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**FINANCIAL STATEMENTS  
FOR YEAR ENDED 31<sup>st</sup> MARCH 2020**

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**REPORT OF THE DIRECTORS AND TRUSTEES**

The Trustees, who are also the Directors for the purpose of Company Law, present their annual report and the audited financial statements for Rural Cambs Citizens Advice Bureau Ltd (“the Charity”) for the year ended 31<sup>st</sup> March 2020.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their account in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1<sup>st</sup> January 2015).

**Reference and Administration Details**

<b>Charity name:</b>	<b>Rural Cambs Citizens Advice Bureau Ltd</b>
<b>Operating name:</b>	Citizens Advice Rural Cambs
<b>Charity registration no:</b>	1146277
<b>Company registration no:</b>	7931354
<b>Financial conduct authority registration no:</b>	617718
<b>Registered office:</b>	9 Church Mews, Wisbech, Cambridgeshire PE13 1HL
<b>Telephone:</b>	01945 469787
<b>Email:</b>	<a href="mailto:admin@ruralcambscab.org.uk">admin@ruralcambscab.org.uk</a>
<b>Website:</b>	<a href="http://www.citizensadvicecambs.org.uk">www.citizensadvicecambs.org.uk</a>
<b>Key management personnel:</b>	Chief Officer – Mr N Blencowe Chief Financial Officer – Mrs K Drewry
<b>Company secretary:</b>	Mrs M Coaster *
<b>Bankers:</b>	Barclays Bank plc, Leicester LE87 2BB
<b>Auditors:</b>	Stephenson Smart (East Anglia) Limited 2 The Crescent, Wisbech, Cambridgeshire PE13 1EH

## REPORT OF THE DIRECTORS AND TRUSTEES - Continued

The following people serve as Directors/Trustees of the Charity:

Directors /Trustees	Role	Appointed	Elected/Re-elected	Resigned
Mr P D Arch	Trustee		12.12.18	15.11.19
Dr M T Evans	Trustee		1.11.17	11.06.19
Mrs J D Wilson	Trustee		12.12.18	
Mrs J Darroch	Treasurer	01.04.18	12.12.18	
Ms M Lamprecht	Trustee	03.05.18	12.12.18	11.06.19
Mr M Mealing	Chair	03.05.18 Appointed Chair 11.06.19	12.12.18	
Mr S Wilson	Trustee	06.08.19	15.11.19	
Mr K J Woodward	Trustee	27.01.20		
Mr C Palmer	Trustee	02.04.20		

\*Mrs M Coaster - Company Secretary (as a non-trustee)

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

#### **Governing Document and Constitution**

Rural Cambs Citizens Advice Bureau Ltd is a Registered Charity and a Company Limited by Guarantee. The maximum liability of each member is limited to £1. At 31<sup>st</sup> March 2020, the Charity had twenty-one members (2019 seventeen members). The Charity was incorporated as a Company Limited by Guarantee on 1<sup>st</sup> February 2012 and registered as a charity on 7<sup>th</sup> March 2012.

The Charity was incorporated under a Memorandum of Association, which established the objectives and powers of the charitable company and is governed under its Articles of Association. Each principal member of the organisation is, therefore, a member of the Charity and has a right to attend and vote at company general meetings. Members support the organisation by volunteering their services free.

The Charity is independent, and is one of three Citizens Advice local centres in Cambridgeshire and covers East Cambridgeshire, Fenland and Huntingdonshire, serving a population of just over 368,000 residents.

#### **Recruitment and Appointment to Board of Trustees**

Trustees, who are also Directors of the Charity, are recruited and elected from the local community. In maintaining its independence, the Trustee Board ("Board") is responsible for ensuring no other persons or external organisations are entitled to appoint persons to the Board.

The maximum number of Trustees is fifteen and the minimum number is three. All elected Trustees shall retire from office at the third Annual General Meeting following their election or appointment respectively but may be re-elected for a further three

## REPORT OF THE DIRECTORS AND TRUSTEES - Continued

year term, with a six-year restriction applying only to the post of Chair, Vice-Chair and Treasurer. Board members are elected for their knowledge and/or expertise and each has a specific executive responsibility.

