



**OXFORD CITIZENS ADVICE BUREAU**

**ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS  
FOR THE YEAR ENDED  
31 MARCH 2022**

Charity Number  
1063068 (England and Wales)  
Company Number 03330267

**OXFORD CITIZENS ADVICE BUREAU**

**ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED  
31 MARCH 2022**

<b>CONTENTS</b>	<b>PAGE</b>
General information	2
Trustees' Annual Report	3-6
Independent Examiner's report to the members	7
Statement of Financial Activities	8
Balance Sheet	9
Statement of Cash Flows	10
Notes to the financial statements	11-20

## OXFORD CITIZENS ADVICE BUREAU

### GENERAL INFORMATION

Registered charity name	Oxford Citizens Advice Bureau
Charity number	1063068
Company Number	03330267
Principal & registered office address	Wesley Memorial Hall, New Inn Hall Street, Oxford OX1 2DH
Trustees at 31 March 2022	Ms R Clay (resigned 28/3/22) Mr G Bray (resigned 28/3/22) Mr J Pym Ms C Hilliard Mr E Gibb Mr T Treuherz (resigned 9/11/21) Mrs M Hauser (resigned 30/9/21) Dr J Boyce (retired 9/11/21) Dr S Beaver Mr F Raja Mr J Heywood Mr D Betts (appointed 28/3/22) Ms S Brooks (appointed 9/11/21) Ms M Laxton (appointed 9/11/21) Ms D Rowe (appointed 5/1/22)
Secretary	Dr S Beaver
Accountants	n/a
Independent examiner	NJ Cadwallader FCCA David Cadwallader & Co Suite 3 Bignell Park Barns Chesterton Nr Bicester Oxon OX26 1TD
Bankers	Lloyds Bank

## OXFORD CITIZENS ADVICE BUREAU

### TRUSTEES' ANNUAL REPORT (INCORPORATING THE DIRECTORS' REPORT) YEAR ENDED 31 MARCH 2022

---

#### Objectives and activities

Our charitable objects as set out in the Memorandum and Articles of Association are the promotion of any charitable purpose for the benefit of the community in Oxford District and the surrounding areas by the advancement of education, the protection of health and the relief of poverty, sickness and distress.

Our charity was founded in 1939. Since then, we have given information, advice and support to many, many thousands of people who know that they can rely on our highly trained staff and volunteers to provide high quality reliable and independent advice.

During 2021/22 we continued to help people mostly via email and phone. Many of our volunteers and staff continued to be mostly home based; while this originally was required due to Covid, for some it remains their preference. In October 2021 we reopened face to face services to provide access to the most vulnerable, who struggled to access advice by phone or email. By early Spring we'd seen a steady return to face to face working to meet the increasing demand for face to face services.

Our aim was and still is to increase the number of people we help, improve our service quality and ensure we are reaching Oxford people in need, particularly those who have not previously accessed our services. To support this our priorities are to:

- 1) Improve our financial position by increasing income generation and fundraising
- 2) Recruit more volunteers to support the growing demand for our services across all channels
- 3) Provide staff and volunteers with opportunities for face to face interaction and professional mutual support which is not possible when remote working
- 4) Reach excluded client groups that struggle to reach us by phone or email
- 5) ~~Extend outreach services so that services are available to communities across the Oxford City area~~
- 6) Further embed the Refernet system to enable easy referrals between agencies and improved pathways for clients
- 7) Recruit volunteers, staff and trustees who reflect the diverse Oxford community
- 8) Further establish our research and campaigns work. By working with clients we gain unique insight and evidence of the problems faced by local people which enables us to campaign for change
- 9) Reduce our impact on the environment, as we establish ourselves in new smaller offices and adapt to hybrid working.

#### Achievements and performance

Citizens Advice Oxford is an independent local organisation providing free, confidential and impartial advice for the people of Oxford and the surrounding travel to work area.

Our highly trained volunteer advisers are able to support clients to deal with a range of queries relating to debt, welfare benefits, employment, housing, consumer issues, family and personal issues and nationality and immigration. Working alongside our volunteers are our team of paid caseworkers, funded by partners including Macmillian Cancer Support and Refugee Resource.

