

REGISTERED COMPANY NUMBER: 04140012 (England and Wales)
REGISTERED CHARITY NUMBER: 1085878

**REPORT OF THE TRUSTEES AND
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022
FOR
RICHMOND CITIZENS ADVICE BUREAUX SERVICE
(A COMPANY LIMITED BY GUARANTEE)**

Hartley Fowler LLP
Chartered Accountants
4th Floor Tuition House
27-37 St George's Road
Wimbledon
London
SW19 4EU

RICHMOND CITIZENS ADVICE BUREAUX SERVICE

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FOR THE YEAR ENDED 31 MARCH 2022**

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RICHMOND CITIZENS ADVICE BUREAUX SERVICE (REGISTERED NUMBER: 04140012)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2022

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2022.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Articles of Association and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

The organisation operates as Citizens Advice Richmond (CAR) though the company name remains Richmond Citizens Advice Bureaux Service.

In this report the national Citizens Advice charity is referred to as Citizens Advice and the Council of the London Borough of Richmond upon Thames is referred to as Richmond Council.

OBJECTIVES AND ACTIVITIES

The Articles of Association of CAR state that the charity's objects are to promote any charitable purpose 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 and around the London Borough of Richmond upon Thames and surrounding areas.

The key strategic objectives for the next three years are set out in the business and development plan 2022-25, along with a detailed work plan for 2022-25. The plan was developed from an online planning meeting held in January 2022, attended by staff, volunteers, trustees and key stakeholders. The draft plan was consulted on with each of these groups and was approved by the trustees in February. Progress towards the targets in the work plan are monitored quarterly by the trustee board. A new plan for 2023-26 will be developed in early 2023.

Our Aim:

The Citizens Advice service helps people resolve their legal, money and other problems by providing information and advice, and by influencing policymakers.

Statement of purpose:

Citizens Advice Richmond is a charity that empowers people to resolve their problems and changes their lives for the better. We do this on a free and impartial basis by:

- Offering personalised options based advice
- Educating our community to avoid future problems
- Effecting change at local and national level through research and campaigns.

Our Values:

To underpin our strategy and plans, trustees, staff and volunteers will always seek to:

- Put our clients at the centre of all we do
- Respond to the needs of the local community
- Ensure high quality and accessibility
- Guarantee confidentiality and impartiality
- Promote equalities and challenge discrimination

Our Objectives:

Our vision for Citizens Advice Richmond involves working towards five key strategic priorities:

1. Access to advice - we will prioritise advice to those who need it most and help people via the most appropriate channel; we will provide strategic leadership to the local advice sector
 2. Influence - we will be more influential and speak out on behalf of local residents, working with statutory and voluntary organisations to identify the source of peoples' problems and campaign for improvements in policy and practice at local and national level
 3. Sustainability - we will diversify our funding base by developing new sources of funding alongside efficiency gains where possible to ensure our sustainability
 4. Partners - we will develop effective partnerships to deliver cost effective services, focusing on the needs of disadvantaged people and communities and to share best practice
 5. Volunteers - we will attract a broad range of new volunteers and offer them more flexible opportunities.
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RICHMOND CITIZENS ADVICE BUREAUX SERVICE (REGISTERED NUMBER: 04140012)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2022

Public benefit

How our activities deliver public benefit:

During the year, CAR provided advice to clients across the London Borough of Richmond upon Thames by phone, email and in person. We re-opened our offices at Hampton, Hampton Hill, Barnes and Sheen and delivered outreach advice services at the Whitehouse Community Centre and the Vineyard.

Staff and volunteers

As of the end of March 2022, CAR had a total of 20 paid staff; 16 of whom were part-time. The charity continues to benefit from the contribution of a large body of around 70 local volunteers who provide the advice service to the public or support the charity's administration. Volunteer advisers work an average of one day per week and it takes about twelve months for them to be fully trained to the exacting standard which is required. Over the course of the reporting period, a total of 30 new volunteers were recruited and trained (19 the previous year). It is estimated that our volunteers contributed over 22,000 person hours overall, throughout the year. The trustees who are all volunteers themselves, wish to express their gratitude to all our volunteers for their support and dedication.

ACHIEVEMENT AND PERFORMANCE

Over the year 2021-2022, 5,610 individual clients were provided with advice and information (2020-2021: 5,922). We have seen an increase in the number of clients who have complex, multiple and interlinked problems which has impacted on our capacity - advisers dealt with a total of 23,835 separate issues on their behalf (2020-2021: 25,789). Despite the completely different method of working forced upon us by the pandemic, the number of clients helped and number of advice issues dealt with during the year remained high.

Main Enquiry Areas	2021-22 - %	2020-21 - %
Welfare Benefits including Universal Credit	35	32
Debt	12	7
Housing	12	12
Employment	4	5
Relationships & Family	4	3

Advisers also secured in financial gains of £3,163,387 for our clients (2020-2021: £3,157,851) through debt write-off and receipt of benefits or other entitlements. This is a significant contribution not only to individuals and households, but also to the broader local economy. 38% of clients stated that they had a disability or chronic illness (2020-2021: 26%) and 22% were from black and minority ethnic groups (2020-2021: 27%) and a further 10% classed themselves as White-other, i.e. not from the British Isles (2020-2021: 19%).

