

CITIZENS ADVICE WEST NORTHAMPTONSHIRE AND CHERWELL LIMITED

(A company limited by guarantee)

UNAUDITED ACCOUNTS

FOR THE YEAR ENDED 31 MARCH 2023

COMPANY NO: 3842133

CHARITY NO: 1079719

CITIZENS ADVICE WEST NORTHAMPTONSHIRE AND CHERWELL LIMITED

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MESSAGE FROM THE CHAIR
FOR THE YEAR ENDED 31 MARCH 2023

As we reflect on the financial year 2022/23, it is evident that our communities faced significant challenges, primarily driven by the escalating cost of living. The global landscape witnessed upheavals, with the Russian invasion of Ukraine causing ripple effects across supply chains and impacting our economy. The subsequent exodus of companies from Russia and disruptions to Ukrainian exports further heightened global food prices.

One of the most palpable consequences was the surge in gas prices, profoundly affecting households and businesses in the UK. Inflation soared, prompting increased interest rates, subsequently affecting mortgage costs and rent. These international dynamics, coupled with local changes in the West Northamptonshire local authority, underscored the critical need for advice and support in our community.

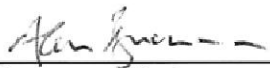
On behalf of the Trustees, I am pleased to report that Citizens Advice North Oxfordshire and South Northamptonshire (CANOSN) once again demonstrated resilience in the face of these challenges. Our income for the year 2022/23 increased, a testament to our role as a trusted partner for local government, facilitating the distribution of additional funding to counter the dual impact of the pandemic and the cost of living crisis.

This report provides a detailed account of the various ways in which CANOSN has served our local communities, particularly focusing on the most vulnerable among them. Pages 9 and 10 highlight the quantifiable impact the organisation has made throughout the year, achievements that every member of our organisation can take pride in.

A noteworthy accomplishment post year end was the successful merger of Central and East Northamptonshire Citizens Advice (CENCA), Citizens Advice Daventry and District (CADD), and CANOSN. This consolidation forms Citizens Advice West Northamptonshire and Cherwell, fortifying our ability to maintain a positive impact into the future despite two overarching strategic challenges: navigating a highly competitive fundraising environment and adapting to changes in local government and funding.

I extend my sincere gratitude to all our staff and volunteers for their outstanding efforts during another demanding year. The work they have done for CANOSN has truly made a difference in our community. Special thanks to Pat Coomber-Wood for her exemplary leadership, vision, and energy, which have been instrumental in the progress we've achieved.

Lastly, I express gratitude to the trustees, staff, and volunteers of the three merged charities for their unwavering support and commitment. Together, we are ensuring that Citizens Advice remains not only sustainable but also well-prepared to confront future challenges.


Alan Buchanan - Chair

Date: 07/12/2023

CITIZENS ADVICE WEST NORTHAMPTONSHIRE AND CHERWELL LIMITED

Report of the Directors and Trustees

We have pleasure in presenting our Annual Report and the unaudited financial statements for the year ended 31 March 2023.

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 261 volunteers, 27 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 in the areas of North Oxfordshire and South Northamptonshire; we have offices in Banbury and Bicester. We also work in various outreach venues. We restarted outreaches in the Towcester Forum and at Towcester Food Bank (for food bank users). We also started a new outreach at the Kidlington Food Bank and at Kidlington Exeter Hall. In addition to that, we started a hub at the Sunshine Centre in Banbury. We plan to open more outreach venues and are in discussion with various partners to host these.

We are a member of the Citizens Advice charity network which comprises a network of 338 local Citizens Advice, all of which are independent charities, the Citizens Advice consumer service and the national charity Citizens Advice.

This year advice services were delivered from the 388 local Citizens Advice offices and over 3300 outreach community locations in England and Wales by nearly 8,700 paid staff and 18,500 volunteers.

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

- Cherwell District Council - Advice Service, Volunteer Connect, Volunteer Driver Service and Connect! digital inclusion project. In addition, Cherwell District Council commissioned us to distribute the Household Support Fund which was introduced by the government to support vulnerable households with essentials over the winter months as the country continues its recovery from the COVID-19 pandemic.
- Oxfordshire County Council - Contain Outbreak Management Fund (COMF) to support vulnerable groups and targeted community interventions.
- Bicester Town Council - Advice service and Volunteer Driver Service.
- Kidlington Parish Council - Advice service.
- West Northamptonshire Council (formerly South Northamptonshire District Council) - Advice Service
- Public Health Oxfordshire - Benefits in Place advice service to Primary Care
- National Citizens Advice - Increasing Capacity projects
- Department of Health, Oxfordshire Clinical Commissioning Group (OCCG), Cherwell District Council, and West Oxfordshire District Council - Community Connect Social Prescribing
- Energy Redress - energy vouchers
- Cherwell Councillor Priority Funds - Volunteer Driver Service
- Trussell Trust - referral hub to provide advice and support for Trussell Trust Food Bank users
- Department for Work and Pensions - Kickstart grants to develop Community Fundraiser and Digital Marketing roles
- SOFEA Getting Oxfordshire Online - Connect! digital inclusion project
- Peter Sowerby Foundation - Bicester healthy Groups
- South Central Ambulance Service - non-essential hospital appointment transport delivered by volunteer drivers

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.