In addition to the above Trustees, the following attend the Board Meetings as non-voting members:

- Mr N Blencowe (Chief Officer)
- Mrs M Coaster (Company Secretary/Minute Taker)
- Mrs K Drewry (Chief Financial Officer).

### **Induction and Training of New Members of the Board**

New members of the Board are provided with information about the service's governance, the responsibilities of company directors and charity trustees, an invitation to a Citizens Advice Trustee Induction Day and are appointed a mentor from among the Board. As a part of the induction, new Trustees are required to sign a code of conduct in carrying out their responsibilities in the best interests of the Charity. It is generally the case that new members are already aware of the activities and aims of the service.

### **Organisational Structure and Decision Making**

The Charity is governed by its Board, which is responsible for setting the strategic direction of the organisation and the policy of the Charity. The Board carry the ultimate responsibility for the conduct of the Charity and for ensuring the Charity satisfies its legal and contractual obligations.

The Board meets at least six times a year. In between meetings, matters requiring the Board's authorisation are dealt with by email and/or telephone and then ratified and Minuted at its next meeting.

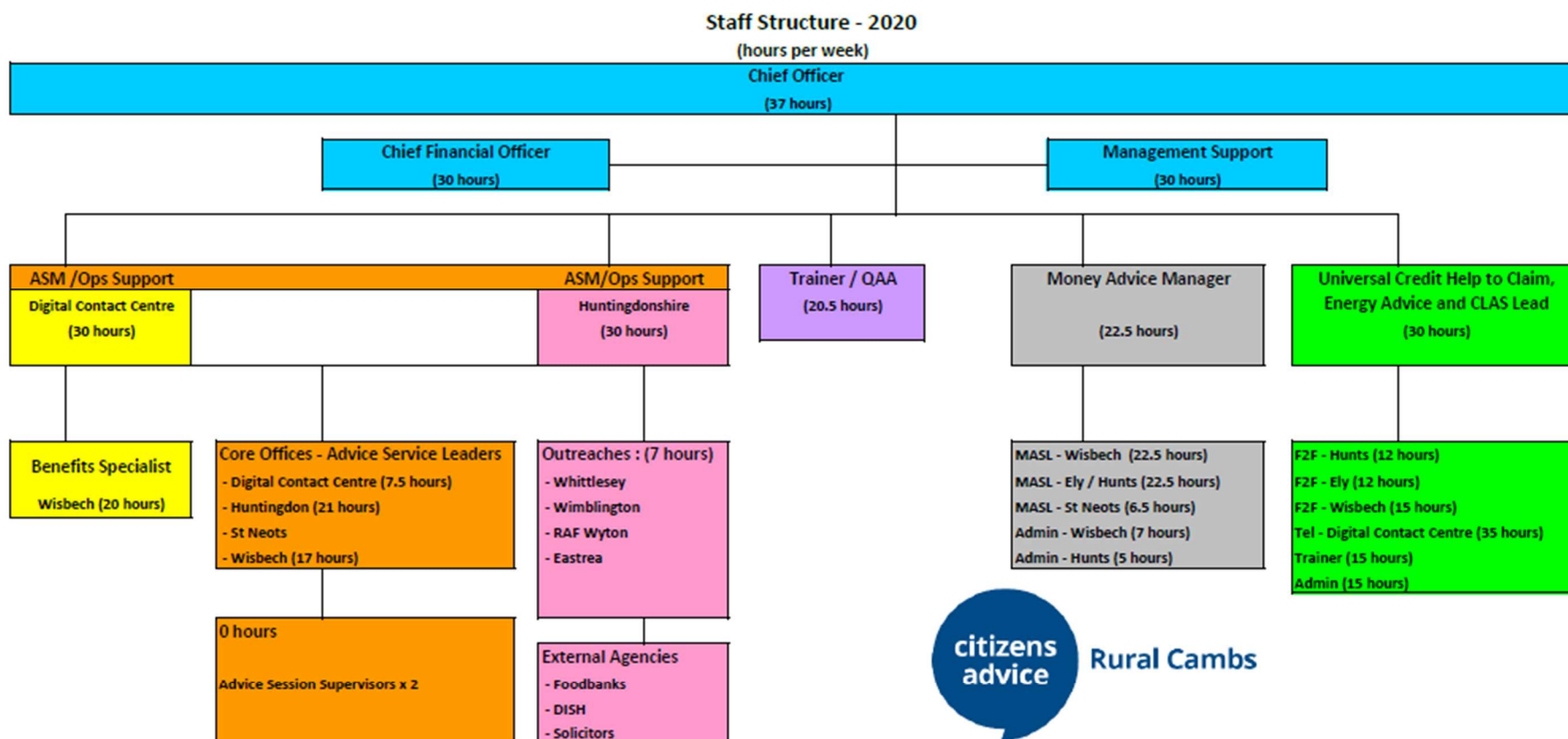
The Board is independent from management. A register of members' interests is maintained at the registered office, and is available to the public.