The breadth of this knowledge means that we can take a rounded view of the problems people face and make sure that all the different aspects are covered.

During 2021-22 we helped 6,016 clients with 21,046 issues. The issues that people turned to us most with for help were welfare benefits, housing, debt and employment issues. During the year, we secured just over £3.8m in financial outcomes for clients and for every £1 invested in our services, we delivered £32 of public value. The public value of our

## OXFORD CITIZENS ADVICE BUREAU

volunteers was £313,613 and the board is grateful for their time and commitment, especially during another challenging year.

During 2021/22 our main organisational achievements were:

- continuing to adapt and develop our service delivery to ensure that services could be delivered safely during and in between lock down periods. This included returning to some face to face advice
- establishing a new drop in service in the library alongside the City Council's Customer Service team
- concluding negotiations to move to new premises which will significantly reduce our rent, premises running costs and our financial sustainability
- introducing the Refernet system which allows easy referrals between agencies and improved pathways for clients
- raising the profile of the organisation through regular press and social media coverage
- appointing a new Chief Officer and four new trustees to strengthen the professional expertise of the board.

### **Working in partnership**

We have continued to work in partnership with a number of organisations in order to maximise the impact of our shared resources for the benefit of clients and look forward to developing these further in the future.

We are grateful for continued support from Oxford City Council as our key funder and our partnership has been strengthened by co-locating with their customer service team. We have secured grant funding at current levels for the next three years. In addition to funding our core service Oxford City Council has provided funding to start up the Refernet referral system along with the National Lottery.

We are fortunate to have generous support from the Henry Smith foundation which is funding debt and benefit services.

Our partnership with Refugee Resource is strong and our contract to provide bespoke support to Refugee Resource clients who have multiple and complex needs, and struggle to access mainstream advice services has been renewed.

Funding via National Citizens Advice under the Big Energy Saving Network (BESN) and the Energy Advice Programme (EAP) has enabled us to advise clients on issues associated with energy costs.

We are pleased to be part of the Money and Pension Service Increasing Capacity project which has funded one full time trainee debt advisor position.

We are pleased to be part of the Oxfordshire County Council-funded Specialist Advice Service with Age UK Oxfordshire and West Oxfordshire Citizens Advice and can report that our partnership with Macmillan Cancer Support continues to deliver an excellent service for clients with a cancer diagnosis and their families, to support clients coping with the impacts and extra costs often associated with cancer. The Macmillan contract has been renewed until December 2025.

### **Information Assurance**

Citizens Advice Oxford's trustee board oversee information security policies and systems for the processing of all personal information of our clients, staff, funders and strategic partners. Citizens Advice Oxford hold joint responsibility for client data that is held in our case management system, with the national Citizens Advice Service. An information assurance management team exists to ensure the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements of the UK General Data Protection Regulation and Data Protection Act 2018

## Financial review

### Our financial position

Looked at in isolation our financial performance during 2021/22 showed a deficit of £184,708. However, £110,000 of this deficit was due to dilapidations and associated costs of the planned move to smaller premises. When viewed over a two-year period our reserves have declined by £23,404, which in itself would not be sustainable over the medium term, but does put into perspective the financial challenges facing many charities.

We have set a deficit budget for 2022/23 of £23,600. With one of our objectives for 2022/23 to generate more income through income generation strategies and fundraising we are anticipating that the deficit will be eradicated so CAO can return to generating a small surplus and therefore strengthening our reserves. We have managed to secure some grant funding over a three-year period therefore giving us some certainty of income levels over the next three years. We anticipate this will enable us to maintain a financially stable position but this is something the board continue to closely monitor.

### Reserves policy

#### 1) Unrestricted Reserves

The Trustees believe that the office should hold financial reserves in order to enable it to maintain its service to clients in the event of temporary funding shortfalls, to innovate and invest in IT, premises and service improvements, and to meet its contractual commitments. The unrestricted reserves are currently designated for use as indicated below but Trustees may change allocations between designated funds as they see fit.