CITIZENS ADVICE WEST NORTHAMPTONSHIRE AND CHERWELL LIMITED

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; clients can self help using our up to date and quality assured national advice website for England and Wales which contains information and guidance regarding 9 key advice topics; benefits, work, debt and money, consumer, housing, family, law and courts, immigration and health. The national Citizens Advice website's advice pages had over 40,625,283 visits – almost 10 million more than in the previous year. In Cherwell there were a total of 87,962 visits from 88619 devices and in South Northamptonshire 19,457 visits from 58,301 devices.

We also host a local website with local information and links to the other services we offer www.canosn.org.uk as well as a joint website with the 3 other Oxfordshire local Citizens Advice www.caou.org.uk.

Our advisers provide advice on the telephone, by email, web chat, and through face-to-face consultations. 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 West Northamptonshire Council (formerly South 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.

Of our total income, 29.4% was raised for our Core Advice Service from local Councils. The amount of £157,772 was received from Cherwell District Council to deliver the Household Support Fund. These funds were directly distributed to local people experiencing financial hardship.

Benefits in Place

For 18 years, the Benefits in Practice project was funded by Public Health Oxfordshire to provide benefits advice in two Banbury GP surgeries; Horsefair and West Bar, which serve patients, many of whom live in areas of greatest deprivation. Inconsistencies in uptake of the service and the catalyst of lockdowns enabled us 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. The four Oxfordshire Citizens Advice charities used additional funding from Oxfordshire County Council Public Health to redesign the provision to create an easy to access digital front door and the service is now 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, 10.4% 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.

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 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.

Energy Matters

We started an in-house specialist energy support service to help clients access energy advice, as well as support such as accessing home improvement grants, receiving Energy vouchers and receiving free electric blankets and carbon monoxide monitors.

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, 1.3% 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 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.

Of our total income, 32.5% was raised for or generated by our Volunteer Driver Service activities.

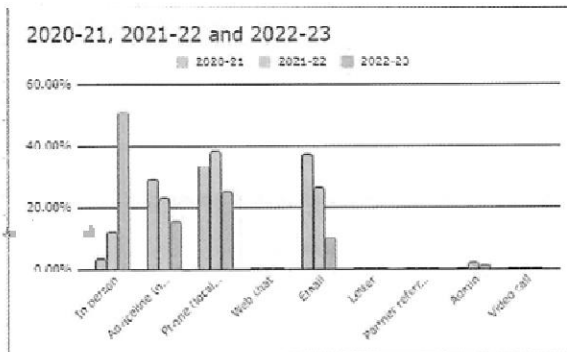
Connect! Digital Inclusion

The pandemic catapulted the digital agenda forward and for many they feel left out in this very digital world, particularly the elderly. Born of the Age Friendly Banbury partnership, Connect! is a free, Oxfordshire wide service to help anyone overcome digital exclusion by accessing digital devices and connection, getting online safely and building confidence so they get the most out of their digital devices. We recruit, vet and train Digital Coach Volunteers who visit clients at home or in a public space, to help them do the things that they want to do online. This may include setting up an email account, using online banking or social media.

Of our total income, 0.5% was raised for the Connect! Digital Inclusion 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.



The graph left shows the change in how clients first contact us, from 2020/21 (lockdown year) to this year.

Our Clients

We help some of the most vulnerable people in society: this year 7% of our clients had a disability and 40% a long-term health condition (LTHC). This is a return to the pre-pandemic levels unlike last year where we saw fewer people with health conditions (5% with a disability and 26% with long term health conditions) due to temporary support measures that were put in place due to the pandemic which provided respite from the challenges that people with LTICs or disabilities regularly experience, particularly in relation to accessing benefits or managing debt due to loss of income.

We help all ages: 4% of clients were 24 or under, 68% between 25 and 59 & 28% 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.

Client quotes

"Just to say,..., a very big THANK YOU for all your help you gave me... you were very helpful, and very kind. I feel so much better knowing help is at hand. Thank you, thank so much"

"Thank you so much for your call this morning. I've since spoken with someone they called within 30 mins of getting off the phone to you"

"I suffer with anxiety, so I am really frightened of the cost of living and energy price rises. With the support of staff from Citizens Advice, I am extremely grateful for the help I have received from the food vouchers to the household support fund. It has helped massively"

Our People

In total, we have 261 volunteers. They are made up as follows:

Governance	
Trustees	8
Advice Service	49

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Connect! Digital Inclusion Project	21
Social Prescribing Service	19
Volunteer Driver Service	143

We have 14 full-time staff and 13 part-time staff.