During the year, staff and volunteers continued to provide quality information and advisory services by telephone advice, written and email correspondence, in person and at outreach services at community centres across the borough. We continued our direct referral service for partner organisations to refer clients to us and to upload relevant documents.

Citizens Advice carries out an independent survey, by email or text, of all clients who consent to be contacted. The results below are cumulative for the 12 months, April 2021 - March 2022 Number of CAR clients responding: 410 - 425.

Question	positive or very positive response national average rate for CAR clients	national average
How easy or difficult did you find it to access the service?	75%	75%
To what extent did the service help you find a way forward?	86%	84%
To what extent is your problem now resolved?	75%	74%
How likely would you be to recommend this service?	87%	87%

CAR supported clients in a range of ways; from listening and giving information, providing generalist and specialist advice and through negotiating with third parties. Where appropriate, clients were referred to other agencies, to statutory bodies, or to local legal firms. The service offers specialist advice in family law, immigration, housing and employment, provided by legal professionals, where advice is given on a pro-bono basis.

Our Manage Your Money (MYM) team delivered appointments to 100 clients and carried out workshops for 50 people.

RICHMOND CITIZENS ADVICE BUREAUX SERVICE (REGISTERED NUMBER: 04140012)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2022

We developed a new partnership with Richmond AID to deliver the Family Advice Project which supports families in crisis and with complex difficulties. The project is jointly funded by RPLC and Hampton Fund.

We were involved in distributing the Household Support Fund on behalf of Richmond Council and supported 364 households and distributed £140,000.

Research and campaigns are an important aspect of our work. Advisers submitted a total of 200 evidence forms (EFs) for the whole of 2021-2022. The team's main focus during the year was on the following campaigns:

- Keep the Lifeline - a campaign to retain the £20 a week increase to Universal Credit
- Adequacy of welfare support
- Cost of living crisis
- Stop "no DSS" policies
- Improving processes for tenants in social housing

The Team is working closely with local organisations, including Richmond Council (particularly on housing issues), local MPs, RHP and PA Housing. A monthly campaigns newsletter is produced which is circulated to the local MPs, Richmond Council, major funders, DWP, the Richmond Advice Forum, R&C teams in the London cluster, national Citizens Advice and everyone at CAR.

FINANCIAL REVIEW

Funding sources

For 2021-22, the main source of funding was a contract with Richmond Council to deliver a generalist advice services in the borough. This contract originally began in August 2013 and was extended twice, with a 10% then a 5% reduction in funding. The latest extension runs to March 2023. In 2021/22, this contract comprised about 43% (2020/21: 47%) of total income; ongoing support from three local trusts comprised 24% (2020/21: 27%) of income.

As ever, diversifying our funding base will remain challenging and we continue to operate in a financially finely balanced and constrained environment. We are grateful for the continued support from local trusts (Hampton Fund, Richmond Parish Lands Charity and The Barnes Fund); However this cannot be guaranteed and securing new funding sources will continue to be difficult as we operate in what is perceived to be a prosperous borough.

Outcome for the year

For the year ended 31 March 2022, CAR had a net excess of income over expenditure of £34,443 (2021: surplus of £8,475) of which £19,250 (2021: £3,172) represented a decrease in restricted funds and £53,693 represented an increase in unrestricted funds (2021: £11,647). The cash resources at the end of the year stood at £304,521 an increase of £33,866 on the previous year end.

Reserves

Reserves at 31 March 2022 stood at £346,573 (2021: £312,130) of which £334,023 (2021: £280,330) were unrestricted funds and the remainder restricted. Within unrestricted funds the trustees have allocated £24,282 being an amount equal to the net book value of the fixed assets, to a designated fund as such funds are invested in fixed assets and, therefore, not available to meet the day to day running costs of the charity.

CAR requires unrestricted funds in the period ahead to:

- a. provide working capital to cover day to day fluctuations in income and expenditure, including those for separately funded projects, which may have different financial accounting periods and different timetables for grant or contract instalments, sometimes in advance, sometimes in arrears;
- b. meet, in the short term, either unexpected expenses or income shortfalls;

The trustees estimate that the amount of reserves required to address the requirements above is between £200,000 and £210,000. The unrestricted reserves of the charity at 31 March 2022, excluding the designated fixed assets fund, were £309,741.

RICHMOND CITIZENS ADVICE BUREAUX SERVICE (REGISTERED NUMBER: 04140012)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2022

Going concern

The trustees have considered CAR cash flow forecast for the period ahead. Provided that the advice contract with Richmond Council is extended in 2023 at a funding level not materially different to the funding level in 2021-22 and 2022-23, the trustees believe that the charity has a reasonable expectation of having sufficient resources to continue in operation for the foreseeable future. Accordingly, the trustees continue to adopt the going concern basis in the preparation of the accounts.

Principal risks and uncertainties

Principal Risks

Risk Management

LBRuT funding reduces in 2023/24

Ensure all performance targets met; promote service impact

Rental liabilities could increase at lease end on Hampton Hill February 2023.

Maintain contingency in financial planning and forecasting. Work with LBRuT to explore Civic Centre presence to reduce rental liability.

Debt Free London contract not awarded to consortium including CAR in 2023/24

Ensure all performance targets met

Cost of Living Crisis leads to increased demand for our services.