### Designated Funds

The trustees have designated funds for the following purposes:

- Operational reserve - an amount (ideally equivalent to at least three months' operating expenditure) set aside in order to provide cover in the event of unforeseen circumstances or falls in income -£66,000
- Contractual commitment reserve - to cover contracted payments to staff such as redundancy-£30,000
- Development reserves- to provide for investment in fundraising so that the organisation is more financially stability - £10,000

**Total reserves £106,000.**

#### 2) Restricted Reserves

Some funds are restricted by the donor or funder and cannot be used for the general purposes of the organisation. Their existence, and the sums of money shown, do not imply that there has been an under-spend but may result from a variety of circumstances including timing differences between the bureau's financial year and the funding year of the project concerned.

## Structure, governance and management

### Governing document

Oxford CAB is registered as a charity and is an incorporated company governed by memorandum and articles and limited by guarantee, as defined by the Companies Act 2006.

### Organisational Structure

Citizens Advice Oxford is managed by a trustee board whose members are trustees of the charity and directors of the company. The board of trustees meets at least four times a year and are supported by three sub-groups or committees (Finance and Risk; Governance, Policies, People Management and Equality; Strategy and Research & Campaigns), comprising trustees and members of the leadership team. Working groups are also convened as required during the year to undertake different tasks. The management of the organisation is delegated to the Director who reports to each trustee board on the progress against plans and brings longer-term strategic issues for discussion and decision.

## OXFORD CITIZENS ADVICE BUREAU

Citizens Advice Oxford is an independent charity with local trustees but is a member of the national Citizens Advice Service.

### **Risk Management**

Trustees have worked on and agreed a Risk Management strategy, register and plan during the year. The Trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems put in place to mitigate those risks. To that end, we are continually monitoring and managing our risks, reviewing the risk register and ensuring action plans are in place to mitigate the key risks.

### **Public Benefit**

The Trustees take into account the Charity Commission guidance on public benefit and believe that the activities of Citizens Advice Oxford are in line with that guidance.

### **Small company provisions**

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies' exemption.

The trustees' annual report was approved on 5 October 2022 and signed on behalf of the board of trustees by:

  
.....  
DAN BLUE ROWE

Trustee

## OXFORD CITIZENS ADVICE BUREAU

### INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF OXFORD CITIZENS ADVICE BUREAU FOR THE YEAR ENDED 31 MARCH 2022

---

I report to the trustees on my examination of the financial statements of Oxford Citizens Advice Bureau ('the charity') for the year ended 31 March 2022 which are set out on pages 8 to 20

#### **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 accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

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

#### **Independent examiner's statement**

Since the company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants, 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 company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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



Nicola Cadwallader FCCA  
For and on behalf of David Cadwallader & Co Limited  
Independent Examiner  
Suite 3 Bignell Park Barnes  
Chesterton  
Nr Bicester  
Oxon OX26 1TD

.....5 October..... 2022



**OXFORD CITIZENS ADVICE BUREAU**

**STATEMENT OF FINANCIAL ACTIVITIES including INCOME AND EXPENDITURE ACCOUNT.  
FOR THE YEAR ENDED 31 MARCH 2022**

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
<b>Income from:</b>							
Donations and legacies	3	209,360	24,793	234,153	221,647	98,945	320,592
Charitable activities	4	9,780	260,945	270,725	57,207	344,991	402,198
Investment income	6	86	-	86	109	-	109
Other income	5	5,258	-	5,258	-	-	-
<b>Total income</b>		<b>224,484</b>	<b>285,738</b>	<b>510,222</b>	<b>278,963</b>	<b>443,936</b>	<b>722,899</b>
<b>Expenditure on:</b>							
Raising funds	7	-	-	-	648	100	748
Charitable activities	8	342,773	352,157	694,930	184,916	375,931	560,847
<b>Total expenditure</b>		<b>342,773</b>	<b>352,157</b>	<b>694,930</b>	<b>185,564</b>	<b>376,031</b>	<b>561,595</b>
<b>Net (expenditure) / - income</b>		<b>(118,289)</b>	<b>(66,419)</b>	<b>(184,708)</b>	<b>93,399</b>	<b>67,905</b>	<b>161,304</b>
<b>Transfers between funds</b>		<b>(20,234)</b>	<b>20,234</b>	<b>-</b>	<b>2,881</b>	<b>(2,881)</b>	<b>-</b>
<b>Net movement in funds</b>		<b>(138,523)</b>	<b>(46,185)</b>	<b>(184,708)</b>	<b>96,280</b>	<b>65,024</b>	<b>161,304</b>
<b>Reconciliation of funds:</b>							
Total funds brought forwards		317,961	67,464	385,425	221,681	2,440	224,121
<b>Total funds carried forward</b>		<b>179,438</b>	<b>21,279</b>	<b>200,717</b>	<b>317,961</b>	<b>67,464</b>	<b>385,425</b>