ACHIEVEMENTS AND PERFORMANCE

Our work in 2022/23 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

- **£1,133,988** savings to government and public services (fiscal benefits)
- **£8,093,415** in public value
- **£3,829,133** in value to the people we help
- **£ 99,313** savings to our Local Authority by preventing homelessness & housing evictions and mental health services
- **£ 11,851** savings to Criminal Justice System by preventing housing evictions, homelessness & court actions
- **£ 540,678** savings to DWP by keeping people in work
- **£ 152,855** 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. We are happy to report that during the year we helped clients achieve income gains totalling £1,258,243. This includes debts written-off and direct income gains.

This year 7,798 unique clients used our various services.

In the Advice Service we supported 2,036 clients to address 7,723 issues that were causing them difficulties. To help resolve their problems we carried out 7,773 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 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 49.0% of our work this year. The next biggest area of advice this year was Housing at 15.7% followed by Debt advice at 15.0%.

Our Volunteer Driver Service operated throughout the year delivering 7,828 individual passenger journeys.

Technology Initiatives

This year we have bedded in the changes to technology that facilitate access to services. This includes getting the full benefit of the bespoke software for our Volunteer Driver Service and enhanced use of social media to raise awareness about advice issues, recruit volunteers and promote services.

We have fully transitioned telephony to an Internet platform (VOIP) which makes remote working much easier to accommodate. This has been particularly helpful as we transitioned to hybrid or home working when the venue in Banbury was reduced to save costs.

Efficiency Initiatives

The most significant efficiency initiative this year was the introduction of hybrid and home working for project and support staff. We have been able to give up a unit of the Banbury venue reducing future venue costs in Banbury by 60%.

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 83. 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.

Volunteering provides skills and experience that are valued by many employers and working age volunteers who leave local Citizens Advice regularly do so because they go on to paid employment. In fact, many of our local Citizens Advice paid-staff (managers, case workers, and administrators) started out as volunteers and in 2021/22 three of our volunteers moved into paid roles with us.

Volunteer roles

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.

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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, Advisers 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 role commenced last year 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.

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 needs, 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 the Volunteer Driver Service which has 121 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.

Meet client needs

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.

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Financial stability

To ensure the financial stability of the Charity.

Our aim for the year to 31 March 2023 was to raise at least £755,368 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.

Advice Quality

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.

Collaboration

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.

Team development

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.

Efficiency

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 and have made much progress over the last year despite the lockdown restrictions.

Premises

We implemented our plans regarding our physical premises by reducing the main Banbury premises to 1 unit, and introduced hybrid and home working for support and frontline staff where it was possible. We are indebted to our Banbury landlord who agreed to a much-reduced rent for 3 years and to the Bicester Town Council for the venue we use at Garth Park. We have also developed links to ensure that we can use various community venues to deliver the community advice hubs free of charge. This has produced a significant cost saving and enabled services to continue effectively.

Community Advice Hubs

We have expanded our initiative of Community Advice Hubs, which enable 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 Community Advice Coach can help the client to find trusted sources of online information among the plethora of misinformation on the internet. This 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 in a wider number of venues making the service more accessible; and, where situations are more complex, the Community Advice Coach can refer the client seamlessly to our specialist Advice Service for further assistance.

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

Our plan to set up face-to-face Community Advice Hubs in various community locations such as libraries, food banks, and community centres was delayed by Covid lockdowns as many of these venues were closed to the public. We have progressed since lockdown restrictions ended; we have restarted the Community Advice Hub

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in the Towcester Forum building and have opened a new Community Advice Hub in the Sunshine Community Centre in Banbury. We have committed to providing a monthly Community Advice Hub session at the Banbury Mosque and the Royal Air Force Association in Banbury to support serving and former military members, their spouses and dependents.

Digital Marketing and Profile Raising

We have significantly increased our presence on social and mainstream media and now have regular posts on various social media sites such as Twitter, Facebook, TikTok and Instagram. We also are regularly featured on BBC Radio Oxford and have also been on BBC South Today.

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

- to increase diversity in our staff and client base
- to develop more non-traditional volunteering roles such as community fundraisers
- 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 continue to develop our use of social media to engage younger clients and volunteers
- to progress funding diversification through income generating services, and community fundraising and seeking a wider range of grant income.

