

Company number: 03039752

Charity Number: 1059419

# Westminster Citizens Advice Bureau Service

Operating as Citizens Advice Westminster

Report and financial statements  
For the year ended 31 March 2021

# Westminster Citizens Advice Bureau Service

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### For the year ended 31 March 2021

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## Westminster Citizens Advice Bureau Service

### Reference and administrative information

For the year ended 31 March 2021

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**Company number** 03039752

**Charity number** 1059419

**Registered office  
and operational address** 21a Conduit Place  
London  
W2 1HS

**Trustees** Trustees, who are also directors under company law, who served during the year and up to the date of this report were as follows:

Dee Conaghan	Chair
Alan Gorringe	Treasurer; Resigned 02 August 2021
Stephen Grave	Resigned – 31 May 2021
Gwyneth Macaulay	
Nina Fletcher	Resigned – 31 July 2021
Georgia Ackland	
Richard Geller	
Jennifer King	
John Robinson	Treasurer designate; Joined – 27 May 2021
Joseph Hill	Resigned – 21 June 2021
Ksenia Zheltoukhova	
Janine Edgerton–Avin	Resigned – 21 June 2021
Shing Yang (Rodney) Chau	
Srishti Mahhajan	Joined – 07 October 2020

**Company Secretary** Sital Gohil Appointed – 19 March 2020

**Senior staff** Joanna Cain Chief Executive Officer (Joined 25 January 2021)  
Nowsar Hussain Performance and Quality Manager  
Foridul Islam Head of Contracts and Services

**Bankers** National Westminster Bank plc  
Strand, London Branch PO Box 414  
38 Strand WC2N 5JB

**Auditor** Sayer Vincent LLP  
Chartered Accountants and Statutory Auditor  
Invicta House  
108–114 Golden Lane  
LONDON  
EC1Y 0TL

**Trustees' annual report**

**For the year ended 31 March 2021**

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The Trustees, who are also the directors of the charity for the purposes of the Companies Act, present their report together with the audited financial statements for the year ended 31 March 2021. The financial statements have been prepared in accordance with the accounting policies set out on pages 27 to 29 and comply with the Companies Act and applicable law.

The Trustee Board have complied with the duty in section 4 of the Charities Act 2006 to have due regard to public benefit guidance published by the Charity Commission.

## **1 Structure, Governance and Management**

Citizens Advice Westminster is the operating name of Westminster Citizens Advice Bureau Service and a registered company limited by guarantee and under the number 03039752. Governed by its Articles of Association, the organisation is also a registered charity with the Charity Commission under the number 1059419.

Trustee Board members are drawn from the local community of Westminster and surrounding areas. They can stand as representatives of local community groups (member organisations) or as individuals and are elected to hold office for a period of three years, after which time they may be reappointed for a maximum of nine years. Currently the Board consists of 9 Trustees.

There is a formal recruitment and induction process for Trustees where potential members receive information about the organisation as well as the role and responsibilities of being a Trustee. New members are expected to attend for induction at the local office and also formal training on the role and responsibilities of Trustees, provided by Citizens Advice. Potential Trustees will complete a formal application; attend for interview with the Chair of Trustees and another board member; visit a local office induction and observe a Board meeting. Trustee Eligibility checks are done prior to appointment, and references are taken up for new Trustees who are elected by vote at a Board meeting and reported at the Annual General Meeting.

The Trustee Board meets at least four times a year (plus the Annual General Meeting) to discuss and make decisions concerning the business of the organisation. A new Finance and General Purposes Committee was established this year, replacing the Finance, Premises and Risk, Fundraising and Campaigns, Human Resources and the Service Delivery committees. The new Finance and General Purposes Committee operates under strict terms of reference and meets quarterly to provide focused strategic discussion. In addition, working groups of Trustees and staff are convened where needed to support particular areas of strategic development or change, including a premises review, the Business Development plan and working with Covid 19. The Chief Executive Officer is invited to attend Trustee Board meetings to report on the activities of the organisation. Other staff members, for example the Executive Team, or Finance Manager will also attend as required, as will the external auditor.

Strategic management of the organisation is the responsibility of the Trustee Board and the Executive Team, which consists of the Chief Executive Officer, the Performance and Quality Manager, and the Head of Contracts and Services. The day-to-day operational responsibility is delegated to the Head of Contracts and Services and Supervisors. The central strategic document

Trustees' annual report

For the year ended 31 March 2021

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is the Business and Development Plan (BDP) which details the aims and strategic objectives of the organisation to be achieved over a three-year period. The strategic objectives are reviewed at quarterly intervals by the board and input from staff and volunteers is encouraged through participation in an annual planning day.

Salaries of staff, including the salaries of key management personnel, are reviewed annually and benchmarked across the local voluntary advice sector as well as the National Citizens Advice service

The organisation is a member of the national body, Citizens Advice, which undertakes an external audit of the organisation every three years, in addition to telephone assessments at yearly intervals. This is to determine whether the strategic aims of the organisation meets certain standards for membership and that the organisation is operating in adherence to Citizen Advice's aims and principles.

## 2 Objectives

The objects for which the local office was established, as defined by the Articles of Association, are: the promotion of any charitable purposes for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in Westminster and surrounding areas.

To achieve these objects the Trustee Board has established Citizens Advice Westminster with offices in Paddington which are centrally located within the borough and easily accessible.

The aims of the Citizens Advice Westminster service are:

- to provide the advice people need for the problems they face
- to improve the policies and practices that affect people's lives.

The Citizens Advice Westminster service helps people resolve their legal, money and other problems by providing information and advice and by influencing policymakers. We use the evidence of our clients' problems to campaign for improvements in policy and legislation that affect the whole of the community.

The organisation provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination.

As part of our 2021 - 24 business plan we have agreed a goal statement and strategic objectives, as follows:

Our Goal:

Citizens Advice Westminster works with local community organisations to make a difference to the lives of people in Westminster through advice, research and campaigning. We deliver a high

Trustees' annual report

For the year ended 31 March 2021

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quality, agile advice service which reflects the issues and needs of our communities and which puts clients first.

**Our strategic objectives to meet this goal:**

- Provide an agile and responsive advice service which is high quality and accessible
- Develop influence through research and campaigning to make a difference to people's lives in Westminster
- Develop strong relationships with stakeholders and partners in Westminster and across London in order to broaden the reach of our service and attract new funding
- Sustain a highly skilled, creative and engaged workforce committed to the values of Citizens Advice

Underpinning these objectives, we will

- Manage our resources and governance effectively and efficiently in order to deliver our strategic objectives

More detail is available in our 2021 – 24 Business Plan.

The Trustee Board is responsible for ensuring that the organisation is adequately resourced (i.e. it has all or most of the human and material resources it needs to achieve its objectives) and that proper financial controls are in place. In line with this, Trustees reviewed the charity's Financial Protocols procedures during the year and found them to be robust and appropriate to achieve these objectives.

### **3 Activities**

The organisation's main activities, in line with the two aims of the Citizens Advice service is, to provide advice which meets the needs of local people to the standards of the Advice Quality Standard; and to exercise a responsible influence on policy and decision-makers as a way of effecting change. Additional activities have been undertaken during the year, by way of progressing the strategic objectives, as defined in the Work Plan of the Business and Development Plan.

#### **Advice-giving**

The organisation's main area of activity is to provide a generalist advice service, which meets quality mark standards in a range of subjects pertaining to English civil law; matters including:

Benefits, Consumer, Money Advice, Education, Employment, Family/Relationship, Health & Community Care, Housing & Homelessness, Immigration & Nationality and Legal issues. In addition, the organisation provides specialist help/advice in the areas of: Welfare Benefits, Debt, Housing and Homelessness, and Licensing law.

Trustees' annual report

For the year ended 31 March 2021

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The remit of each area of specialist advice is as follows:

**Benefits:** To provide specialist advice and assistance to individual clients in connection with the range of social security and other welfare benefits. This work includes: assessing benefit entitlement, challenging decisions and preparing submissions to tribunals for hearings.

