1,404
Household Support Fund	-	11,592	(11,592)	-	-
LiP TWA	-	10,000	(8,109)	-	1,891
LiP - Other	-	-	-	8,615	8,615
Young CA	-	23,880	(4,962)	-	18,918
Total Restricted funds	83,407	273,053	(268,826)	-	87,634
Unrestricted funds					
Designated:					
Property improvement fund	72,523	-	(9,066)	-	63,457
IT upgrade	19,696	-	-	-	19,696
Collaborative working	5,000	-	-	-	5,000
	97,219	-	(9,066)	-	88,153
Unrestricted- general	253,578	326,184	(275,417)	-	304,345
Total Unrestricted funds	350,797	326,184	(284,483)	-	392,498
Total funds	434,204	599,237	(553,309)	-	480,132

Income above is after contributions to core.

Taunton and District Citizens Advice Bureau
Notes to the Financial Statements
For the Year Ended 31 March 2022

12 Statement of Funds- prior year

	Opening Balance 01.04.20	Income	Expenditure	Transfers	Closing Balance 31.03.21
	£	£	£	£	£
Restricted funds					
MS Society	2,375	4,298	(4,177)	-	2,496
Macmillan	7,731	45,224	(48,186)	-	4,769
Somerset Advice Network 2	2,481	-	-	-	2,481
Energy Best Deal Campaign	4,524	-	-	(4,524)	-
Head Above Water	1,472	-	-	-	1,472
Enabling Autism	4,437	-	-	-	4,437
Pension Wise	-	39,198	(39,198)	-	-
Young Citizens Advice Taunton	1,495	-	-	(1,495)	-
One Team	32,805	23,150	(20,219)	-	35,736
HRA Debt	3,464	8,651	(7,581)	-	4,534
Litigants in Person	6,233	(104)	(6,128)	-	1
Financial Education	1,697	-	-	-	1,697
UC Help to claim	524	14,847	(15,371)	-	-
Wellsprings Hospital	2,252	5,929	(5,604)	-	2,577
Elysium	78	3,178	(2,867)	-	389
Mental Health debt	10	2,273	(2,283)	-	-
BEIS remote working fund	-	11,850	(11,850)	-	-
BEIS softphones	-	1,300	(1,300)	-	-
CJF Premise	-	5,000	(5,000)	-	-
LiP - Somerset PPT	-	4,727	(1,731)	-	2,996
LiP CJF	-	20,000	(8,688)	-	11,312
MaPS	-	13,532	(10,658)	-	2,874
Mental Health Alliance	-	16,448	(10,812)	-	5,636
SCF Training/Supervision	-	9,915	(9,915)	-	-
Total Restricted funds	71,578	229,416	(211,568)	(6,019)	83,407
Unrestricted funds					
Designated:					
Property improvement fund	81,589	-	(9,066)	-	72,523
IT upgrade	19,696	-	-	-	19,696
Collaborative working	5,000	-	-	-	5,000
	106,285	-	(9,066)	-	97,219
Unrestricted- general	217,509	263,840	(233,790)	6,019	253,578
Total Unrestricted funds	323,794	263,840	(242,856)	6,019	350,797
Total funds	395,372	493,256	(454,424)	-	434,204

Income above is after contributions to core.