FINANCIAL REVIEW

We received £936,017 (2022: £1,092,364) for the year in grants, funds, and donations. Of this £379,879 (2022: £705,302) was received for restricted projects. This financial year resulted in a deficit of £84,807, which was due to the full utilisation of held restricted funds received in the previous year. Our total funds held at the year end were £557,767.

Reserves Policy

We have set aside a designated reserve fund of £147,525 which comprises a £75,000 (2022: 75,000) reserve for future pension liabilities, and a £72,525 (2022: £72,525) 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 £539,916 (2022: £545,764). Free reserves are calculated as unrestricted reserves plus designated reserves less unrestricted fixed assets.

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.

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 Northamptonshire. 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.

Core Contracts with Local Authorities are up for Recommission

The core contract with Cherwell District Council was recommissioned in January 2022; however, the amount of funding was cut by 15% and will be recommissioned again in 2024. The recent change to the 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.

Income Diversification

We continue to work closely with local and county councils by ensuring a good relationship with councillors and officers to identify and meet local needs. Alongside our core services we have developed new services to attract funding from other streams such as health funding for 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 2023, our advice services remained incredibly busy over digital and telephone channels with staff and volunteers working diligently from home or in the office when it was safe to do so. We have increased advice staff and volunteer numbers working in the Banbury and Bicester physical venues to provide a face to face service for clients who cannot be helped through other channels.

Our other projects have been delivered by staff and volunteers working at home or in the community ensuring that government guidelines for lockdowns were implemented when and where necessary.

Our physical Community Advice Hub in Towcester reopened and we established an Advice service at several local food banks in Cherwell and West Northants. The volunteers operated the Digital Hub using online and telephony instead. The Towcester face-to-face Hubs reopened in March 2022 and we opened new face-to-face hubs in Banbury and Kidlington in quarter 4.

Our Volunteer Connect service relies on the willingness of local people to become volunteers for the various volunteer organisations in our area. We have utilised social media to continue to get people into volunteering as more opportunities have started to become available once again.

We have continued to deliver 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.

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

With the lifting of Covid restrictions we saw more people hoping to return to some normality in their lives. However the removal of the £20 uplift for those on Universal Credit left a big hole in the more vulnerable members of our service's income.

The Household Support Fund (HSF) commenced in November 2021, this was a government initiative to offset the uplift shortfall. Initially we were allocated £250,000, however it soon became apparent that applications for the fund would be huge, and we were successful in obtaining a further injection of funds which meant that we were able to help in excess of 2100 people with £420,000. The fund was a huge success and we gained a lot of satisfaction by the fact that every complete application was processed. We have been able to help a lot of people who were struggling, including a mother whose child had several operations for leg/foot deformities. We were able to help a 93 year old lady who had only had a sofa to sleep on for several years. More recently we helped a mother with two severely autistic children. Alongside the HSF we have been running the Energy Redress Scheme (ERF) which allows people to claim help if they are

CITIZENS ADVICE WEST NORTHAMPTONSHIRE AND CHERWELL LIMITED

on prepayment meters. This fund will end at the end of August 2023 by which time we hope to have given out around 1000 vouchers.

Other R&C work

- 1 Making clients aware of scam energy saving schemes and devices
2. Using Social Media and Local radio to get our message ~~spread~~ spread.
3. Research on the effects in our region of the 'Cost of living crisis' in our region
4. Working alongside and with the Trussell Trust by having advisers at food bank
5. Establishing support for clients who suffer mental health issues as a result of (3)
6. Participated in the national Citizens Advice campaign to engage MPs about the Cost of Living crisis

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.
- Oxfordshire VCSE Coalition - a coalition of VCSE ~~organisations~~ 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.
- Getting Oxfordshire Online - a partnership of four VCSE providers working together to address digital exclusion.
- Buckinghamshire Oxfordshire and Berkshire Integrated Care Systems VCSE Alliance

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. Pursuant to a resolution of the members at a general meeting held on 31 August 2023, Citizens Advice North Oxfordshire and South Northamptonshire changed its name to Citizens Advice West Northants & Cherwell.

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.

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 processes 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 objectives 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,

CITIZENS ADVICE WEST NORTHAMPTONSHIRE AND CHERWELL LIMITED

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 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).