**Debt and Money Advice:** To provide specialist debt advice and casework to individual clients. We also offer educative and preventative help in the form of workshops and presentations to community groups within Westminster. This work aims to prevent debt and promote financial and digital inclusion.

**Housing and Homelessness:** To provide specialist advice and assistance in connection with clients' housing issues, whether in relation to social or private housing, in order to prevent homelessness.

**Licensing law:** To provide specialist advice and assistance to Westminster residents who may be affected by the operation of a licensed premises. The caseworker advises groups of residents as well as individuals sometimes giving practical support by way of advocacy and representation.

## Policy and Campaigns Work

As well as giving advice and information to individual clients, Citizens Advice Westminster advisers and caseworkers collect evidence of practices and policies which are causing problems. Our knowledge of clients' problems and circumstances enables us to try to influence change and get a fairer deal for everyone.

Our Policy and Campaigns Coordinator works one day per week and leads a team of volunteers to look at the evidence collected by front-line advisers, to try to identify local and national trends. Citizens Advice Westminster collects evidence and statistics anonymously so that individual clients are not identified. We use this information to produce reports and to campaign locally for improvements in the law and local services. Our Policy and Campaigns Development Plan is used to drive our campaigns work throughout the year. This is reviewed quarterly by our Trustee Board, which also includes a Lead Campaigns Trustee.

In the past year Citizens Advice Westminster's front-line advisers have raised a total of 267 evidence forms which highlight the enormous impact the pandemic has had on local residents, including:

- maladministration relating to the Department for Work and Pensions (DWP) and the local authority's Benefits Service, especially for local people accessing support during the lockdown periods of the coronavirus pandemic
- increase in financial poverty and exclusion; we have seen many households within the borough being severely impacted by COVID.

Trustees' annual report

For the year ended 31 March 2021

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- employment issues brought on by the pandemic, including clients being treated unfairly, laid off with no notice period or being furloughed inappropriately under the Coronavirus Job Retention Scheme; as well as bullying and harassment within the workplace.
- increase in the number of street homelessness due the pandemic; poor administration from the Local Authority Homelessness Service; and poor quality accommodation
- and services provided in private sector renting
- problems with energy suppliers around sending incorrect bills and inappropriate tariffs.

Over the past year, our Policy and Campaigns team has participated in campaigns both at local and national levels using evidence gathered from our frontline advisers:

- Putting it right: Our "Putting it Right Campaign" raises formal complaints on behalf of clients on issues of malpractice and/or official error on the part of statutory bodies in order to influence positive change and improvement to their services – both in terms of policy and procedure.

Under this campaign we have secured a number of successes on behalf of our clients:

- We assisted a worker whose complaints about bullying were not being properly investigated by her employer. Our letter prompted a swift reply from their legal department acknowledging they had not followed through the correct procedures and an undertaking to do this.
- We took up the case of a client who had requested a change in her mobility category for housing allocation with the local authority due to her severe mobility problems. Our team assisted the client with a stage 2 complaint; with our intervention she finally got the full response that she had been waiting on for over twelve months, plus a fulsome apology for the delay and an agreement to put her on the housing list.
- A Thames Water customer contacted us because they were struggling to access the discount scheme as the company could not find her account. Our adviser had a good contact within Thames Water and 2 days later the account was set up with the discount applied.
- Scams Awareness: Our Scams Awareness fortnight in 2021 was benefitted by great graphics supplied by the Citizens Advice national office. We were able to use personal experiences of being targeted by 'popular' current scams such as the Post Office one which is catching a lot of victims. Given Covid restrictions this was a social media campaign, and we shared our materials with our partner Age UK Westminster to broaden their reach.
- Let's talk money: Last November our team ran the "Let's talk money" campaign, giving an opportunity for everyone with an interest in financial wellbeing to get involved with events and activities across the UK, designed to help people have more open conversations about money.

## Trustees' annual report

### For the year ended 31 March 2021

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- Universal Credit and the pandemic: Our Campaigns team has been primarily surveying clients who are referred to the local foodbanks by our advisers and assessing the underlying reasons that have caused this hardship.

We welcomed the Government's decision at the start of pandemic to increase Universal Credit and Working Tax Credits by £20 a week. This uplift has provided a lifeline for millions of families across the UK, during extraordinarily tough times. The uplift is due to be phased out from September 2021. We echo the national Citizens Advice service's call for it to be made permanent to provide financial security for millions of people and help support the country's longer term economic recovery. Over the last year our advisers have raised 76 evidence forms for clients in crisis who are in need of this support. We will continue to publish reports, and submit evidence to the national team as well as local councillors and other stakeholders to raise the profile of the #KeepTheLifeLine campaign.

Other national campaigns our team has participated in include:

- Financial Capability Week: running alongside the national campaign to raise awareness around financial skills
- National Consumer Week: Campaign to encourage people with consumer problems to seek advice about goods and services; particularly around discrimination
- 10 Top Tips to Avoid Debt: Campaign to encourage people to make better-informed decisions around spending at Christmas
- Big Energy Saving Winter Campaign: Every year, our service handles many energy related issues from our clients. Our campaigns team have drawn up and disseminated energy savings tips leaflets for local residents, as with other campaigns, in the time of Covid this has been through social media.

We were supported by two excellent volunteers Taylor Barrall and Anna Sotheran during the spring, and they contributed to developing campaigning initiatives on Housing and Access to Digital.

Contributions to national Citizens Advice Evidence Reports has included reports on mental health and social exclusion, clients' experience of debt and employment issues, exploitation of migrant workers, access to justice and legal help.

This campaigns work is undertaken by encouraging staff and volunteers to become involved at a local and national level, by the return of evidence to Citizens Advice and through regular reports to the Trustee Board, having identified issues of social policy from their client work.

## 4 Achievements and Performance

Our services remained open and accessible throughout the pandemic, and whilst we were not able to operate a full face-to-face service, we have recorded helping a high number of local people in crisis.

## Westminster Citizens Advice Bureau Service

### Trustees' annual report

#### For the year ended 31 March 2021

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Our Gateway Assessors provided information to 2,257 local-residents, which was an increase of 8% from the previous year. Our front-line team provided advice to 9,214 unique clients, which is up by 5% from the previous year, (ie. each client only counted once, regardless of how many times they returned for further help). The number of times these individual clients returned to us for further help and advice (ie. the total client contacts) was 30,741 (an increase of 25% from the previous year) which represents each person returning three times on average.

The organisation also dealt with some 24,959 different enquiries, and the top three problem categories were: Benefits (51%), Debt and Money Advice (12%), and Housing and Homelessness (15%).

### Service Delivery

The Westminster Advice Partnership Service (WASP) has been running since the Autumn of 2018, when the organisation secured further contract funding from Westminster City Council. The WASP service ensures that Citizens Advice Westminster continues to work as part of a consortium of agencies, with Age UK Westminster, Asylum Aid (formerly Consonant) and DeafPlus, to deliver the advice services contract for local Westminster residents.

An element of the Council's advice contract is the 'Advice Shop' service which facilitates access for local people to a wide range of different voluntary and statutory service providers – altogether under one roof. During the pandemic the Advice Shop has been unable to operate since our service has been delivered via phone and video advice, however we are now developing plans to reintroduce a new service, with a strong focus on building digital skills in order to access advice online.

For further advice and assistance, where necessary, clients are then referred to one of our advice services, some of which are funded to deliver more tailored advice services for the following groups:

- Older people
- Disabled people (including those with visual and hearing impairments)
- People with mental health issues
- Families (with children 0–19) and young people (16–19)
- Licensing Advice Project: Set up in 2005, this unique project is funded by Westminster Council to provide specialist advice and support to residents with concerns about local licensed premises, and issues around challenging licence applications and reviews for establishments such as betting shops, sex entertainment venues, pubs, clubs, bars and restaurants.
- Housing Tenants' Debt and Welfare Benefits Advice Project: Our advisers help clients with their debt and benefits issues and help maximise their income.