12 Statement of Funds (cont.)

- The unrestricted general fund represents the unrestricted funds of the Bureau at the year end. This fund supports the Bureau's reserves policy referred to in the Trustees Annual Report of the accounts.
- Designated funds have been included for specific purposes earmarked by the directors as noted above and detailed below.
- The property improvement fund represents the net book value of the leasehold improvements to St Mary's House.
- IT upgrade is a designated fund which has been created to facilitate the upgrading of the installed IT network and system to improve the levels of service available for the advisers whilst reducing the level of support needed to maintain it.
- Collaborative working is a designated fund set up to help with scoping out partnership working prospects with Citizens Advice South Somerset.
- The MS Society fund represents funding provided to support those affected by Multiple Sclerosis.
- Macmillan Cancer Support funding provides a benefits service to those living with cancer and who receive treatment at Musgrove Park Hospital.
- Pension Wise represents project for providing face to face pensions guidance sessions for consumers approaching retirement with defined contribution pension pots.
- The One Team represents money advice specialists participating in a multi-agency project to help residents at Halcon, Priorswood and Wellington, all areas with deprived communities.
- The Wellsprings Hospital and Wellesley Hospital projects (Elysium) provides a mobile service for in patients providing generalist advice on any issue, particularly those which are made harder to manage because of the client's hospitalisation, for example, contact issues with children, debt management and re-housing. Funding is received from the NHS and private funding.
- Young Citizens Advice Taunton is funding received from the Martin Lewis Fund to an advice service for young people in Taunton.
- The Head Above Water is a short term project funded by Wessex Water, specifically for users of the local Food Bank to give them better access to Wessex Water's social tariffs.
- The Litigants in Person project assists survivors of abuse who need support and guidance to successfully navigate and complete court processes to secure the court orders needed to protect themselves and their children (for example Non Molestation Orders).
- HRA Debt is funded by the local housing authority, for clients approaching them under the Homeless Reduction Act (which extended housing authority duties to people who were previously ineligible for their help). Our role is to provide debt advice to those in potential housing need with the aim of averting their homelessness.
- Universal Credit Help to Claim provides new Universal Credit claimants with the help they need to successfully complete the application process, and to ensure that their payments begin.
- Mental health debt is a project funded by Taunton Aid in Sickness, providing debt advice to clients with mental health difficulties. This is delivered jointly with MIND, who provide practical support to help the client engage with our advice service and take the required action.
- LiP Somerset PPT and LiP CJF: are as per Litigants in Person bullet already in the list above (ie just new funders), but we can add the following sentence: the grants from this year's funders, Community Justice Fund and Peoples Postcode Trust, enabled us to extend the remit (with the blessing our neighbouring Citizens Advice Offices) to include clients from all over the county.
- MaPS Increasing Capacity Project is an initiative launched in November 2020, to increase the stock of qualified Debt Advisers available to meet increased demand resulting from the pandemic.
- Open Mental Health Alliance is a multi-disciplinary team of VCSE providers, funded by NHS England via Somerset CCG, tasked with supporting those with mental health issues to deal with problems that would otherwise hamper their recovery and continued wellbeing.

Taunton and District Citizens Advice Bureau

Notes to the Financial Statements

For the Year Ended 31 March 2022

12 Statement of Funds (cont.)

- “SCF Training/Supervision” – Somerset Community Foundation awarded us a grant via the National Emergencies Trust at an early stage of the pandemic, to undertake the research required before we could submit multi-year grants for the Litigations in Person project to continue it beyond 2021/22, demand for which has sadly risen since the pandemic because of an upturn in domestic abuse.
- 400K Project - this supplemented our Adviceline (telephone) capacity, as part of a countywide fund that all Somerset Citizens Advice offices are part.
- Household Support Fund - this was a central government fund which we administered on behalf of the Department for Work & Pensions, for households in financial difficulty following the pandemic
- LiP TWA - Litigants in Person is a project that helps survivors of domestic abuse to secure court orders to protect themselves against their perpetrator.
- LiP Other - This is the same as the LiP project above. With the approval of these funders, we transferred these historic balances into this project.

13 Analysis of net assets between funds

	Unres- tricted £	Res- tricted £	2022 Total £	Unres- tricted £	Res- tricted £	2021 Total £
Tangible assets	63,525	-	63,525	72,810	-	72,810
Debtors	8,174	58,367	66,541	7,854	4,111	11,965
Cash at bank and in hand	360,574	104,279	464,853	311,104	143,082	454,186
	432,273	162,646	594,919	391,768	147,193	538,961
Creditors due within one year	(39,775)	(75,012)	(114,787)	(40,971)	(63,786)	(104,757)
	392,498	87,634	480,132	350,797	83,407	434,204

14 Financial commitments

At 31 March 2022 the charity was committed to making the following payments under non-cancellable operating leases:

	2022		2021	
	Land and buildings £	Other £	Land and buildings £	Other £
Less than 1 year	20,000	784	20,000	-
2 – 5 years	80,000	1,150	15,833	-
Greater than 5 years	36,667	-	-	-
	136,667	1,934	35,833	-

15 Company limited by guarantee

The company was incorporated as a company limited by guarantee and has no share capital. The guarantee to the company is £1 per member on the winding up of the company. At 31 March 2022, the company had six members and the total amount guaranteed is therefore £6.