A Finance Panel, which meets regularly, is responsible for helping the CO to resource new funding and scrutinising service level agreements, contracts and bids and risk.

The organisation's Chief Officer, Mr N Blencowe is responsible to the Board for:

- Management, development and strategic planning
- Vision and leadership in the continuing development of the Charity
- Serving and advising the Board in carrying out their responsibilities, in maintaining an overview of the organisation and in making appropriate strategic, policy and financial decisions.

REPORT OF THE DIRECTORS AND TRUSTEES - Continued



## REPORT OF THE DIRECTORS AND TRUSTEES - Continued

### **Relationships with Related Parties**

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

The Charity also co-operates and liaises with a number of other advisory services, local charities and the County and District Councils on behalf of clients. The Charity's Principal Funders were the District Councils of East Cambs, Fenland and Huntingdonshire during 2019-20. Regrettably, East Cambs District Council decided to cease funding the Charity as of 31<sup>st</sup> March 2020. However, in the interests of its clients the Charity maintains good working relationships with the respective Members and Officers of all the Local Authorities in its area, including East Cambs.

### **Management Staff Remuneration Policy**

The Trustees consider the Board and the Senior Leadership Team are the key management personnel of the Charity in charge of directing and controlling, running and operating the Charity on a day-to-day basis. All Trustees give their time freely and no Trustee receives any remuneration in the year. Details of Trustees expenses are disclosed in note 7 of the accounts.

The pay of the Senior Leadership Team is reviewed annually. The Trustees are able to benchmark this against pay levels in other local Citizens Advice centres of a similar size.

### **Major Risks**

The Trustees have worked on a Risk Management Strategy and a Risk Register was agreed by the Board. The Trustees recognise that any major risks to which the Charity is exposed need to be reviewed and policies, procedures and systems put in place to mitigate those risks.

Any interruption to the service is managed by developing and implementing a successful recovery plan that involves, working with National 'Citizens Advice', staff and volunteers from neighbouring services and the Charity's partners.

Financial risk to the business which would result in a loss of significant funding is kept under review by the Finance Panel, which includes the Chief Officer, the Chief Financial Officer, a member of the Trustee Board and is chaired by the Chair of Trustees or the Treasurer. The panel looks at diversity of funding for the future, efficiency and other cost saving measures.

### **Objectives and Activities**

#### **Mission Statement**

The Citizens Advice service gives people the knowledge and confidence they need to find their way forward, whoever they are and whatever their problem. Our advice is free, independent, confidential and impartial. We value diversity, promote equality and challenge discrimination.

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## REPORT OF THE DIRECTORS AND TRUSTEES - Continued

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### **The Charity's Vision**

Our Vision is to be the advice deliverer and strategic partner of choice in, rural Cambridgeshire by providing a high quality and sustainable service to people who need advice in the most efficient, accessible way as well as effective partnership for other stakeholders.