Seek additional funds (e.g. for a Crisis Prevention Case Worker).

FUTURE DEVELOPMENTS

During 2022-2023, CAR will work on implementing our work-plan for the year to deliver on our five key strategic objectives, set out in the business and development plan and to plan how our services can adapt to the post Covid-19 environment. The work plan is updated quarterly and progress is reported to trustees at board meetings.

CAR will continue to work towards meeting the contractual targets in the generalist advice services contract with Richmond Council. It is hoped that meeting and exceeding these targets will help to influence the council's decision to commission the service from 2023. The charity will continue to promote the value of its work to members of the council, other funders and the general public. This is especially true as we have experienced a surge in demand for advice as a result of the Covid-19 pandemic.

Help to Claim - we successfully delivered this project during 2021-2022. From 2022, the contract is delivered regionally. CAR did not bid to deliver this due to the amount of operational capacity required.

The Money and Pensions Service (MaPS) commissions debt advice services across the country and all services are being recommissioned during 2022. CAR will work with the current provider in the London region, Toynbee Hall and with Citizens Advice to ensure we stand the best chance of being part of a successful bid when the new contract is awarded from January 2023.

Quality will remain central to service planning; through ongoing structured training programmes and through audit. CAR will continue with Citizens Advice's performance quality framework, by carrying out regular quality of advice assessments, overseen by Citizens Advice quality auditors.

Research and campaigns will remain an extremely important aspect of the charity's work. In the year ahead CAR will continue to participate proactively in national Citizens Advice campaigns, as well as actively working with statutory bodies, MPs, and others in the borough to tackle local issues and to feed back on the impact on clients of welfare benefit reforms and other policies and practices. The team works to an annual development plan and the work is overseen by a steering group, comprising staff, volunteers and the lead trustee and chaired by the CEO, that meets quarterly.

CAR continues to recruit and train new volunteers to maintain current levels of service and respond to demand for advice. It will continue to develop new and innovative projects that respond to identified local advice needs.

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2022**

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Richmond Citizens Advice Bureaux Service is a company limited by guarantee and is a registered charity. It is governed by its Articles of Association.

Recruitment and appointment of new trustees

The directors of the charitable company ('the charity') are its trustees for the purpose of charity law and throughout this report are collectively referred to as the trustees. Trustees are elected to the board by members of the charity at the annual general meeting. One third of the elected trustees are required to retire by rotation at each annual general meeting. The chair of trustees is elected by the board. The trustees who acted during the year under review are listed on page 6, none of whom has any beneficial interest in the company.

Induction and training of new trustees

New trustees are elected at the annual general meeting, or are co-opted during the course of the year. They are given an induction pack of literature which confirms their role and responsibilities and they also undergo an induction programme in the bureau, and may attend briefing sessions run by Citizens Advice.

Organisational structure

CAR is governed by its trustee board which is responsible for setting the strategic direction of the organisation and the policy of the charity. The trustees carry the ultimate responsibility for the conduct of the charity and for ensuring that it satisfies its legal and contractual obligations. The trustee board meets at least quarterly and there are additional meetings of appropriate members or groups as required. The day-to-day operation of the organisation has been delegated to the Chief Executive, who is also the Company Secretary. In addition, there is an experienced team of paid staff and a substantial team of volunteers who are key to the service offered by the charity.

Decisions are made by the trustee board, in line with the strategic business and development plan which is translated into annual operational plans and reported against to the board. There are regular staff meetings and senior management team meetings which ensure that progress is being made against targets and also enable early troubleshooting when problems arise.

Wider network

CAR is a member of the national Citizens Advice service and the national charity sets and monitors standards for advice, policies, procedures and supports bureaux with an information system, training and other services. Operating policies are independently determined by the trustee board of CAR in order to fulfil its charitable objectives and comply with the national membership requirements.

Related parties

The charity cooperates and liaises with other advisory services, local charities and council departments on behalf of clients. Where one of the trustees is also involved with another relevant organisation, they may be involved in discussions about it but not in any decision-making process.

Risk management

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. A risk mitigation exercise is part of our longer-term strategic planning and our annual operational review and planning. Internal policies and procedures are contained within four documents - an office manual, staff handbook, employee handbook and volunteer handbook, which also reference Citizens Advice national policies and guidelines. The manual and handbooks are reviewed quarterly and updated as necessary. As well as an annual external independent examination, CAR undergoes on-going quality of advice audits and annual organisational audits overseen by Citizens Advice.

Information assurance

The Citizens Advice Richmond trustee board oversees the information security of all personal information of our clients, staff, funders and strategic partners that is processed. The vast majority of our client data is stored in Casebook, a case management system owned and managed by Citizens Advice. An alternative system, AdvicePro, is used to store client data gathered to provide debt advice. Citizens Advice Richmond holds joint responsibility for client data held in Casebook with the national Citizens Advice Service, and for client data held in AdvicePro with the Money and Pensions Service and Toynbee Hall. An information assurance management team exists to ensure that 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 the Data Protection Act 2018.