## Westminster Citizens Advice Bureau Service

### Trustees' annual report

#### For the year ended 31 March 2021

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In addition to our funding from Westminster City Council, we have also delivered the following externally funded contracts:

As part of the roll out of Universal Credit, we are part of the national Citizens Advice Help to Claim service, funded by the DWP. Help to Claim service can support clients in the early stages of your Universal Credit claim, from the application, through to your first payment.

We are a partner within Debt Free London, which is a Money and Pension Service funded project delivering debt advice across London, covering issues including rent arrears, council tax, utility bills, credit cards and loans.

Our Funding for the Octavia Tenants Advice Project ended in November 2020. This was one of longest serving projects based at the housing offices of Octavia Housing and providing their tenants with debt and benefits advice.

Advice on Prescription Project, funded by the Kensington and Chelsea Social Council, takes referrals from GPs in the West London CCG area to provide practical advice and support for over 65's with disabilities, long-term health conditions or mental health needs.

The Carer's Advice Project, funded by Carers Network; it is integrated into the wider Carers Network services for carers, providing support groups, care assessments and respite care. The Carers Network hubs are able to directly refer carers for our specialist advice on benefits, housing and debt across the three boroughs of Westminster, Kensington and Chelsea and Hammersmith and Fulham.

The Thames Water Project is funded by the Thames Water Trust Fund. The project helps Thames Water customers with one-to-one budgeting advice; accessing hardship fund and help in applying for grants and social tariff schemes to pay off water debts. Despite the service being delivered by phone we have continued to work closely with North Paddington Foodbank including receiving referrals directly.

The EU Nationals Advice Project, funded by Westminster City Council was restarted in January in order to provide advice for the 30,000 EU nationals living in Westminster in the run up to the deadline for applications for settled status on 30 June 2021.

The local authority commissioned Citizens Advice Westminster to administer it's Covid Hardship Fund which issued food vouchers to residents experiencing financial hardship. £284,011 of support was provided to 499 Westminster families during the pandemic, of which 156 were our clients in crisis.

Through our tailored services we have been able to achieve some very successful outcomes for clients during the past year; our team were able to secure £2.86m in financial outcomes, including new and unclaimed backdated benefit awards totalling £2.47m; and £21,627 in charitable support obtained for our very vulnerable clients. We were also able to secure 3,219 non-financial

## Trustees' annual report

For the year ended 31 March 2021

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outcomes, including repayments negotiated with debtors and bailiff action being suspended following our intervention. Over four thousand clients reported to have improved wellbeing outcomes getting advice from Citizens Advice Westminster.

## Volunteering

The Performance and Quality Manager reviews the volunteer training and development programme with new procedures being implemented. To further support volunteers we have also recruited a Volunteer Co-ordinator.

We continue to undertake performance reviews to ensure the progress of volunteers is fed back and training needs identified and met. In addition, the charity's recruitment and selection procedures have been made more stringent to ensure we are targeting the right people, with the right skillset for the right roles.

Volunteers come from all walks of life, with very different life experiences and skills. The organisation aims to capitalise on this wealthy resource by matching this range of skills, experience and availability to a variety of volunteering roles including: Trustees, Receptionist/Information assistant, Advice Administrator, Adviser and Trainee adviser, Gateway Assessor, Financial Capability trainer, Digital Money Coach, Digital Media assistant, Fundraiser, Form filling assistant, IT Support volunteer, Marketing and Media assistant, and Campaigns assistant.

Sourcing good quality volunteers with the requisite skills and availability is the first step, but encouraging them to stay is equally important. The supportive working environment in which our volunteers are trained and developed and the collaborative working ethos aids this but we want to ensure volunteers feel really appreciated and valued. We have looked to do this in a variety of ways including offering discounts with various London businesses once they have completed their training, as part of a Time Credits scheme, and providing regular social activity on Teams during the pandemic.

Citizens Advice Westminster recognises and appreciates the commitment and dedication of its volunteer workforce in delivering services to the local community.

## Income generation

We are committed to growing our ability to deliver high quality advice in Westminster and beyond, and there are 3 strands to our income generation strategy:

- To build strong local partnerships which will provide the basis for collaborative working leading to successful bids in the future
- To bid for grant and contract funding which will support client needs and support our financial sustainability
- To create opportunities for individual and corporate giving

### Trustees' annual report

#### For the year ended 31 March 2021

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During 2020–21 we maintained all existing grant and contract funding apart from the Octavia project and gained new funding with a second EU nationals advice project.

Donations and sponsorship are made through the Local Giving online fundraising platform. The charity is not registered with the Fundraising Regulator as its fundraising expenditure is below the registration threshold, but it does comply with the Code of Fundraising practice published by the regulator. There have been no breaches of the code during the year and no complaints.

### Quality Assurance

The organisation undertakes regular and robust file review procedures which are conducted by suitably qualified supervisors. Each assessor or adviser has a number of their case records checked; the ratio is determined by their own level of competency. The quality scores of individual cases reviewed with feedback is provided to frontline assessor and advisers. Where training needs are identified, this is discussed and fed back to the Performance and Quality Manager who may address these needs through individual learning activities, in-house group sessions or arranging external training. Over the last year the following in-house workshops were delivered: Universal Credit, case checking reviews, Case recording, and Equality, Diversity and Inclusion.

Additionally, the organisation undertakes a quarterly analysis and assessment of our advice and information giving and reports this assessment to Trustees. The organisation is also subject to an independent audit by the national Citizens Advice body, against the requirements of the Advice Quality Standard, which we hold, having passed the most recent audit in April 2020.

### Stakeholder management and Partnership Working

As mentioned above under 'Service delivery,' Citizens Advice Westminster works in very close partnership with Age UK Westminster, Asylum Aid and DeafPlus as a consortium to deliver on the Council's advice services contract. This work involves collaboration to ensure clients have access to streamlined advice services which offers smooth transition for clients. The partnership is known as the Westminster Advice Services Partnership or WASP.

In October 2016, Citizens Advice Westminster joined the national Citizens Advice Adviceline telephone service. This is in collaboration with 4 other London borough services to run it: Hammersmith & Fulham, Hounslow, Merton & Lambeth and Wandsworth. We now also partner with Barnet and Barking and Dagenham and is available from 10 am to 4 pm daily.

We work closely with the Pan London group of local Citizens Advice offices and we have liaised with them in relation to funding opportunities. We have also contributed to the appointment of a pan London development worker who will support and develop joint funding opportunities. We work closely with Westminster Connects which has been proactive in bringing together voluntary and community organisations during the pandemic and with One Westminster. In terms of other partnership working, the organisation is a member of the Westminster Advice Forum, although this has not been active during the pandemic. During 2020 we created a new role of

## Trustees' annual report

For the year ended 31 March 2021

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Partnership Supervisor. This has ensured we have kept in close contact with our delivery and community partners despite the pandemic, and we have worked particularly closely with organisations including the North Paddington Foodbank who like us have been on the frontline of supporting residents who have been most negatively impacted by the pandemic.

### 5 Financial Review

The company had net outgoing resources on unrestricted funds of £141,946 for the year. Outgoing resources were higher than anticipated due to an £87,264 increase in the pension deficit following revaluation. Together with accumulated surplus brought forward from previous years, the company now has an accumulated surplus on unrestricted funds of £163,883. Total incoming resources for the year amounted to £1,285,513 of which £997,500 was received from Westminster City Council as payment of fees, grants and contracts.

### Principal Funding Resources

Citizens Advice Westminster generates income from contracts with Westminster City Council for services provided to Westminster residents. These services are enhanced by the receipt of grants, fundraising and contracts other than Westminster City Council amounting to 22% of income. These funds were used to support the core generalist service, the specialist advice service and generalist advice services to specific groups of clients. All these services are free at the point of delivery and are open to anyone primarily living or working in and around the Westminster area.