CITIZENS ADVICE WEST NORTHAMPTONSHIRE AND CHERWELL LIMITED

REFERENCE AND ADMINISTRATIVE DETAILS

Charity Name: Citizens Advice West Northamptonshire and Cherwell Limited

Charity Registration: 1079719

Company Registration: 3842133

Registered Office: The Abbey, Market Square, Daventry, NN11 4XG

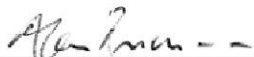
Chief Executive: Pat Coomber-Wood

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

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

Trustees:

Trustee name	Office (if any)	Dates acted
Alan Buchanan	Chair	Appointed 07/12/2018 Chair from Dec 2020
Savy Sondhi	Treasurer	Appointed 31/08/2021 Treasurer from Jan 2022
Inegmar Hunnings		Appointed 06/09/2018
Gill Crowther		Appointed 04/08/2017
Abi Knipe		Appointed 12/12/2018
Bayo Mfon		Appointed 09/09/2020 Resigned 06/09/2022
David Maloney		Appointed 09/06/2022
Ashley Ritchie		Appointed 09/09/2022
Julie Baker		Appointed 03/03/2023


Alan Buchanan - Chair

Date: 07/12/2023

CITIZENS ADVICE WEST NORTHAMPTONSHIRE AND CHERWELL LIMITED

INDEPENDENT EXAMINER'S REPORT

TO THE MEMBERS OF

CITIZENS ADVICE WEST NORTHAMPTONSHIRE AND CHERWELL LIMITED

I report to the charity trustees on my examination of the financial statements of the Charitable Company for the year ended 31 March 2023.

Responsibilities and basis of report

As the Trustees of the Charity (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Company Act 2006 (the 2006 Act).

Having satisfied myself that the financial statements of the Charity 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 the Charity's financial statements carried out under section 145 of the Charities Act 2011 (the 2011 act). In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's report

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 ICAEW, which is one of the listed bodies.

I have completed my examination. I confirm that no 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 Charity as required by section 306 of the 2006 Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts given a true and fair view which is not a matter considered as part of an independent examination; or
4. the financial statements 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 proper understanding of the financial statements to be reached.

Katherine Wilkes FCA
Critchleys Audit LLP

Beaver House
23-38 Hythe Bridge Street
Oxford
OX1 2EP

Date:

CITIZENS ADVICE WEST NORTHAMPTONSHIRE AND CHERWELL LIMITED

STATEMENT OF FINANCIAL ACTIVITIES

(including Income and Expenditure Account)

FOR THE YEAR ENDED 31 MARCH 2023

	Notes	Unrestricted Funds	Designated Funds	Restricted Funds	Capital Grants	Total 2023	Total 2022
		£	£	£	£	£	£
INCOME AND ENDOWMENTS							
Incoming resources from							
Generated Funds							
Donations & legacies	2	6,299	-	-	-	6,299	7,292
Income from investments	3	2,707	-	-	-	2,707	655
Charitable activities	4	544,632	-	370,870	-	924,611	1,071,046
Other income		<u>2,500</u>	-	-	-	<u>2,500</u>	<u>13,371</u>
Total Income and Endowments		<u>556,138</u>	-	<u>379,879</u>	-	<u>936,017</u>	<u>1,092,364</u>
EXPENDITURE							
Charitable activities		<u>564,323</u>	-	<u>456,501</u>	-	<u>1,020,824</u>	<u>1,054,375</u>
Total Resources Expended	5	<u>564,323</u>	-	<u>456,501</u>	-	<u>1,020,824</u>	<u>1,064,375</u>
Net Income/(expenditure)		(8,185)	-	(76,622)	-	(84,807)	27,989
Transfers between funds		<u>(124)</u>	-	<u>124</u>	-	-	-
Net movement in funds		(8,309)	-	(76,498)	-	(84,807)	27,989
Reconciliation of funds							
Fund Balances as at 1 April 2022		<u>405,358</u>	<u>147,525</u>	<u>89,691</u>	-	<u>642,574</u>	<u>614,585</u>
Fund Balances as at 31 March 2023		<u>397,049</u>	<u>147,525</u>	<u>13,193</u>	-	<u>557,767</u>	<u>642,574</u>

CITIZENS ADVICE WEST NORTHAMPTONSHIRE AND CHERWELL LIMITED

BALANCE SHEET

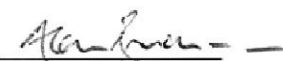
FOR THE YEAR ENDED 31 MARCH 2023

COMPANY NUMBER: 3842133

	Notes	2023 £	2022 £
Fixed Assets			
Tangible assets	9	4,658	7,119
Current Assets			
Debtors – amounts falling due within one year	10	129,753	204,402
Cash at bank and in hand		<u>502,008</u>	<u>584,413</u>
		631,761	788,815
Creditors			
Amounts falling due within one year	11	<u>(78,652)</u>	<u>(153,360)</u>
Net Current Assets		<u>553,109</u>	<u>635,454</u>
Total assets less current liabilities		<u>557,767</u>	<u>642,573</u>
Income Funds			
Restricted funds	13	13,193	89,891
Designated funds	14	147,525	147,525
Unrestricted funds	15	<u>397,049</u>	<u>405,358</u>
Total Funds		<u>557,767</u>	<u>642,574</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 07/12/2023 and signed on its behalf by:


Alan Buchanan - Chair

Date: 07/12/2023

CITIZENS ADVICE WEST NORTHAMPTONSHIRE AND CHERWELL LIMITED

**CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 MARCH 2023**

	2023	2022
	£	£
Cash provided by operating activities:		
Net movement in funds	(84,807)	27,989
Purchase of tangible fixed assets	(1,047)	(10,679)
Depreciation	4,108	14,271
(Decrease) / increase in trade creditors	(14,708)	81,988
(Increase) in trade debtors	74,640	(156,442)
Net cash provided by / (used in) operating activities	<u>(82,405)</u>	<u>(42,873)</u>
Increase / (decrease) in cash and cash equivalents in the year	(82,405)	(42,873)
Cash and cash equivalents at the beginning of the year	584,413	627,286
Cash and cash equivalents at the end of the year	502,008	584,413

CITIZENS ADVICE WEST NORTHAMPTONSHIRE AND CHERWELL LIMITED

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2023

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 WEST NORTHAMPTONSHIRE AND CHERWELL LIMITED

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023 (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	2023	2022
	£	£
Donations and gifts	<u>6,299</u>	<u>7,292</u>
3 Investment Income	2023	2022
	£	£
Interest receivable	<u>2,707</u>	<u>655</u>

CITIZENS ADVICE WEST NORTHAMPTONSHIRE AND CHERWELL LIMITED

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023 (CONTINUED)**

4 Income from charitable activities	2023	2022
	£	£
Grants receivable for charitable activities		
Unrestricted Funds		
Cherwell District Council	544,632	365,744
Other	-	-
	<u>544,632</u>	<u>365,744</u>
Restricted Funds		
Benefits In Place	97,240	17,000
CA BEIS	-	7,125
CA Help to Claim	-	19,737
CA MaPS	-	15,011
CDC Debt & Benefit Caseworker	-	35,000
CDC Household Support Fund	39,410	35,500
Census Support	-	1,960
Client's Legal Costs Fund	-	2,313
Connect! Project	5,000	37,308
Energy Redress Scheme	-	55,309
Gamble Aware	-	7,250
Kickstart Programme	5,828	13,549
Oxfordshire County Council	33,168	-
Peter Soweby	500	25,000
Social Prescribing Service	49,541	109,060
South Northants Council	62,000	62,000
Trussel Trust	38,192	-
VDS CDC	28,000	-
VDS Cherwell	-	249,939
VDS Oxfordshire County Council	9,000	-
Volunteer Connect	<u>12,000</u>	<u>12,241</u>
	379,879	705,302
Total grants receivable	<u>924,511</u>	<u>1,071,046</u>

CITIZENS ADVICE WEST NORTHAMPTONSHIRE AND CHERWELL LIMITED

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023 (CONTINUED)**

5 Total Resources Expended

	2023	2022
	£	£
Charitable Activities Advice and information		
<u>Direct Costs</u>		
Staff costs	635,000	577,795
<u>Support costs</u>		
Establishment costs	123,619	137,494
Other costs	106,454	43,007
Client payments	141,995	279,202
Depreciation	<u>4,108</u>	<u>14,271</u>
	<u>1,011,185</u>	<u>1,051,769</u>
<u>Governance Costs</u>		
Audit fee	-	12,456
Independent examination fee	3,900	-
Meeting and other governance costs	-	150
Legal and professional fees	<u>5,739</u>	<u>-</u>
	<u>9,639</u>	<u>12,606</u>
Total Resources Expended	<u>1,020,824</u>	<u>1,064,375</u>
<u>Expenditure by fund</u>		
Unrestricted funds	564,323	281,963
Restricted funds	456,501	771,701
Capital grants	<u>-</u>	<u>10,711</u>

6 Net Movement in Funds

	2023	2022
	£	£
This is stated after charging		
Audit fee	-	12,456
Independent examination fee	3,900	-
Depreciation	4,108	14,271
Operating lease rentals - office equipment	6,741	3,965
land and buildings	<u>8,000</u>	<u>25,100</u>

7 Directors

The total directors' remuneration, including pension, payable for the year was £nil (2022: £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 (2022: nil).