RICHMOND CITIZENS ADVICE BUREAUX SERVICE (REGISTERED NUMBER: 04140012)

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2022**

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

04140012 (England and Wales)

Registered Charity number

1085878

Registered office

1st Floor,
94-102 High Street
Hampton Hill
Hampton
TW12 1NY

Trustees

Farah Rachlin Chair
Tom Hetherington Treasurer
Stephen Hill
Jessica Faith Tyrrell
Sharon Elizabeth Raj (resigned 13/7/22)
David Vernon Tatlow (resigned 29/6/21)
Owain Griffiths (appointed 3/8/22)
Wendy Barker
Roger Keith Hillyer
Camelia Mary Fredericks (appointed 22/3/22) (resigned 7/9/22)
Simon Clarkson (appointed 1/11/21) (resigned 8/2/22)
Alison Noehrbass (appointed 5/4/22)
John Edward Wheatle (appointed 3/8/22)
Joanne Merritt (resigned 20/5/21)
Gerard James Sheridan

Company Secretary and Chief Executive Officer

Lorna Reid (appointed 19/10/21)
Simon Lawson (resigned 19/10/21)

Independent Examiner

Jonathan Askew FCA
Institute of Chartered Accountants in England and Wales
Hartley Fowler LLP
Chartered Accountants
4th Floor Tuition House
27-37 St George's Road
Wimbledon
London
SW19 4EU

Bankers

Charities Aid Foundation Bank Ltd
25 Kings Hill Avenue
West Malling
Kent ME19 4JQ

Name

The registered name of the charity is Richmond Citizens Advice Bureaux Service but we operate under the name of Citizens Advice Richmond, following a rebranding process as required by the Citizens Advice membership scheme.

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2022**

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Richmond Citizens Advice Bureaux 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 those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to 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.

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

Approved by order of the board of trustees on 14th Sept 2022 and signed on its behalf by:


.....
Farah Rachlin - Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF RICHMOND CITIZENS ADVICE BUREAUX SERVICE

Independent examiner's report to the trustees of Richmond Citizens Advice Bureaux Service ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2022.

Responsibilities and basis of report

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

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


Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a registered member of Institute of Chartered Accountants in England and Wales 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:

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.



Jonathan Askew FCA
Institute of Chartered Accountants in England and Wales
Hartley Fowler LLP
Chartered Accountants
4th Floor Tuition House
27-37 St George's Road
Wimbledon
London
SW19 4EU

14 September 2022

RICHMOND CITIZENS ADVICE BUREAUX SERVICE

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT) FOR THE YEAR ENDED 31 MARCH 2022

	Notes	Unrestricted funds £	Restricted funds £	2022 Total funds £	2021 Total funds £
INCOME FROM					
Donations	3	1,568	-	1,568	1,810
Charitable activities					
General Advice		409,624	223,610	633,234	577,415
Other trading activities	4	3,066	-	3,066	4,259
Investment income	5	437	-	437	399
Total		<u>414,695</u>	<u>223,610</u>	<u>638,305</u>	<u>583,883</u>
EXPENDITURE ON					
Charitable activities	7				
General Advice		342,115	261,747	603,862	575,408
NET INCOME/(EXPENDITURE)		72,580	(38,137)	34,443	8,475
Transfers between funds	20	<u>(18,887)</u>	<u>18,887</u>	-	-
Net movement in funds		53,693	(19,250)	34,443	8,475
RECONCILIATION OF FUNDS					
Total funds brought forward		280,330	31,800	312,130	303,655
TOTAL FUNDS CARRIED FORWARD		<u><u>334,023</u></u>	<u><u>12,550</u></u>	<u><u>346,573</u></u>	<u><u>312,130</u></u>

CONTINUING OPERATIONS

All income and expenditure has arisen from continuing activities.

The notes form part of these financial statements

RICHMOND CITIZENS ADVICE BUREAUX SERVICE (REGISTERED NUMBER: 04140012)

**STATEMENT OF FINANCIAL POSITION
31 MARCH 2022**

	Notes	2022 £	2021 £
FIXED ASSETS			
Tangible assets	15	24,282	41,449
CURRENT ASSETS			
Debtors	16	57,632	48,149
Cash at bank		304,521	270,655
		<u>362,153</u>	<u>318,804</u>
CREDITORS			
Amounts falling due within one year	17	(39,862)	(48,123)
		<u>322,291</u>	<u>270,681</u>
NET CURRENT ASSETS			
		<u>346,573</u>	<u>312,130</u>
TOTAL ASSETS LESS CURRENT LIABILITIES			
		<u>346,573</u>	<u>312,130</u>
NET ASSETS			
		<u>346,573</u>	<u>312,130</u>
FUNDS	20		
Unrestricted funds		334,023	280,330
Restricted funds		12,550	31,800
		<u>346,573</u>	<u>312,130</u>
TOTAL FUNDS		<u>346,573</u>	<u>312,130</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2022.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2022 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

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

The financial statements were approved by the Board of Trustees and authorised for issue on 14th September 2022 and were signed on its behalf by:


 Tom Hetherington - Trustee

The notes form part of these financial statements

RICHMOND CITIZENS ADVICE BUREAUX SERVICE**STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2022**

	Notes	2022 £	2021 £
Cash flows from operating activities			
Cash generated from operations	1	<u>39,969</u>	<u>125,780</u>
Net cash provided by operating activities		<u>39,969</u>	<u>125,780</u>
Cash flows from investing activities			
Purchase of tangible fixed assets		(6,540)	(6,922)
Interest received		<u>437</u>	<u>399</u>
Net cash used in investing activities		<u>(6,103)</u>	<u>(6,523)</u>
Change in cash and cash equivalents in the reporting period		<u>33,866</u>	<u>119,257</u>
Cash and cash equivalents at the beginning of the reporting period		<u>270,655</u>	<u>151,398</u>
Cash and cash equivalents at the end of the reporting period		<u><u>304,521</u></u>	<u><u>270,655</u></u>

The notes form part of these financial statements

RICHMOND CITIZENS ADVICE BUREAUX SERVICE**NOTES TO THE STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2022**

1. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES			
	2022		2021
	£		£
Net income for the reporting period (as per the Statement of Financial Activities)	34,443		8,475
Adjustments for:			
Depreciation charges	23,707		21,526
Interest received	(437)		(399)
(Increase)/decrease in debtors	(9,483)		71,180
(Decrease)/increase in creditors	(8,261)		24,998
Net cash provided by operations	<u>39,969</u>		<u>125,780</u>
2. ANALYSIS OF CHANGES IN NET FUNDS			
	At 1/4/21	Cash flow	At 31/3/22
	£	£	£
Net cash			
Cash at bank	<u>270,655</u>	<u>33,866</u>	<u>304,521</u>
	<u>270,655</u>	<u>33,866</u>	<u>304,521</u>
Total	<u>270,655</u>	<u>33,866</u>	<u>304,521</u>

The notes form part of these financial statements

RICHMOND CITIZENS ADVICE BUREAUX SERVICE

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

1. GENERAL INFORMATION

The charitable company is incorporated and domiciled in England and Wales. The address of its registered office is 94-102 High Street, Hampton Hill, Hampton, TW12 1NY. The registered number of the company is 04140012. The registered number of the charity is 1085878.

The financial information presented is for the year ended 31 March 2022 and 31 March 2021. The financial information is presented in sterling.

2. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

a) Going concern basis

The "Reserves Policy and Going Concern" section of the trustees' report sets out various considerations relative to the going concern position of the charity and explains why the trustees continue to adopt the going concern basis in the preparation of these financial statements.

b) Significant judgements and estimates

The trustees consider that there are no areas of judgement or estimation which materially affect the financial statements.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Income in respect of services provided is recognised when, and to the extent that, performance occurs and is measured at the fair value of the consideration receivable.

Voluntary income is received by way of grants and is included in full in the Statement of Financial Activities when receivable.

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charitable company, this is normally upon notification of the interest paid or payable by the bank.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

Governance costs

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include the independent examiner's fees.

Allocation and apportionment of costs

Support costs include all those overhead costs of office and bureau accommodation, utility services and other services and costs, which are in support of the activity. They have been allocated to activity cost categories on a basis consistent with the use of resources, e.g. staff costs by time spent and other costs by estimated usage.

RICHMOND CITIZENS ADVICE BUREAUX SERVICE

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2022

2. ACCOUNTING POLICIES - continued

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Short leasehold	- over the lease term
Computer equipment	- 33% on cost

Tangible fixed assets are depreciated from when they are brought into use. The charity capitalises computer equipment costing over £500.

Taxation

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

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

The charity acted as agent for several charities in the London Borough of Richmond upon Thames in distributing funds to their beneficiaries. The income and expenditure relating to these projects is excluded from the Statement of Financial Activities.

Leasing commitments

Leases that do not transfer all the risks and rewards of ownership are classified as operating leases. Payments under operating leases are charged to the statement of financial activities on a straight-line basis over the lifetime of the lease.

Pension costs and other post-retirement benefits

The charitable company operates a defined contribution pension scheme. Contributions are included in the statement of financial activities in the year they are incurred.

Financial instruments

The charity only has financial instruments of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value

Cash at bank

Cash at bank includes bank deposit accounts and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Debtors

Trade and other debtors are recognised at the settlement amount due. Prepayments are recognised at the invoiced cost prepaid.

Creditors

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

RICHMOND CITIZENS ADVICE BUREAUX SERVICE

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2022

3. DONATIONS	2022	2021
	£	£
Donations	<u>1,568</u>	<u>1,810</u>
4. OTHER TRADING ACTIVITIES	2022	2021
	£	£
Fundraising events	2,954	4,259
Other income	112	-
	<u>3,066</u>	<u>4,259</u>
5. INVESTMENT INCOME	2022	2021
	£	£
Deposit account interest	<u>437</u>	<u>399</u>
6. INCOME FROM CHARITABLE ACTIVITIES	2022	2021
	£	£
General advice		
Contractual income		
London Borough of Richmond upon Thames - Community Advice Services	273,990	273,990
London Borough of Richmond upon Thames - EU Nationals	10,584	18,997
London Borough of Richmond upon Thames - Household Support	20,000	-
Citizens Advice - Help to Claim	61,180	60,559
Department of Work and Pensions - Kickstart	49,629	-
Richmond Housing Partnership	6,000	6,000
Achieving for Children - Community Learning	-	(1,720)
	<u>421,383</u>	<u>357,826</u>
Grants		
The Barnes Fund	38,560	38,560
Hampton Fund	60,000	60,000
Richmond Parish Lands Charity	52,000	41,300
Toynbee Hall - Debt Free London Grant	36,621	33,734
Citizens Advice - Energy Advice Programme	16,180	9,495
Family Advice Project	8,490	-
Richmond Parish Lands Charity - Vineyard Outreach Project	-	14,334
Citizens Advice - Remote Working Equipment	-	12,195
Richmond Aid - Covid Response Fund	-	9,971
	<u>211,851</u>	<u>219,589</u>
Total for general advice	<u>633,234</u>	<u>577,415</u>