The Statement of Financial Activities includes all gains and losses in the year and therefore a statement of total recognised gains and losses has not been prepared.

All of the above amounts relate to continuing activities.

The notes on pages 11 to 20 form part of these financial statements.

**OXFORD CITIZENS ADVICE BUREAU**

**BALANCE SHEET AS AT 31 MARCH 2022**  
**COMPANY NUMBER 03330267**

		2022		2021	
	Note	£	£	£	£
<b>Fixed Assets</b>					
Tangible assets	13		13,538		21,608
<b>Current assets</b>					
Debtors: Amounts falling due within one year	14	54,336		53,300	
Cash at bank and in hand		313,119		423,237	
		367,455		476,537	
<b>Creditors: Amounts falling due within one year</b>	15	180,276		112,720	
<b>Net current assets</b>			187,179		363,817
<b>Net assets</b>			200,717		385,425
 <b>The funds of the charity</b>					
<b>Funds</b>					
Unrestricted income funds			179,438		317,961
Restricted income funds			21,279		67,464
Total funds	17		200,717		385,425

For the year ended 31 March 2022 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

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

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

These accounts were approved by the Board of Directors on 5 OCTOBER 2022 and are signed on behalf of the board by:

  
 .....  
**DANIELLE ROWE**

Trustee

**OXFORD CITIZENS ADVICE BUREAU**

**STATEMENT OF CASH FLOWS  
FOR THE YEAR ENDED 31 MARCH 2022**

	2022	2021
Note	£	£
<b>Cash flows from operating activities</b>		
Net income	(184,708)	161,304
Adjustments for:		
Depreciation of tangible fixed assets	8,070	8,767
Other interest receivable and similar income	(86)	(109)
Changes in:		
Trade and other debtors	(1,036)	47,428
Trade and other creditors	67,556	(52,506)
Cash generated from operations	(110,204)	164,884
Interest received	86	109
Net cash - used in / from operating activities	<u>(110,118)</u>	<u>164,993</u>
<b>Cash flows from investing activities</b>		
Purchase of tangible assets	-	23,051
Net cash used in investing activities	<u>-</u>	<u>(23,051)</u>
<b>Net – (decrease)/increase in cash and cash equivalents</b>	<b>(110,118)</b>	<b>141,942</b>
Cash and cash equivalents at beginning of year	<u>423,237</u>	<u>281,295</u>
Cash and cash equivalents at end of year	<u><u>313,119</u></u>	<u><u>423,237</u></u>

**NOTES TO THE ACCOUNTS  
FOR THE YEAR ENDED 31 MARCH 2022**

---

**1. COMPANY STATUS AND STATEMENT OF COMPLIANCE**

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and is a registered charity in England and Wales.

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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)) and the Companies Act 2006

**2. ACCOUNTING POLICIES**

**Basis of preparation**

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure. The financial statements are prepared in sterling, which is the functional currency of the entity.

**Going Concern**

The accounts have been prepared on a going concern basis as, in the opinion of the Trustees the Charity will continue in operation for the foreseeable future.

**Fund accounting**

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.

Designated funds are unrestricted funds earmarked by the trustees for a particular future project or commitment. Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

**Income**

All income is included in the statement of financial activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Voluntary income is received by way of grants, donations and gifts and is included in full in the Statement of Financial Activities when receivable. Grants, where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.

**Expenditure**

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure represents amounts invoiced, including value added tax.

**Operating leases**

Lease payments are recognised as an expense over the lease term on a straight-line basis. The aggregate benefit of lease incentives is recognised as a reduction to expense over the lease term, on a straight-line basis.