One director was reimbursed expenses of £64 for conference costs in the year (2022: none)

CITIZENS ADVICE WEST NORTHAMPTONSHIRE AND CHERWELL LIMITED

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023 (CONTINUED)**

8 Employees

	2023 £	2022 £
The average number of employees (full time equivalent) during the period was:		
Providing advice to members of the public	19	17
Administration	<u>7</u>	<u>6</u>
Total	<u>26</u>	<u>23</u>
Employment Costs		
Wages and salaries	573,056	521,011
Social security costs	41,074	37,614
Other pension costs	<u>20,879</u>	<u>19,170</u>
	<u>635,009</u>	<u>577,795</u>

There were no employees whose annual emoluments were £80,000 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 2022	122,694	165,420	288,114
Additions	-	1,647	1,647
At 31 March 2023	<u>122,694</u>	<u>167,067</u>	<u>289,761</u>
Depreciation:			
1 April 2022	122,694	158,301	280,995
Charge for the year	-	4,108	4,108
At 31 March 2023	<u>122,694</u>	<u>162,409</u>	<u>285,103</u>
Net Book Amount:			
31 March 202	-	7,119	7,119
31 March 2023	-	<u>4,658</u>	<u>4,658</u>

10 Debtors

	2023 £	2022 £
Amounts falling due within one year		
Trade debtors	128,051	158,446
Prepayments and accrued income	<u>1,702</u>	<u>45,956</u>
	<u>129,753</u>	<u>204,402</u>

CITIZENS ADVICE WEST NORTHAMPTONSHIRE AND CHERWELL LIMITED

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023 (CONTINUED)

11 Creditors – Amounts falling due within one year

	2023	2022
	£	£
Trade creditors	20,595	12,590
Taxes and social security costs	12,133	12,666
Pension contributions payable	7,275	16,722
Accruals and deferred income	<u>38,649</u>	<u>111,382</u>
	<u>78,652</u>	<u>153,360</u>

Deferred income relates to grants for the 2024 financial year where the fund have been received before the year end.

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 £20,879 (2022: £19,170). Contributions totalling £7,275 (2022: £16,722), were payable in creditors.

CITIZENS ADVICE WEST NORTHAMPTONSHIRE AND CHERWELL LIMITED

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023 (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 2022	Incoming resources	Resources expended	Capital Grants	Transfer	Balance as at 31 March 2023
	£	£	£	£	£	£
Benefits in Place	-	97,240	(97,240)	-	-	-
CDC Debt & Benefit Caseworker	4,550	-	(4,550)	-	-	-
CDC Hardship Fund	2,750	-	-	-	-	2,750
CDC Household Support Fund	18,868	39,410	(58,278)	-	-	-
CDC Winter Support	28,327	-	(28,327)	-	-	-
Client's Legal Costs Fund	10,443	-	-	-	-	10,443
Connect! Project	-	5,000	(5,124)	-	124	-
Energy Redress Scheme	5,450	-	(5,450)	-	-	-
Kickstart Programme	-	5,828	(5,828)	-	-	-
Oxfordshire County Council	-	33,168	(33,168)	-	-	-
Peter Soweby	14,854	500	(15,354)	-	-	-
Social Prescribing Service	4,449	49,541	(53,990)	-	-	-
South Northants Council	-	62,000	(62,000)	-	-	-
Trussel Trust	-	38,192	(38,192)	-	-	-
VDS CDC	-	28,000	(28,000)	-	-	-
VDS Oxfordshire County Council	-	9,000	(9,000)	-	-	-
Volunteer Connect	-	12,000	(12,000)	-	-	-
	<u>89,691</u>	<u>379,879</u>	<u>(456,501)</u>	<u>-</u>	<u>124</u>	<u>13,193</u>

	Balance as at 1 April 2021	Incoming resources	Resources expended	Capital Grants	Transfer	Balance as at 31 March 2022
	£	£	£	£	£	£
Benefits in Place	27,775	17,000	(47,651)	-	2,876	-
Benefits in Practice	2,876	-	-	-	(2,876)	-
CA BEIS	-	7,125	(7,125)	-	-	-
CA Help to Claim	8,136	19,737	(27,873)	-	-	-
CA MaPS	3,080	15,011	(18,091)	-	-	-
CDC Debt & Benefit Caseworker	-	35,000	(30,450)	-	-	4,550
CDC Hardship Fund	2,750	-	-	-	-	2,750
CDC Household Support Fund	-	35,500	(16,632)	-	-	18,868
CDC Winter Support	28,327	-	-	-	-	28,327
Census Support	(1,179)	1,960	(1,559)	-	778	-
Client's Legal Costs Fund	1,223	9,220	-	-	-	10,443
Connect! Project	2,090	37,308	(39,398)	-	-	-
Energy Redress Scheme	-	55,309	(49,859)	-	-	5,450
Gamble Aware	992	7,250	(8,242)	-	-	-
Kickstart Programme	-	13,540	(24,674)	-	11,126	-
New Premises Fund	10,711	-	-	(10,711)	-	-
Peter Soweby	-	25,000	(10,146)	-	-	14,854
Social Prescribing	13,228	109,060	(117,839)	-	-	4,449
South Northants Council	9,892	62,000	(71,892)	-	-	-
VC Volunteering	17,376	12,241	(29,617)	-	-	-

CITIZENS ADVICE WEST NORTHAMPTONSHIRE AND CHERWELL LIMITED

VDS Cherwell	10,714	249,939	(260,653)	-	-	-
VDS Out of Country	10,000	-	(10,000)	-	-	-
	<u>147,991</u>	<u>712,209</u>	<u>(771,701)</u>	<u>(10,711)</u>	<u>11,903</u>	<u>89,691</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 Trustees Report.