### Going Concern Statement

The financial statements have been prepared on the going concern basis. Financial budgets are set to ensure that the organisation can continue to operate as a going concern for at least a year. Detailed financial budgets are presented and approved by the Trustee board on a 12 month basis. Management accounts are presented quarterly to the Finance Sub Committee and the Trustee board. Any changes in funding within the year are reflected as soon as practicable and action taken by management to ensure the charity spends within its available resources. Secured income for 2021/22 is £1.2 million with an anticipated deficit of £76,000. Additional grant/contract applications are being undertaken to increase income. For 22/23 the outlook is positive with the five year council contract expected to be secure up to September 2023 and an additional £75,000 p.a. secured from September 2021. Cashflow remains good with an average balance of around £600,000 for 21/22.

There are no material uncertainties which cast doubt on the charity's going concern.

### Investment Policy

Aside from retaining a prudent amount in reserves each year most of the charity's funds are to be spent in the short term so there are no funds for long term investment. The policy of the Board of Trustees is to invest the amount that it has available and grants received in advance on the money market.

## Reserves Policy

The Board of Trustees examines the charity's level of reserves on a regular basis in light of the main risks to the organisation. As the main aim of the charity is to use its funds for the benefit of the people of Westminster it does not aim to keep reserves beyond those prudently required (a) to meet fluctuations in the timing of receipts and expenditure; (b) to ensure that operations are not disrupted by unexpected events; and (c) to enable necessary capital and other expenditures to be made when required. This gives a target of around £300,000 in general funds. At the balance sheet date the charity had unrestricted reserves of £163,883 of which £48,745 was tangible fixed assets and £115,183 was current assets.

## **6 Risk Management**

The Chief Executive together with the Trustee Board, analyse the major risks to the charity periodically when preparing and updating the strategic plan. Risk analyses evaluates the likelihood and severity of the impact to the organisation in relation to the principal risks and uncertainties facing the organisation, as identified by Trustees; namely:

- External – for example: Damage to reputation due to adverse media representation
- Financial – for example: Failure to secure replacement funding
- Property – for example: Loss of operating premises
- Information Management – for example: IT network crashing
- Legal – for example: Failure to meet legal obligations as an employer.
- People – for example: Failure to meet expected standards of performance.

The annual review of the Risk Assessment Policy was conducted, and the items marked red and amber within the Risk Register are reviewed quarterly by Trustees. The Risk Register clearly sets out the management processes to be deployed in order to effectively manage these potential risks; these include:

- Lack of strategic direction and forward planning:
  - Strategic Business and Development Plan in place which sets out the key aims and objectives for the organisation; and is regularly reviewed by Trustees
  - Annual advice needs analysis undertaken; unmet advice needs identified; service development initiated, and reported to Trustees
  - Annual staffing review undertaken to ensure the organisation enlists the right skills mix at the appropriate level to appropriately support the organisations strategic objectives
- Poor budgetary control and financial planning:
  - Relevant staff and Trustees recruited with requisite financial skills to develop and interpret financial reports
  - Robust monitoring procedures adhered to, with accurate and timely reporting to Trustees
  - All fundraising bids costed on a Full Cost Recovery basis
  - Regular review by Trustees of budget, income and expenditure, cash flow, level of reserves and financial procedures

Trustees' annual report

For the year ended 31 March 2021

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- o Independent financial audit undertaken and outcome report signed off by chair and reported to Trustees
- Operations and service delivery:
  - o All staff and volunteers are fully trained and supervised to carry out their role
  - o Monitoring and reporting procedures are implemented, in line with funder requirements
  - o Services summary analysis is reported on quarterly to Trustees
  - o Contract review meetings are held with major funders
  - o Client survey re satisfaction with services, is undertaken annually, and results reported to Trustees
  - o Complaints are recorded and dealt with in line with agreed procedure, and reported on annually to Trustees
  - o Advice Quality Standards requirements for advice are assessed quarterly and reported to Trustees
- Information Management:
  - o All staff, volunteers and Trustees are required to adhere to, and must sign, the organisation's Confidentiality Policy
  - o Financial data is stored onto the network server drive, with restricted access to key staff
  - o Electronic client data records are securely transmitted onto the Citizens Advice's database, which has a two-step sign in authentication.
  - o The network server is backed up daily by an external contractor via remote access, and recovery procedures are in place
- People:
  - o Robust recruitment processes are in place which ensures the right people with the appropriate skills are recruited
  - o Job descriptions, person specifications, employment contracts and the Employment Handbook for paid staff, sets out the expected activities and standards
  - o Induction, training and development for all roles within the organisation is a requirement.

These recruitment processes are reviewed regularly to ensure continued effectiveness

  - o Annual goal setting, quarterly appraisals, individual support and supervision meetings and monthly team meetings to update, inform and up-skill staff and volunteers
  - o Staff and volunteers surveyed every year in relation to their welfare, support, learning and development; and an action plan developed, with results reported to Trustees

All policies and procedures have been updated to comply with the General Data Protection Regulation and Data Protection Act 2018.

## 7 Plans for Future Periods

The need to deliver our service remotely during the pandemic has been transformative in terms of our approach to service delivery. Citizens Advice Westminster's staff and volunteers began

**Trustees' annual report**

**For the year ended 31 March 2021**

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working from home in March 2020. We introduced new ways of advising and supporting our clients and meeting and supporting each other.

We were well placed to shift to remote working because of previous investment in new equipment and ICT infrastructure including laptops, and further digital development has enabled us to gain experience in providing advice through video conferencing, using Zoom for drop in and WhatsApp for document sharing.

Going forward we are committed to retaining a hybrid approach which is aimed at starting where clients are, with face to face and drop in advice available for those who need it most, but also retaining our phone and digital advice service. We will expand our online enquiries and explore options for delivering web chat advice as well. Underpinning this is our commitment to put our clients first in our planning and delivery, ensuring that clients are able to receive the level of information or advice they require with as few steps as possible. We will also continue our flexible approach to home working for both volunteers and paid staff, and we will review our current premises over the next 12 months to ensure our base is fit for purpose in the context of our developing service.

## **8 Statement of responsibilities of the Trustees**

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

Company law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing 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 judgements and estimates that are reasonable and prudent;
- State whether applicable UK Accounting Standards and statements of recommended practice 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 charity will continue in operation.

The Trustees are responsible for keeping adequate accounting records that 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.

Trustees' annual report

For the year ended 31 March 2021

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In so far as the Trustees are aware:

- There is no relevant audit information of which the charitable company's auditor is unaware; and
- The Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

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.

Members of the charity guarantee to contribute an amount not exceeding £1 to the assets of the charity in the event of winding up. The total number of such guarantees at 31 March 2021 was 12 (2020; 12). The Trustees are members of the charity but this entitles them only to voting rights. The Trustees have no beneficial interest in the charity.

## 9 Auditor

Sayer Vincent LLP was re-appointed as the charitable company's auditor during the year and has expressed its willingness to continue in that capacity.

The report of the Trustees has been prepared in accordance with the special provisions applicable to companies subject to the small companies' regime.

Approved by the Trustees on 24th August 2021 and signed on their behalf by

Dee Conaghan  
Chair

## Independent auditor's report

To the members of

Westminster Citizens Advice Bureau Service

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### Opinion

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

In our opinion, the financial statements:

- Give a true and fair view of the state of the charitable company's affairs as at 31 March 2021 and of its incoming resources and application of resources, including its income and expenditure for the year then ended
- Have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice
- Have been prepared in accordance with the requirements of the Companies Act 2006

### Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

### Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on Westminster Citizens Advice Bureau's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

## Independent auditor's report

To the members of

Westminster Citizens Advice Bureau Service

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### Other Information

The other information comprises the information included in the trustees' annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

### Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- The information given in the trustees' annual report, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- The trustees' annual report has been prepared in accordance with applicable legal requirements.

### Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' annual report. We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- Adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- The financial statements are not in agreement with the accounting records and returns; or
- Certain disclosures of trustees' remuneration specified by law are not made; or
- We have not received all the information and explanations we require for our audit; or
- The directors were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the trustees' annual report and from the requirement to prepare a strategic report.

### Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities set out in the trustees' annual report, the trustees (who are also the directors of the charitable company for the purposes of

## Independent auditor's report

### To the members of

#### Westminster Citizens Advice Bureau Service

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company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

### Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

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

#### Capability of the audit in detecting irregularities

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, our procedures included the following:

- We enquired of management, which included obtaining and reviewing supporting documentation, concerning the charity's policies and procedures relating to:
  - Identifying, evaluating, and complying with laws and regulations and whether they were aware of any instances of non-compliance;
  - Detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected, or alleged fraud;
  - The internal controls established to mitigate risks related to fraud or non-compliance with laws and regulations.
- We inspected the minutes of meetings of those charged with governance.
- We obtained an understanding of the legal and regulatory framework that the charity operates in, focusing on those laws and regulations that had a material effect on the financial statements or that had a fundamental effect on the operations of the charity from our professional and sector experience.
- We communicated applicable laws and regulations throughout the audit team and remained alert to any indications of non-compliance throughout the audit.
- We reviewed any reports made to regulators.

## Independent auditor's report

### To the members of

#### Westminster Citizens Advice Bureau Service

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- We reviewed the financial statement disclosures and tested these to supporting documentation to assess compliance with applicable laws and regulations.
- We performed analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud.
- In addressing the risk of fraud through management override of controls, we tested the appropriateness of journal entries and other adjustments, assessed whether the judgements made in making accounting estimates are indicative of a potential bias and tested significant transactions that are unusual or those outside the normal course of business.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities is available on the Financial Reporting Council's website at: [www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of our auditor's report.

### Use of our report

This report is made solely to the charitable company's members as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Joanna Pittman (Senior statutory auditor)

24 September 2021

for and on behalf of Sayer Vincent LLP, Statutory Auditor Invicta House, 108-114 Golden Lane, LONDON, EC1Y 0TL

Westminster Citizens Advice Bureau Service

Statement of financial activities (incorporating an income and expenditure account)

For the year ended 31 March 2021

	Note	Restricted £	Unrestricted £	2021 Total £	Restricted £	Unrestricted £	2020 Total £
<b>Income from:</b>							
Donations and legacies		-	80	80	2,000	3,292	5,292
Investment income		-	248	248	-	1,306	1,306
Charitable activities	2	216,305	1,068,880	1,285,185	249,733	1,092,427	1,342,160
Other		-	-	-	-	4,754	4,754
<b>Total income</b>		<b>216,305</b>	<b>1,069,208</b>	<b>1,285,513</b>	<b>251,733</b>	<b>1,101,779</b>	<b>1,353,512</b>
<b>Expenditure on:</b>							
Charitable activities	4a	241,682	1,182,027	1,423,709	295,982	1,018,968	1,314,950
<b>Total expenditure</b>		<b>241,682</b>	<b>1,182,027</b>	<b>1,423,709</b>	<b>295,982</b>	<b>1,018,968</b>	<b>1,314,950</b>
<b>Net income/(expenditure) before transfers</b>	5	<b>(25,377)</b>	<b>(112,819)</b>	<b>(138,196)</b>	<b>(44,249)</b>	<b>82,811</b>	<b>38,562</b>
Gross transfers between funds		29,127	(29,127)	-	42,741	(42,741)	-
<b>Net income / (expenditure) and net movement in funds</b>		<b>3,750</b>	<b>(141,946)</b>	<b>(138,196)</b>	<b>(1,508)</b>	<b>40,070</b>	<b>38,562</b>
<b>Reconciliation of funds</b>							
Total funds brought forward		2,225	305,829	308,054	3,733	265,759	269,492
<b>Total funds carried forward</b>		<b>5,975</b>	<b>163,883</b>	<b>169,858</b>	<b>2,225</b>	<b>305,829</b>	<b>308,054</b>

All of the above results are derived from continuing activities. There were no other recognised gains or losses other than those stated above. Movements in funds are disclosed in Note 15 to the financial statements.

Westminster Citizens Advice Bureau Service

Balance sheet

Company no. 03039752

As at 31 March 2021

	Note	£	2021 £	£	2020 £
<b>Fixed assets</b>					
Tangible fixed assets	9		<u>48,745</u>		<u>77,037</u>
<b>Current assets</b>					
Debtors	10	96,849		121,156	
Cash at bank and in hand		<u>635,210</u>		<u>656,137</u>	
			<u>732,059</u>		<u>777,293</u>
<b>Liabilities</b>					
Creditors: amounts falling due within one year	11	<u>372,668</u>		<u>360,110</u>	
<b>Net current assets</b>			<u>359,391</u>		<u>417,183</u>
<b>Total assets less current liabilities</b>			<u>408,136</u>		<u>494,220</u>
Creditors: amounts falling due after one year	12		<u>238,278</u>		<u>186,166</u>
<b>Total net assets</b>	14a		<u><u>169,858</u></u>		<u><u>308,054</u></u>
<b>The funds of the charity</b>	15a				
Restricted funds			<u>5,975</u>		<u>2,225</u>
Unrestricted funds			<u>163,883</u>		<u>305,829</u>
<b>Total charity funds</b>			<u><u>169,858</u></u>		<u><u>308,054</u></u>

Approved by the trustees on 24th August 2021 and signed on their behalf by

Dee Conaghan  
Chair

John Robinson  
Treasurer

As at 31 March 2021

## Reconciliation of net income / (expenditure) to net cash flow from operating activities

	2021 £	2020 £
<b>Net income / (expenditure) for the reporting period (as per the statement of financial activities)</b>	<b>(138,196)</b>	<b>38,562</b>
Depreciation charges	28,292	21,074
Dividends, interest and rent from investments	(248)	(1,306)
(Increase)/decrease in debtors	24,307	(67,907)
Increase/(decrease) in creditors	64,670	6,654
<b>Net cash provided by / (used in) operating activities</b>	<b>(21,175)</b>	<b>(2,923)</b>

	2021 £	£	2020 £	£
<b>Cash flows from operating activities</b>				
<b>Net cash provided by / (used in) operating activities</b>		<b>(21,175)</b>		<b>(2,923)</b>
<b>Cash flows from investing activities:</b>				
Dividends, interest and rents from investments	248		1,306	
Purchase of fixed assets	-		(74,158)	
<b>Net cash provided by / (used in) investing activities</b>		<b>248</b>		<b>(72,852)</b>
<b>Change in cash and cash equivalents in the year</b>		<b>(20,927)</b>		<b>(75,775)</b>
Cash and cash equivalents at the beginning of the year		656,137		731,912
<b>Cash and cash equivalents at the end of the year</b>		<b>635,210</b>		<b>656,137</b>

Notes to the financial statements

For the year ended 31 March 2021

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**1 Accounting policies**

**a) Statutory information**

Westminster Citizens Advice Bureau Service is a charitable company limited by guarantee and is incorporated in the United Kingdom.

The registered office address is 21a Conduit Place, London, W2 1HS.

**b) Basis of preparation of financial statements**

The 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) – (Charities SORP FRS 102), The Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy or note.

In applying the financial reporting framework, the trustees have made a number of subjective judgements, for example in respect of significant accounting estimates. Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. The nature of the estimation means the actual outcomes could differ from those estimates. Any significant estimates and judgements affecting these financial statements are detailed within the relevant accounting policy below.

**c) Public benefit entity**

The charitable company meets the definition of a public benefit entity under FRS 102.

**d) Going concern**

The trustees consider that there are no material uncertainties about the charitable company's ability to continue as a going concern.

The trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

**e) Incoming resources**

Voluntary income is donations. They are recognised where there is entitlement, receipt is probable, and the amount can be measured with sufficient reliability.

Investment income is recognised on a receivable basis.

Income from charitable activities includes income received under contracts for the provision of services and grant funding which is subject to specific performance conditions. Income from the provision of services is recognised as earned as the related services are provided and is stated after discounts and net of Vat. Grant income included in this category is recognised where there is entitlement, receipt is probable, and the amount can be measured with sufficient reliability. It is only deferred when:

- The donor or grantor specifies that the donation or grant is to be used in future accounting periods, or
- The donor or grantor has imposed conditions which must be met before the charity has unconditional entitlement to its receipt.