RICHMOND CITIZENS ADVICE BUREAUX SERVICE

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2022**

7. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 8) £	Support costs (see note 9) £	Totals £
General Advice	<u>405,560</u>	<u>198,302</u>	<u>603,862</u>

8. DIRECT COSTS OF CHARITABLE ACTIVITIES

	2022 £	2021 £
Staff costs	324,516	321,201
Hire of plant and machinery	1,670	1,480
Rent and premises costs	49,960	47,294
Office costs	13,412	15,539
Volunteer costs including training	1,260	950
Other expenditure	14,742	7,978
	<u>405,560</u>	<u>394,442</u>

9. SUPPORT COSTS

	Management £	Governance costs £	Totals £
General Advice	<u>194,162</u>	<u>4,140</u>	<u>198,302</u>

Support costs, included in the above, are as follows:

Management

	2022 General Advice £	2021 Total activities £
Staff costs	111,171	107,625
Other rents and premises costs	20,367	18,995
Office overhead costs	49,342	39,285
Depreciation of tangible fixed assets	13,282	11,101
	<u>194,162</u>	<u>177,006</u>

Governance costs

	2022 General Advice £	2021 Total activities £
Governance costs	<u>4,140</u>	<u>3,960</u>

RICHMOND CITIZENS ADVICE BUREAUX SERVICE**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2022****10. NET INCOME/(EXPENDITURE)**

Net income/(expenditure) is stated after charging/(crediting)

	2022	2021
	£	£
Depreciation - owned assets	23,707	21,526
Operating leases - office equipment	1,670	1,745
Operating leases - property	32,734	32,734
	<u>32,734</u>	<u>32,734</u>

11. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2022 nor for the year ended 31 March 2021.

Trustees' expenses

There were no trustee expenses incurred during the current or previous year.

12. STAFF COSTS

	2022	2021
	£	£
Wages and salaries	390,135	384,187
Social security costs	31,856	30,489
Other pension costs	13,696	14,150
	<u>435,687</u>	<u>428,826</u>

The average monthly number of employees during the year was as follows:

	2022	2021
Management	2	2
Administration	3	2
Advice workers and support staff	15	12
	<u>20</u>	<u>16</u>

No employee received emoluments in excess of £60,000.

The key management personnel comprise the chief executive officer and the client services manager. The total employee benefits of the key management personnel of the charity were £ 101,653 (2021 £104,780).

13. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds	Restricted funds	Total funds
	£	£	£
INCOME FROM			
Donations	1,810	-	1,810
Charitable activities			
General Advice	377,127	200,288	577,415
Other trading activities	4,259	-	4,259
Investment income	399	-	399
Total	<u>383,595</u>	<u>200,288</u>	<u>583,883</u>

RICHMOND CITIZENS ADVICE BUREAUX SERVICE

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2022**

13. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted funds £	Restricted funds £	Total funds £
EXPENDITURE ON			
Charitable activities			
General Advice	362,250	213,158	575,408
NET INCOME/(EXPENDITURE)	21,345	(12,870)	8,475
Transfers between funds	(9,698)	9,698	-
Net movement in funds	11,647	(3,172)	8,475
RECONCILIATION OF FUNDS			
Total funds brought forward	268,683	34,972	303,655
TOTAL FUNDS CARRIED FORWARD	<u>280,330</u>	<u>31,800</u>	<u>312,130</u>

14. INDEPENDENT EXAMINER'S FEES

The independent examiner's remuneration amounts to an independent examination fee of £3,300 (2021 £3,300) and other services of £840 (2021 £720).

15. TANGIBLE FIXED ASSETS

	Short leasehold £	Fixtures and fittings £	Computer equipment £	Totals £
COST				
At 1 April 2021	78,975	9,101	48,574	136,650
Additions	-	6,540	-	6,540
At 31 March 2022	<u>78,975</u>	<u>15,641</u>	<u>48,574</u>	<u>143,190</u>
DEPRECIATION				
At 1 April 2021	47,386	5,460	42,355	95,201
Charge for year	15,795	4,000	3,912	23,707
At 31 March 2022	<u>63,181</u>	<u>9,460</u>	<u>46,267</u>	<u>118,908</u>
NET BOOK VALUE				
At 31 March 2022	<u>15,794</u>	<u>6,181</u>	<u>2,307</u>	<u>24,282</u>
At 31 March 2021	<u>31,589</u>	<u>3,641</u>	<u>6,219</u>	<u>41,449</u>

RICHMOND CITIZENS ADVICE BUREAUX SERVICE**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2022****16. DEBTORS**

	2022 £	2021 £
Amounts falling due within one year:		
Other debtors	6,601	135
Accrued income	37,000	32,665
Prepayments	2,271	3,589
	<u>45,872</u>	<u>36,389</u>
Amounts falling due after more than one year:		
Other debtors	<u>11,760</u>	<u>11,760</u>
Aggregate amounts	<u>57,632</u>	<u>48,149</u>

Accrued Income include amounts due from The London Borough of Richmond upon Thames and other funders. The timing of these can vary from year to year.

17. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022 £	2021 £
Trade creditors	9,207	2,725
Social security and other taxes	6,978	8,638
Other creditors	157	232
Accrued expenses	20,783	32,528
Deferred income	2,737	4,000
	<u>39,862</u>	<u>48,123</u>

Accrued expenses include a provision for holiday pay.

18. LEASING AGREEMENTS

Minimum lease payments under non-cancellable operating leases fall due as follows:

	2022 £	2021 £
Within one year	27,804	40,870
Between one and five years	835	28,639
	<u>28,639</u>	<u>69,509</u>

Lease payments are mainly in respect of the rent of our offices.

RICHMOND CITIZENS ADVICE BUREAUX SERVICE

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2022**

19. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted funds £	Restricted funds £	2022 Total funds £	2021 Total funds £
Fixed assets	24,282	-	24,282	41,449
Current assets	349,603	12,550	362,153	318,804
Current liabilities	(39,862)	-	(39,862)	(48,123)
	<u>334,023</u>	<u>12,550</u>	<u>346,573</u>	<u>312,130</u>

Comparatives for net assets between funds

	Unrestricted funds £	Restricted funds £	2021 Total funds £
Fixed assets	41,449	-	41,449
Current assets	287,004	31,800	318,804
Current liabilities	(48,123)	-	(48,123)
	<u>280,330</u>	<u>31,800</u>	<u>312,130</u>

20. MOVEMENT IN FUNDS

	At 1/4/21 £	Net movement in funds £	Transfers between funds £	At 31/3/22 £
Unrestricted funds				
General fund	238,881	89,745	(18,887)	309,739
Fixed Assets - Designated fund	41,449	(17,165)	-	24,284
	<u>280,330</u>	<u>72,580</u>	<u>(18,887)</u>	<u>334,023</u>
Restricted funds				
Hampton Fund	-	(1,642)	1,642	-
Property	6,395	-	-	6,395
Debt Free London	-	(12,695)	12,695	-
RPLC Vineyard Outreach Project	10,751	(12,107)	1,356	-
Hampton Fund Refurbishment Fund	8,000	-	(4,000)	4,000
Help to Claim	-	(5,799)	5,799	-
RPLC - Sheen Refurbishment Project	2,344	(2,344)	-	-
Citizens Advice - Energy Advice Programme	-	(1,327)	1,327	-
Citizens Advice - Remote Working	-	-	-	-
Equipment Grant	4,310	(2,155)	-	2,155
Kickstart	-	(68)	68	-
	<u>31,800</u>	<u>(38,137)</u>	<u>18,887</u>	<u>12,550</u>
TOTAL FUNDS	<u>312,130</u>	<u>34,443</u>	<u>-</u>	<u>346,573</u>

RICHMOND CITIZENS ADVICE BUREAUX SERVICE

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2022**

20. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	414,695	(324,950)	89,745
Fixed Assets - Designated fund	-	(17,165)	(17,165)
	<u>414,695</u>	<u>(342,115)</u>	<u>72,580</u>
Restricted funds			
Hampton Fund	60,000	(61,642)	(1,642)
Debt Free London	36,621	(49,316)	(12,695)
RPLC Vineyard Outreach Project	-	(12,107)	(12,107)
Help to Claim	61,180	(66,979)	(5,799)
RPLC - Sheen Refurbishment Project	-	(2,344)	(2,344)
Citizens Advice - Energy Advice Programme	16,180	(17,507)	(1,327)
Citizens Advice - Remote Working	-	-	-
Equipment Grant	-	(2,155)	(2,155)
Kickstart	49,629	(49,697)	(68)
	<u>223,610</u>	<u>(261,747)</u>	<u>(38,137)</u>
TOTAL FUNDS	<u>638,305</u>	<u>(603,862)</u>	<u>34,443</u>

Comparatives for movement in funds

	At 1/4/20 £	Net movement in funds £	Transfers between funds £	At 31/3/21 £
Unrestricted funds				
General fund	212,630	35,949	(9,698)	238,881
Fixed Assets - Designated fund	56,053	(14,604)	-	41,449
	<u>268,683</u>	<u>21,345</u>	<u>(9,698)</u>	<u>280,330</u>
Restricted funds				
Hampton Fund	-	(6,581)	6,581	-
Property	6,395	-	-	6,395
RPLC Vineyard Outreach Project	10,751	(7,117)	7,117	10,751
Hampton Fund Refurbishment Fund	12,000	-	(4,000)	8,000
RPLC - Sheen Refurbishment Project	5,826	(3,482)	-	2,344
Citizens Advice - Remote Working	-	-	-	-
Equipment Grant	-	4,310	-	4,310
	<u>34,972</u>	<u>(12,870)</u>	<u>9,698</u>	<u>31,800</u>
TOTAL FUNDS	<u>303,655</u>	<u>8,475</u>	<u>-</u>	<u>312,130</u>