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 2022 £	Transfer £	Balance as at 31 March 2023 £
Staff liabilities – Redundancy	72,525	-	72,525
Pension reserve	<u>75,000</u>	=	<u>75,000</u>
	<u>147,525</u>	=	<u>147,525</u>

	Balances as at 1 April 2021 £	Transfer £	Balance as at 31 March 2022 £
Staff liabilities – Redundancy	72,525	-	72,525
Pension reserve	<u>75,000</u>	=	<u>75,000</u>
	<u>147,525</u>	=	<u>147,525</u>

CITIZENS ADVICE WEST NORTHAMPTONSHIRE AND CHERWELL LIMITED

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023 (CONTINUED)

15 Analysis of Net Assets between Funds

	Unrestricted funds £	Designated funds £	Restricted Funds £	Total £
Fund balances at 31 March 2023 are represented by:				
Tangible fixed assets	-	-	4,658	4,658
Net current assets	<u>397,049</u>	<u>147,525</u>	<u>8,535</u>	<u>553,109</u>
	<u>397,049</u>	<u>147,525</u>	<u>13,193</u>	<u>557,767</u>
	Unrestricted funds	Designated funds	Restricted Funds	Total
Fund balances at 31 March 2022 are represented by:				
Tangible fixed assets	-	-	7,119	7,119
Net current assets	<u>405,358</u>	<u>147,525</u>	<u>82,572</u>	<u>635,455</u>
	<u>405,358</u>	<u>147,525</u>	<u>89,691</u>	<u>642,574</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 2023 the company had annual commitments under non-cancellable operating leases as follows:

	Land and buildings		Other	
	2023	2022	2023	2022
	£	£	£	£
Expiry date				
Within one year	8,000	-	5,830	5,830
Between two and five years	8,000	-	-	-
After five years	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

17 Related Party Transactions

During the year there were no related party transactions (2022: £nil) other than the director expenses disclosed in note 7.

18 Control

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

19 Capital Commitments

At 31 March 2023 capital expenditure contracted for but not provided in the financial statements was £nil (2022: £nil)

20 General Information

Citizens Advice West Northamptonshire and Cherwell Limited is a charity constituted as a company and limited guarantee. The charity is registered and domiciled in England. Its principal address is The Abbey, Market Square, Daventry, England, NN11 4XG.

21 Subsequent events

On the 31st August 2023, Central and East Northamptonshire Citizens Advice (CENCA) and Citizens Advice Daventry and District (CADD) merged into Citizens Advice North Oxfordshire and South Northamptonshire. Subsequently, the charity has changed its name to Citizens Advice West Northamptonshire and Cherwell Limited.

CITIZENS ADVICE WEST NORTHAMPTONSHIRE AND CHERWELL LIMITED

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023 (CONTINUED)**

21 2022 Comparative Statement of Financial Activity

	Note s	Unrestricted Funds	Designated Funds	Restricted Funds	Capital Grants	Total 2022	Total 2021
		£	£	£	£	£	£
INCOME AND ENDOWMENTS							
Incoming resources from							
Generated Funds							
Donations & legacies	2	385	-	6,907	-	7,292	10,000
Income from investments	3	655	-	-	-	655	1,638
Charitable activities	4	365,744	-	705,302	-	1,071,046	1,047,850
Other income		<u>13,371</u>	-	-	-	<u>13,371</u>	-
Total Income and Endowments		<u>380,166</u>	-	<u>712,209</u>	-	<u>1,092,361</u>	<u>1,050,188</u>
EXPENDITURE							
Charitable activities		<u>281,963</u>	-	<u>771,701</u>	<u>10,711</u>	<u>1,064,375</u>	<u>860,088</u>
Total Resources Expended	5	<u>281,963</u>	-	<u>771,701</u>	<u>10,711</u>	<u>1,064,375</u>	<u>860,088</u>
Net Income		98,192	-	(59,492)	(10,711)	27,989	199,400
Transfers between funds		<u>(11,903)</u>	-	<u>1,192</u>	<u>10,711</u>	-	-
Net movement in funds		86,289	-	(58,300)	-	27,989	199,400
Reconciliation of funds							
Fund Balances as at 1 April 2021		319,069	<u>147,525</u>	<u>147,991</u>	-	<u>614,585</u>	<u>415,185</u>
Fund Balances as at 31 March 2022		<u>405,358</u>	<u>147,525</u>	<u>89,691</u>	-	<u>642,574</u>	<u>614,585</u>