Grants received for services and activities which are not completed at the year end are included in income at the full amount and the unused portion is carried forward in restricted funds at the end of the year.

The charity relies on volunteer advisors to assist in the delivery of the service. These financial statements do not include the value of this work.

Notes to the financial statements

For the year ended 31 March 2021

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**1 Accounting policies (continued)**

**f) Resources expended**

Expenditure is recognised when a liability is incurred. Contractual arrangements and performance related grants are recognised as goods or services are supplied. Partnership payments are accrued when services are supplied irrespective of whether an invoice has been received.

- Charitable activities include expenditure associated with specialised advice, advocacy, training and ICT support services and include both the direct and support costs relating to these activities.
- Governance costs include the cost of the preparation and audit/examination of the statutory accounts, the costs of trustees meetings and the cost of any legal advice to the trustees on governance or constitutional matters. They have been allocated to various activities in the same proportion as support costs below.
- Support costs include central functions and have been allocated to activity cost categories on the basis of staff involved in the activity or floor space.

**g) Irrecoverable VAT**

All resources expended are classified under activity headings that aggregate all costs related to the category. Irrecoverable VAT is charged against the category of resources expended for which it was incurred.

**h) Tangible fixed assets and depreciation**

Items of equipment are capitalised where the purchase price exceeds £500. Depreciation costs are allocated to activities on the basis of the use of the related assets in those activities. Assets are reviewed for impairment if circumstances indicate their carrying value may exceed their net realisable value and value in use. Major components are treated as a separate asset where they have significantly different patterns of consumption of economic benefits and are depreciated separately over its useful life.

Depreciation is provided at rates calculated to write down the cost of each asset to its estimated residual value over its expected useful life. The depreciation rates in use are as follows:

Equipment	25%	Straight line
Computer equipment	33%	Straight line
Leasehold Improvements	6.7%	Over period of lease 15 years, straight line

**i) Operating and finance leases**

Rentals applicable to operating leases where substantially all of the benefits and risks of ownership remain with the lessor are charged to the Statement of Financial Activities as incurred. Equipment purchased with finance leases, where the benefits and risks of ownership remain with the lessor, is capitalised and the outstanding lease payments, less any finance charges, are included in accruals. Finance charges, if any, are included in the Statement of Financial Activities.

**j) Pensions**

Westminster Citizens Advice participated in the National Association of Citizens Advice Bureau Pension and Assurance Plan (1991) which was a defined benefit scheme. It operated in the UK and was closed on 31 March 2008. More than one employer participated in the scheme and Westminster Citizens Advice is unable to identify its share of the underlying assets and liabilities in the scheme and so contributions are treated as though it was a defined contributions scheme.

The charity has recognised a liability for commitments to pay an annual payment towards the funding shortfall, as shown in notes 12 and 18.

The charitable company also operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charitable company in an independently administered fund. The pension cost charge represents contributions payable under the scheme by the charitable company to the fund. The charitable company has no liability under the scheme other than for the payment of those contributions.

## Notes to the financial statements

For the year ended 31 March 2021

## 1 Accounting policies (continued)

## k) Funds structure

The charity has a number of restricted income funds to account for situations where a donor requires that a donation must be spent on a particular purpose or where funds have been raised for a specific purpose. All other funds are unrestricted income funds.

Unrestricted funds are donations and other incoming resources received or generated for the charitable purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular purposes.

## l) Financial instruments

The charity only has both basic and non-basic financial assets and financial liabilities. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method. Non-basic financial instruments are measured at fair value with any gain or loss going to the statement of financial activities. Full details are given in the financial instruments note.

## 2 Income from charitable activities

	Grants £	Fees for services £	2021 Total £	Grants £	Fees for services £	2020 Total £
<b>Areas of activity</b>						
Generalist services – Paddington bureau	–	991,321	991,321	–	993,780	993,780
<b>Special projects</b>						
Mental Health Outreach	–	–	–	–	5,178	5,178
Debt and Welfare Benefits – Social						
Housing Tenants	–	31,689	31,689	–	47,097	47,097
EU Citizens Advice Project	7,500	–	7,500	16,250	–	16,250
Advice on Prescription	–	23,759	23,759	–	22,252	22,252
Carers Network	–	22,110	22,110	–	24,120	24,120
Thames Water	22,524	–	22,524	25,860	–	25,860
Citizens Advice – Universal Credit	120,734	–	120,734	119,308	–	119,308
Debt Free London	65,548	–	65,548	88,315	–	88,315
	<u>216,306</u>	<u>1,068,879</u>	<u>1,285,185</u>	<u>249,733</u>	<u>1,092,427</u>	<u>1,342,160</u>

## 3 Grants and grants received in advance

	2021 £	2020 £
Westminster City Council – EU Advice Project	7,500	7,500
Thames Water	22,524	23,705
Citizens Advice – Universal Credit	120,734	119,308
Debt Free London	65,548	88,315
	<u>216,306</u>	<u>238,828</u>
<b>Brought forward from previous year</b>		
Thames Water	–	2,155
Westminster City Council – EU Advice Project	–	8,750
	<u>–</u>	<u>10,905</u>
	<u>216,306</u>	<u>249,733</u>

Westminster Citizens Advice Bureau Service

Notes to the financial statements

For the year ended 31 March 2021

4a Analysis of expenditure (current year)

	Staff costs £	Other activity costs £	Office and general £	Premises £	Governance costs £	2021 Total £	2020 Total £
<b>Contracts and Fees for Services</b>							
Generalist services	721,754	195,551	94,902	90,488	6,948	<b>1,109,643</b>	902,103
Mental Health Outreach	-	-	-	-	-	-	5,704
Debt & Welfare Benefits – Octavia Housing	20,190	-	3,055	2,913	226	<b>26,384</b>	49,768
Carers Network	17,349	-	2,493	2,377	183	<b>22,402</b>	24,957
Advice on Prescription	17,612	-	2,953	2,816	217	<b>23,598</b>	36,436
<b>Total Unrestricted</b>	<b>776,905</b>	<b>195,551</b>	<b>103,403</b>	<b>98,594</b>	<b>7,574</b>	<b>1,182,027</b>	1,018,968
<b>Grants</b>							
EU Citizens Advice Project	4,233	-	667	637	49	<b>5,586</b>	35,423
Thames Water	18,517	-	2,546	2,428	187	<b>23,678</b>	28,363
Citizens Advice – Universal Credit	89,362	378	15,924	15,187	1,167	<b>122,018</b>	124,052
Debt Free London	70,088	-	10,021	9,557	734	<b>90,400</b>	108,144
<b>Total Restricted</b>	<b>182,200</b>	<b>378</b>	<b>29,158</b>	<b>27,809</b>	<b>2,137</b>	<b>241,682</b>	295,982
<b>Total charitable resource expended 2021</b>	<b>959,105</b>	<b>195,929</b>	<b>132,561</b>	<b>126,403</b>	<b>9,711</b>	<b>1,423,709</b>	1,314,950
Total charitable resource expended 2020	852,891	196,410	123,238	128,370	14,041		1,314,950

Other activity costs includes payments to partners of £144,688 as follows:

	2021	2,020
Age UK Westminster	<b>72,500</b>	66,875
Asylum Aid	<b>61,306</b>	66,741
Deafplus	<b>10,862</b>	6,583
	<b>144,668</b>	140,199

Westminster Citizens Advice Bureau Service

Notes to the financial statements

For the year ended 31 March 2021

4b Analysis of expenditure (prior year)