**Tangible assets**

Tangible assets (excluding investments) are initially recorded at cost and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

**NOTES TO THE ACCOUNTS (CONTINUED)  
FOR THE YEAR ENDED 31 MARCH 2022**

---

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

**Depreciation**

Depreciation is calculated so as to write off the cost of an asset, less its estimated residual value, over the useful economic life of that asset as follows:

- Fixtures and fittings – 25% straight line
- Leasehold improvements – over the length of the lease

**Impairment of fixed assets**

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

**Financial instruments**

A financial asset or a financial liability is recognised only when the charity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

Where investments in shares are publicly traded or their fair value can otherwise be measured reliably, the investment is subsequently measured at fair value with changes in fair value recognised in income and expenditure. All other such investments are subsequently measured at cost less impairment.

Other financial instruments, including derivatives, are initially recognised at fair value, unless payment for an asset is deferred beyond normal business terms or financed at a rate of interest that is not a market rate, in which case the asset is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Other financial instruments are subsequently measured at fair value, with any changes recognised in the statement of financial activities, with the exception of hedging instruments in a designated hedging relationship. Financial assets that are measured at cost or amortised cost are reviewed for objective evidence of impairment at the end of each reporting date. If there is objective evidence of impairment, an impairment loss is recognised under the appropriate heading in the statement of financial activities in which the initial gain was recognised.

**NOTES TO THE ACCOUNTS (CONTINUED)  
FOR THE YEAR ENDED 31 MARCH 2022**

---

For all equity instruments regardless of significance, and other financial assets that are individually significant, these are assessed individually for impairment. Other financial assets are either assessed individually or grouped on the basis of similar credit risk characteristics.

Any reversals of impairment are recognised immediately, to the extent that the reversal does not result in a carrying amount of the financial asset that exceeds what the carrying amount would have been had the impairment not previously been recognised.

**Defined contribution plans**

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

When contributions are not expected to be settled wholly within 12 months of the end of the reporting date in which the employees render the related service, the liability is measured on a discounted present value basis. The unwinding of the discount is recognised as an expense in the period in which it arises.

**Creditors**

Creditors are recognised when the goods or service have been received and payment is crystallised. They are valued at the amount invoiced, or expected to be invoiced, including value added tax.

**Taxation**

The Charity is exempt from corporation tax on its charitable activities.

**OXFORD CITIZENS ADVICE BUREAU**

**NOTES TO THE ACCOUNTS (CONTINUED)  
FOR THE YEAR ENDED 31 MARCH 2022**

**3. DONATIONS AND LEGACIES**

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £	Total Funds 2021 £
<b>Donations</b>				
Donations	19,360	-	19,360	31,647
<b>Grants</b>				
Oxford City Council Core Grant	190,000	-	190,000	190,000
Big Lottery Fund	-	24,793	24,793	98,945
	<u>209,360</u>	<u>24,793</u>	<u>234,153</u>	<u>320,592</u>

**4. INCOME FROM CHARITABLE ACTIVITIES**

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £	Total Funds 2021 £
Advice services general funding	9,780	-	9,780	32,207
Oxford City Council non Core Funding	-	-	-	30,000
Benefits in Practice Oxfordshire County Council	-	24,000	24,000	28,000
Macmillan	-	71,258	71,258	74,432
Help to Claim	-	32,270	32,270	32,061
Greensquare	-	-	-	25,000
Oxford Special Advice Service	-	15,583	15,583	16,983
MaPS	-	43,110	43,110	36,585
Refugee Resources	-	10,886	10,886	10,886
Henry Smith	-	55,000	55,000	5,000
IT equipment funding	-	-	-	32,322
Citizens Advice 'Single Queue'	-	-	-	34,000
Other Covid funding	-	-	-	44,722
Energy Projects (Savings BESN/Advice Programme EAP)	-	8,838	8,838	-
	<u>9,780</u>	<u>260,945</u>	<u>270,725</u>	<u>402,198</u>