RICHMOND CITIZENS ADVICE BUREAUX SERVICE**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2022****20. MOVEMENT IN FUNDS - continued**

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	383,595	(347,646)	35,949
Fixed Assets - Designated fund	-	(14,604)	(14,604)
	<u>383,595</u>	<u>(362,250)</u>	<u>21,345</u>
Restricted funds			
Hampton Fund	60,000	(66,581)	(6,581)
Debt Free London	33,734	(33,734)	-
RPLC Vineyard Outreach Project	14,334	(21,451)	(7,117)
Help to Claim	60,559	(60,559)	-
RPLC - Sheen Refurbishment Project	-	(3,482)	(3,482)
Citizens Advice - Energy Advice Programme	9,495	(9,495)	-
Richmond Aid - Covid Response Fund	9,971	(9,971)	-
Citizens Advice - Remote Working Equipment Grant	12,195	(7,885)	4,310
	<u>200,288</u>	<u>(213,158)</u>	<u>(12,870)</u>
TOTAL FUNDS	<u>583,883</u>	<u>(575,408)</u>	<u>8,475</u>

Unrestricted Funds**Designated Fixed Asset Fund**

The Designated Fixed Asset Fund represents amounts expended by the charity to acquire tangible fixed assets for the continuing benefit of the charity.

Restricted Funds**Hampton Fund**

One year grant funding to support the provision of generalist advice services to clients from Hampton Fund's area of benefit (i.e. the Hamptons, Teddington, Twickenham and Whitton). In particular this funding supports the operation of our office at The White House Community Centre, in Hampton, which operates three days per week. The grant also contributes to the running of our Hampton Hill office.

Energy Advice Programme

Short-term funding to support training to groups of individuals and front-line workers from other agencies in choosing a utilities supplier and managing energy usage and bills.

Property

Grant to cover specified property costs.

Debt Free London

Grant funding to provide specialist debt and money advice and information to vulnerable groups, which is designed to reduce debt and social exclusion. It is delivered from the Citizens Advice offices in the Borough and in Kingston upon Thames.

Richmond Parish Lands Charity - Vineyard Outreach Project

The Vineyard Outreach Project is delivered from the Vineyard Centre. The project is to support dedicated benefits and money advice service operating at the centre for hard-to-reach vulnerable groups such as the elderly, homeless, people with disabilities, and young, low-income families, who are mainly users of the centre.

RICHMOND CITIZENS ADVICE BUREAUX SERVICE

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2022

20. MOVEMENT IN FUNDS - continued

Hampton Fund Refurbishment Fund

A one off grant of £20,000, provided in the year 18/19 to contribute to the refurbishment costs of the Hampton Hill office, to be transferred to the general fund over the period of the lease.

Help To Claim

Help to Claim is a national project funded by the DWP and delivered by the Citizens Advice service to assist people claiming Universal Credit. It consists of a national helpline and webchat that is delivered by staff at Local Citizens Advice offices on a rota basis.

Richmond Parish Lands Charity - Sheen Refurbishment Project

A one off grant of £9,500 for the flooring of the charity's Sheen office was made in 19/20.

Remote Working Equipment Grant

A grant from Citizens Advice (ultimately funded by BEIS) to purchase IT and other equipment to enable more staff and volunteers to work from home.

Richmond Aid - Covid Response Fund

A grant from Richmond Council, via Richmond AID (ultimately funded by DEFRA) to support admin and support for the distribution of grants to local residents.

Kickstart

The kickstart scheme is funded by the DWP to create new jobs for 16 to 24 year olds on Universal Credit who are at risk of long term unemployment.

21. EMPLOYEE BENEFIT OBLIGATIONS

The charitable company contributes towards a workplace pension scheme. The pension cost charge represents contributions payable by the charitable company to the scheme and amounted to £13,696 (2021: £14,150). These contributions are invested separately within each employee's workplace pension scheme and are therefore separate from the company's assets.

22. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2022.

23. FUNDS DISPERSED AS AN AGENT

The Charity acted as an agent for several charities in the Borough, and other organisations to distribute funds to beneficiaries of such charities. The income and expenditure related to these projects is excluded from the Statement of Financial Activities.

Project	Brought Forward £	Incoming Resources £	Resources Expended £	Carried Forward £
RPLC	1,403	42,000	(20,334)	23,069
Richmond Charities	4,065	5,000	(4,065)	5,000
HSF Grant	-	140,000	(112,426)	27,574
DEFRA - C19 Emergency Grant	946	-	(946)	-
DWP	-	16,100	(16,100)	-
Zakat Foundation	-	330	(330)	-
Talisman Trust	-	2,700	(2,700)	-
Others	-	650	(67)	583
	<u>6,414</u>	<u>206,780</u>	<u>(156,968)</u>	<u>56,226</u>

The HSF grant was made by The London Borough of Richmond Upon Thames and its full title is The Household Support Grant Fund (Food, Energy Costs and Household Essentials). The grant was used for that purpose.

RICHMOND CITIZENS ADVICE BUREAUX SERVICE

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2022**

24. CHARITABLE COMPANY LIMITED BY GUARANTEE

Each member has a maximum potential liability of £1 in the event of the charitable company being wound up. The number of members as at 31 March 2022 was 24 (2021: 25).