	Staff costs £	Other activity costs £	Office and general £	Premises £	Governance costs £	2020 Total £
<b>Contracts and Fees for Services</b>						
Generalist services	537,185	190,019	81,137	84,518	9,244	902,103
Mental Health Outreach	4,508	-	555	578	63	5,704
Debt & Welfare Benefits – Octavia Housing	39,342	-	4,837	5,038	551	49,768
Carers Network	19,775	-	2,404	2,504	274	24,957
Advice on Prescription	28,000	62	3,885	4,046	443	36,436
<b>Total Unrestricted</b>	<b>628,810</b>	<b>190,081</b>	<b>92,818</b>	<b>96,684</b>	<b>10,575</b>	<b>1,018,968</b>
<b>Grants</b>						
EU Citizens Advice Project	22,904	5,417	3,295	3,432	375	35,423
Thames Water	22,597	-	2,675	2,786	305	28,363
Citizens Advice – Universal Credit	94,296	261	13,683	14,253	1,559	124,052
Debt Free London	84,284	651	10,767	11,215	1,227	108,144
<b>Total Restricted</b>	<b>224,081</b>	<b>6,329</b>	<b>30,420</b>	<b>31,686</b>	<b>3,466</b>	<b>295,982</b>
<b>Total charitable resource expended 2020</b>	<b>852,891</b>	<b>196,410</b>	<b>123,238</b>	<b>128,370</b>	<b>14,041</b>	<b>1,314,950</b>

## Notes to the financial statements

For the year ended 31 March 2021

**5 Net expenditure for the year**

This is stated after charging / crediting:

	2021 £	2020 £
Depreciation	28,292	21,074
Operating lease rentals:		
▪ property	98,400	98,400
Auditor's remuneration (excluding VAT):		
▪ audit	7,920	7,825
Trustees' remuneration	Nil	Nil
Trustees' reimbursed expenses	Nil	585
	<u>          </u>	<u>          </u>

The charity trustees were neither paid nor received any other benefits from employment with the charity in the year (2020: £nil). No charity trustee received payment for professional or other services supplied to the charity (2020: £nil).

Trustees' expenses represents the payment or reimbursement of travel and subsistence costs totalling £0 (2020: £585) incurred by 12 (2020: 12) members relating to attendance at meetings of the trustees.

No face to face meetings were held in the year due to Covid

**6 Staff costs and numbers**

Staff costs were as follows:

	2021 £	2020 £
Salaries and wages	647,263	750,973
Contract & Agency Staff	72,538	
Redundancy and Termination Costs	66,944	11,430
Employer's National Insurance	67,671	67,667
Pension contributions – Defined contribution schemes	13,668	17,677
Increase in pension deficit	91,021	5,144
	<u>959,105</u>	<u>852,891</u>
Total emoluments paid to staff were:	<u>714,207</u>	<u>762,403</u>

The redundancy and termination costs were settled and paid at the balance sheet date.

One employee received between £100,000 –£110,000 during the year (2020: One employee between 60,000 to 70,000). Employer pension contributions for this employee totalled £1,138 (2020: £3,414).

The average weekly number of employees during the year was 24 (2020: 25).

The total employee benefits (including pension contributions and employer's national insurance) of the key management personnel were £180,505 (2020: £156,185).

**7 Related party transactions**

There are no related party transactions to disclose for 2020 (2020: none).

There are no donations from related parties which are outside the normal course of business and no restricted donations from related parties.

## Notes to the financial statements

For the year ended 31 March 2021

**8 Taxation**

The charitable company is exempt from corporation tax as all its income is charitable and is applied for charitable purposes.

**9 Tangible fixed assets**

	Leasehold improvements £	Equipment £	Computer equipment £	Total £
<b>Cost</b>				
At the start of the year	30,843	30,714	102,906	<b>164,463</b>
Additions in year	-	-	-	-
Disposals in year	-	-	-	-
At the end of the year	<b>30,843</b>	<b>30,714</b>	<b>102,906</b>	<b>164,463</b>
<b>Depreciation</b>				
At the start of the year	15,498	30,714	41,214	<b>87,426</b>
Charge for the year	2,046	-	26,246	<b>28,292</b>
Eliminated on disposal	-	-	-	-
At the end of the year	<b>17,544</b>	<b>30,714</b>	<b>67,460</b>	<b>115,718</b>
<b>Net book value</b>				
At the end of the year	<b>13,299</b>	<b>-</b>	<b>35,446</b>	<b>48,745</b>
At the start of the year	<b>15,345</b>	<b>-</b>	<b>61,692</b>	<b>77,037</b>

Computer equipment with carrying value of £29,621 is held under a finance lease. £20,909 is payable within one year and £8,712 is payable in 1-3 years.

**10 Debtors**

	2021 £	2020 £
Trade debtors	7,500	1,075
Other debtors	27,602	32,588
Prepayments	61,747	87,493
	<b>96,849</b>	<b>121,156</b>

**11 Creditors: amounts falling due within one year**

	2021 £	2020 £
Trade creditors	12,439	13,099
Taxation and social security	17,744	18,227
Accruals	116,362	108,271
Grants and other income in advance	208,123	206,113
Pension Deficit Contributions	18,000	14,400
	<b>372,668</b>	<b>360,110</b>

## Notes to the financial statements

For the year ended 31 March 2021

## 12 Creditors: amounts falling due after one year

	2021 £	2020 £
Pension Deficit Provision brought forward	170,945	180,201
Employer contributions to Pension Recovery Plan	(14,400)	(14,400)
Unwinding of the discount	3,757	5,144
Increase in deficit following actuarial revaluation of liabilities	<u>87,264</u>	
Net movement	<u>76,621</u>	(9,256)
Provision carried forward	247,566	170,945
Due in less than one year	<u>(18,000)</u>	(14,400)
Due in more than one year	<u>229,566</u>	156,545
Computer Equipment Lease Payments due in more than one year	8,712	29,621
<b>Total due in more than one year</b>	<b><u>238,278</u></b>	<b><u>186,166</u></b>

## 13 Financial instruments

	2021 £	2020 £
<b>Financial liabilities measured at fair value through profit or loss</b>		
Defined pension scheme liability	247,556	170,945
Computer Equipment Lease	<u>29,621</u>	50,530
	<u>277,177</u>	221,475

## 14a Analysis of net assets between funds (current year)

	Restricted £	Unrestricted £	Total funds £
Tangible fixed assets	–	48,745	48,745
Net current assets	5,975	353,416	359,391
Long term liabilities	–	(238,278)	(238,278)
<b>Net assets at 31 March 2021</b>	<b><u>5,975</u></b>	<b><u>163,883</u></b>	<b><u>169,858</u></b>

## 14b Analysis of net assets between funds (prior year)

	Restricted £	Unrestricted £	Total funds £
Tangible fixed assets	–	77,037	77,037
Net current assets	2,225	414,958	417,183
Long term liabilities	–	(186,166)	(186,166)
<b>Net assets at 31 March 2020</b>	<b><u>2,225</u></b>	<b><u>305,829</u></b>	<b><u>308,054</u></b>

## Notes to the financial statements

For the year ended 31 March 2021

## 15a Movements in funds (current year)

	At 1 April 2020 £	Income £	Expenditure £	Transfers £	At 31 March 2021 £
<b>Restricted funds:</b>					
Childcare	225	-	-	-	225
Financial literacy	2,000	-	-	-	2,000
Thames Water	-	22,524	(23,678)	1,154	-
EU Citizens Advice Project	-	7,500	(5,586)	1,836	3,750
Citizens Advice – Universal Credit	-	120,734	(122,019)	1,285	-
Debt Free London	-	65,548	(90,400)	24,852	-
<b>Total restricted funds</b>	<b>2,225</b>	<b>216,306</b>	<b>(241,683)</b>	<b>29,127</b>	<b>5,975</b>
<b>Unrestricted funds:</b>					
General funds	476,774	991,650	(1,022,379)	(34,596)	411,449
<i>Designated funds</i>					
Debt and Welfare Benefits – Octavia	-	31,689	(26,384)	(5,305)	-
Advice on Prescription	-	23,759	(23,598)	(161)	-
Carers Network	-	22,110	(22,402)	292	-
<b>Total unrestricted funds</b>	<b>476,774</b>	<b>1,069,208</b>	<b>(1,094,763)</b>	<b>(39,770)</b>	<b>411,449</b>
Pension reserve	(170,945)	-	-	(76,621)	(247,566)
Total unrestricted funds including pension reserve	305,829	1,069,208	(1,094,763)	(116,391)	163,883
<b>Total funds</b>	<b>308,054</b>	<b>1,285,514</b>	<b>(1,336,446)</b>	<b>(87,264)</b>	<b>169,858</b>