**OXFORD CITIZENS ADVICE BUREAU**

**NOTES TO THE ACCOUNTS (CONTINUED)  
FOR THE YEAR ENDED 31 MARCH 2022**

**5. INCOME FROM OTHER ACTIVITIES**

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £	Total Funds 2021 £
Miscellaneous Income	5,258	-	5,258	-
	<u>5,258</u>	<u>-</u>	<u>5,258</u>	<u>-</u>

**6. INVESTMENT INCOME**

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £	Total Funds 2021 £
Deposit account interest	86	-	86	109
	<u>86</u>	<u>-</u>	<u>86</u>	<u>109</u>

**7. EXPENDITURE ON RAISING FUNDS**

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £	Total Funds 2021 £
Advertising publicity and promotion	-	-	-	748
	<u>-</u>	<u>-</u>	<u>-</u>	<u>748</u>

**8. EXPENDITURE ON CHARITABLE ACTIVITIES**

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £	Total Funds 2021 £
Salaries	136,050	271,320	407,370	357,979
Premises costs	49,672	23,203	72,875	61,869
Dilapidations	100,000	-	100,000	-
Office costs	34,078	40,407	74,485	65,356
Staff and volunteers	11,216	7,864	19,080	26,767
Other costs	1,453	7,863	9,316	29,344
Governance costs	10,304	1,500	11,804	19,532
	<u>342,773</u>	<u>352,157</u>	<u>694,930</u>	<u>560,847</u>

The dilapidations expenditure of £100,000 was incurred as a result of a planned office move from 95 St Aldates to the Wesley Church in central Oxford (Move took place in April 2022). The new premises will enable the charity to operate more effectively and efficiently in delivering services in the future. With the move being planned the cost of the dilapidations was funded from money set aside within designated reserves for this eventuality as can be seen by the movement in the reserves outlined at Note 17.



NOTES TO THE ACCOUNTS (CONTINUED)  
FOR THE YEAR ENDED 31 MARCH 2022

9. NET INCOME

	2022 £	2021 £
Net income is stated after charging:		
Depreciation	8,070	8,767

10. INDEPENDENT EXAMINATION FEES

	2022 £	2021 £
Fees payable to the independent examiner for:		
Independent examination of the financial statements	1,770	2,730

11. STAFF COSTS

	2022 £	2021 £
The total staff costs and employee benefits for the reporting period are analysed as follows:		
Wages and salaries	375,226	325,996
Social security costs	19,977	17,984
Employer contributions to pension plans	11,934	12,056
	<u>407,137</u>	<u>356,036</u>

The average head count of employees during the year was 24 (2021: 23). The average number of full-time equivalent employees during the year is analysed as follows:

	2022 No.	2021 No.
Advice staff	9	10
Management, admin and support staff	4	3
	<u>13</u>	<u>13</u>

No employee received any pay or benefits in excess of £60,000 in either year.

## OXFORD CITIZENS ADVICE BUREAU

### NOTES TO THE ACCOUNTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2022

#### 12. TRUSTEE REMUNERATION AND EXPENSES

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees.

#### 13. TANGIBLE FIXED ASSETS

	Fixtures and fittings	Leasehold improvements	Total
	£	£	£
<b>Cost</b>			
At 1 April 2021	182,458	108,193	290,651
Additions	-	-	-
At 31 March 2022	<u>182,458</u>	<u>108,193</u>	<u>290,651</u>
<b>Depreciation</b>			
At 1 April 2021	160,850	108,193	269,043
Charge for the year	8,070	-	8,070
At 31 March 2022	<u>168,920</u>	<u>108,193</u>	<u>277,113</u>
<b>Carrying amount</b>			
At 31 March 2022	<u>13,538</u>	-	<u>13,538</u>
At 31 March 2021	<u>21,608</u>	-	<u>21,608</u>

#### 14. DEBTORS

	2022	2021
	£	£
Prepayments and accrued income	17,917	17,079
Grant monies due	35,625	28,327
Other debtors	794	7,894
	<u>54,336</u>	<u>53,300</u>

#### 15. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022	2021
	£	£
Social security and other taxes	5,836	7,590
Deferred income	39,786	50,417
Other creditors	134,654	54,713
	<u>180,276</u>	<u>112,720</u>

NOTES TO THE ACCOUNTS (CONTINUED)  
FOR THE YEAR ENDED 31 MARCH 2022

16. PENSIONS AND OTHER POST RETIREMENT BENEFITS

Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £11,934 (2021: £12,056).