## 15b Movements in funds (prior year)

	At 1 April 2019 £	Income £	Expenditure £	Transfers £	At 31 March 2020 £
<b>Restricted funds:</b>					
Childcare	225	-	-	-	225
Financial literacy	-	2,000	-	-	2,000
Thames Water	1,243	25,860	(28,363)	1,260	-
EU Citizens Advice Project	-	16,250	(35,423)	19,173	-
Citizens Advice – Universal Credit	2,265	119,308	(124,052)	2,479	-
Debt Free London	-	88,315	(108,144)	19,829	-
<b>Total restricted funds</b>	<b>3,733</b>	<b>251,733</b>	<b>(295,982)</b>	<b>42,741</b>	<b>2,225</b>
<b>Unrestricted funds:</b>					
General funds	418,354	1,003,132	(902,104)	(42,608)	476,774
<i>Designated funds</i>					
L & Q Pound Advice	17,744	-	-	(17,744)	-
Mental Health Outreach	748	5,178	(5,704)	(222)	-
Debt and Welfare Benefits – Octavia	-	47,097	(49,768)	2,671	-
Advice on Prescription	-	22,252	(36,435)	14,183	-
Licensing advice	9,114	-	-	(9,114)	-
Carers Network	-	24,120	(24,957)	837	-
<b>Total unrestricted funds</b>	<b>445,960</b>	<b>1,101,779</b>	<b>(1,018,968)</b>	<b>(51,997)</b>	<b>476,774</b>
Pension reserve	(180,201)	-	-	9,256	(170,945)
Total unrestricted funds including pension reserve	265,759	1,101,779	(1,018,968)	(42,741)	305,829
<b>Total funds</b>	<b>269,492</b>	<b>1,353,512</b>	<b>(1,314,950)</b>	<b>-</b>	<b>308,054</b>

**Purposes of designated funds****Mental Health Outreach**

This service, funded by Central London Healthcare, provides Welfare Benefits and Debt Advice to service users accessing the mental health programme in Westminster. The contract ended in September 2019.

**Debt and Welfare Benefits – Octavia**

This contract provides practical assistance and specialist advice in debt management and benefits advice to tenants of Octavia Housing. The contract ended in November 2020.

**Advice on Prescription**

This programme, funded by Kensington and Chelsea Social Council, provides advice to patients on the recommendations of GP's in the West London Clinical Commissioning Group area.

**Licensing advice**

This contract with Westminster City Council provides an independent advice service free of charge to all Westminster residents and to publicise their rights and responsibilities in relation to licensing matters. Previously a separate contract, this service is now part of the main contract with Westminster Council.

**Carers Network**

This project, funded by the Carers' Network, provides specialist advice to unpaid carers.

**15 Movements in funds (continued)**

**Purposes of restricted funds**

**Childcare**

To assist volunteers with childcare costs while undergoing training

**EU Citizens' Advice Project**

This project is funded by grant funding from Westminster City Council for £15,000 p.a. for two years from November 2017. The project delivers advice to EU nationals on the implications of brexit for their status. The funding was further extended in the year until July 2021.

**Thames Water**

Thames Water provides funding from February 2018 to March 2022 to employ a debt advice worker for two days a week to provide debt/money advice to individuals within the Thames water area.

**Financial literacy**

To assist in expanding the advice given about debt and financial management, the balance of £2000 shown in the accounts was a donation from the Tesco plastic carrier bag fund.

**Citizens Advice – Universal Credit**

Funds were provided via National Citizens Advice by the Department for Work and Pensions to provide advice to persons claiming Universal Credit.

**Debt Free London**

Funds were provided by the Money Advice Service (now the Money and Pension Service) via Toynbee Hall to provide debt advice.

**17 Operating lease commitments**

The charity's total future minimum annual lease payments under non-cancellable operating leases is as follows for each of the following periods

	Property 2021 £	2020 £
Less than one year	82,000	82,000
One – five years	34,324	116,324
	<u>116,324</u>	<u>198,324</u>

## Notes to the financial statements

For the year ended 31 March 2021

## 18 Pension cost and commitments

Citizens Advice ('the Principal Employer') operates a defined benefit scheme ('the Plan') in the UK which provides both pensions in retirement and death benefits to members. Pension benefits are related to the members' final salaries at retirement and their length of service at the date they retired or left pensionable service. The Plan closed to future accrual on 31 March 2008. The Plan also contains some money purchase AVCs and protected rights funds, which are not included in these

In accordance with the schedule of contributions in force over the 2021/22 accounting year, the contributions to the Plan for the year ending 31 March 2022 are expected to be £2,579,000, which includes £2,279,000 towards the deficit and £300,000 as an allowance for administration expenses and all scheme levies.

The Plan is a registered scheme under UK legislation. The Plan is subject to the scheme funding requirements outlined in UK legislation. The Plan is governed by the Plan's Trust Deed and Rules dated 4 April 2011. The Trustee is responsible for the operation and the governance of the Plan, including making decisions regarding the Plan's funding investment strategy (although they are required to consult the Principal Employer).

A full actuarial valuation of the Plan was carried out as at 31 March 2021 by a qualified independent actuary, based upon membership data as at 31 March 2019, allowing for assumed membership movements over the period from this date, as well as any actual transfers out or trivial commutations over the period.

The most recent formal actuarial valuation of the Plan was as at 31 March 2019 and revealed a funding deficit of £68,501,000. In the recovery plan agreed following the valuation, the Principal Employer and other participating employers agreed to pay deficit reduction contributions of £2,279,000 per annum with the view to eliminating the deficit by 31 March 2037.

The liabilities of the Plan are based on the current value of expected benefit payment cashflows to members of the Plan over the next 60 or more years. The average duration of the liabilities is approximately 16 years.

The Plan is exposed to actuarial risks such as market (investment) risk, interest rate risk, inflation risk, currency risk and longevity risk.

**Assumptions**

	2021	2020
	%	%
Discount Rate	2.10	2.40
Inflation (RPI)	3.30	2.80
Inflation (CPI)	2.80	2.00
Revaluation of deferred pensions in excess of GMP	2.80	2.00
Pension in payment increases of:		
CPI or 5% pa if less	2.80	2.00
CPI inflation since retirement or 5% pa if less	2.80	2.00
CPI or 3% pa if less	2.50	1.90
Allowance for commutation of pension for cash at retirement	75% of HMRC maximum	75% of HMRC maximum

18 Pension cost and commitments (continued)

The mortality assumptions adopted at 31 March 2019 imply the following life expectancies:

	Life expectancy at age 65 (Years)	
Male retiring in 2020	21.2	21.2
Female retiring in 2020	24.1	24.1
Male retiring in 2040	22.6	22.6
Female retiring in 2040	25.7	25.6

The annual deficit payments from 1st April 2021 have increased to £18,000 per annum until 31st March 2037. From 1st April 2020 the deficit payments were £14,400 per annum until 31st December 2033. If Citizens Advice Westminster paid its annual contributions as planned, using an actuarial discount rate of 2.1%, the net present value would be £247,566 (2019/2020 £170,945 and 2.4% discount). See note 12.

	Value at 31/03/2021 £000s	Value at 31/03/2020 £000s
<b>The assets in the Plan were:</b>		
Multi asset funds	72,995	61,086
Structured Equity	24,849	24,279
Cash	1,509	594
<b>Fair value of Plan assets</b>	<b>99,353</b>	<b>85,959</b>
<b>The actual return on assets over the period was:</b>	<b>14,282</b>	<b>188</b>
Present value of funded obligations	161,415	140,310
Fair value of Plan assets	99,353	85,959
<b>Surplus/(deficit) in funded scheme</b>	<b>(62,062)</b>	<b>(54,351)</b>