17. ANALYSIS OF CHARITABLE FUNDS

Unrestricted funds

	At 1 April 2021	Income	Expenditure	Transfer to general funds for capital expenditure	Transfers	At 31 March 2022
	£	£	£	£	£	£
General funds	82,961	224,484	242,773	-	8,766	73,438
Operational reserve	95,000	-	-	-	(29,000)	66,000
Contractual commitment reserve	30,000	-	-	-	-	30,000
Premises reserve	100,000	-	100,000	-	-	-
Development reserve	10,000	-	-	-	-	10,000
	<u>317,961</u>	<u>224,484</u>	<u>342,773</u>	<u>-</u>	<u>(20,234)</u>	<u>179,438</u>

**OXFORD CITIZENS ADVICE BUREAU**

**NOTES TO THE ACCOUNTS (CONTINUED)  
FOR THE YEAR ENDED 31 MARCH 2022**

<b>Restricted funds</b>	<b>At 1 April 2021</b>	<b>Income</b>	<b>Expenditure</b>	<b>Transfer to general funds for capital expenditure</b>	<b>Transfers</b>	<b>At 31 March 2022</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Big Lottery Fund/Refernet	25,131	24,793	28,645	-	-	21,279
Citizens Advice 'Single Queue'	34,000	-	34,000	-	-	-
Benefits in Practice	-	24,000	25,100	-	1,100	-
Help to Claim	-	32,270	34,948	-	2,678	-
MaPS	-	43,110	45,267	-	2,157	-
Macmillan	-	71,258	79,093	-	7,835	-
Oxford Special Advice Service	-	15,583	19,570	-	3,987	-
Refugee Resources	-	10,886	13,363	-	2,477	-
Henry Smith	30	55,000	55,030	-	-	-
IT equipment Fund	8,303	-	8,303	-	-	-
Energy Projects (Savings BESN/Advice Programme EAP)	-	8,838	8,838	-	-	-
	<u>67,464</u>	<u>285,738</u>	<u>352,157</u>	<u>-</u>	<u>20,234</u>	<u>21,279</u>

**Purpose of restricted funds:**

**Big Lottery fund:** Helping those in crisis and the vulnerable by working in partnership across the city

**Citizens Advice Covid:** Phone Advice

**Benefits in practice:** Connecting welfare rights advice to primary care and community settings

**Help to claim:** support for those claiming Universal Credit

**MaPs:** Providing Debt advice

**Macmillan:** Supporting those suffering with cancer and their families

**Oxford Special Advice Service:** Supporting the needs of people living in Oxfordshire especially the elderly, families with young children and those living with disabilities

**Refugee Resources:** providing welfare and other advice to those seeking help for asylum or refugee status

**Henry Smith:** Providing benefit and debt advice to the vulnerable members of the community

**IT equipment Fund:** Providing equipment for remote working and advice delivery

**Refernet:** Supporting partnership and effective referral with agencies across the City of Oxford

**Transfers to general funds.** Where a project has been fully delivered and there is no requirement to repay unspent balances, a transfer to general reserves is made at the end of the project.

Deficits on completed projects are met by transferring funds from general funds.

**OXFORD CITIZENS ADVICE BUREAU**

**NOTES TO THE ACCOUNTS (CONTINUED)  
FOR THE YEAR ENDED 31 MARCH 2022**

**18. ANALYSIS OF NET ASSETS BETWEEN FUNDS**

	Unrestricted funds	Restricted funds	Total funds 2022	Total funds 2021
	£	£	£	£
Tangible fixed assets	13,538	-	13,538	21,608
Current assets	346,176	21,279	367,455	476,537
Creditors less than 1 year	180,276	-	180,276	112,720
	179,438	21,279	200,717	385,425

**19. OPERATING LEASE COMMITMENTS**

	2022	2021
	£	£
Later than 1 year and not later than 2 years	13,800	48,200
Later than 1 year and not later than 5 years	-	-
	-	-