Advice will be provided in a number of ways including digital media, telephone, 'face to face' and information leaflet. It will include generalist advice, specialist advice and, in some instances, case work. Advice may be provided by us or an approved partner organisation with the relevant specialist knowledge or experience.

Face to face advice services were suspended temporarily during the last few days of March 2020 due to the Covid-19 Emergency and ended completely at the Ely Office, which was closed following the withdrawal of funding by East Cambs District Council. All staff employees started working from home and began supporting individual clients mainly by telephone. Immediate steps were taken to enhance the organisations ability to provide services to clients remotely particularly via the

Digital Contact Centre in Huntingdon. This increased capability to offer non-face to face services will strengthen the organisation even after the Covid-19 Emergency is over.

Each client that contacts us, by whatever means, will have their needs identified at the earliest opportunity and be guided to the suitable type of advice and method of accessing it.

Increasingly, we aim to introduce initiatives that build people's capability to avoid problems and, based on the evidence we accumulate, campaign to change things that cause problems.

### **Charitable Objects**

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 Cambridgeshire and surrounding areas.

### **Main objectives for 2019/20**

- Funding & Finance – To raise the funds needed to achieve our overall vision and to monitor regularly our financial position particularly with regarding to the continuing need to rebuild reserves
- People & Capacity – To encourage and enable our staff and volunteers to reach their full potential in providing the best possible service to our clients
- Quality & Service – To achieve the highest possible standards of service to clients and ensure compliance with our regulatory authorities
- Culture & Communications – To achieve clarity of our purpose, standards and values amongst all our stakeholders.



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**REPORT OF THE DIRECTORS AND TRUSTEES - Continued**

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**Strategies for Achieving Objectives for 2019/20**

The Charity continued to:

- Work closely and in collaboration/partnership with our funders, County, District, Town and Parish Councils, voluntary sector peers, housing associations, children centres, library and community hubs to ensure the best service
- Monitor and check the advice and service we gave to ensure its quality by the use of satisfaction surveys
- Review and adapt our structures and processes to ensure they met the changing needs of our clients by formal 1:1's and appraisals with all staff and volunteers
- Maintain the standards of Governance.

The Board continued to review the future strategy of The Charity:

- Financial budgeting is in place with the production of quarterly management accounts and monthly review meetings enabling the Board to monitor and manage its resources and fund balances
- It has identified the continuing need for general funds to finance the day to day running of the Charity and of being able to fund important projects that respond to changing needs
- To obtain the necessary funding to provide the additional services applications were made to various local and national providers of community finance
- Advertisements were placed in the local press for advisory staff both as paid employees and volunteers, induction and training being provided to the extent that necessary knowledge and skills were not pre-existing.

**Public Benefit Required**

The Trustees have paid due regard to the Charity Commission's guidance on public benefit in deciding the activities undertaken by the local Citizens Advice during the year. The Trustees are satisfied that the information provided in the report and accounts meets the public benefit reporting requirements.

The principal activity of the Charity remained the provision of free, confidential, independent and impartial advice, information and counsel for members of the public. This is provided through four local offices in Ely, Huntingdon, St Neots and Wisbech. In addition to generalist advice, the following specialist advisory services were provided:

- Debt Advice by IMA (Institute of Money Advice) advisors.
- Financial Capability – support with budgeting and financial capability building client's confidence to manage their own money.

## **REPORT OF THE DIRECTORS AND TRUSTEES - Continued**

All advisory services were provided through face-to-face consultations, telephone advice lines and outreach services at community hubs throughout the area.

### **Contribution of Volunteers**

The Charity relies on volunteers to achieve its aims and objectives and to work under the supervision of its paid staff. Volunteers are involved in the provision of advice, fundraising, marketing, finance, governance and administration.

A pool of 109 volunteers, including the trustees, contributed approximately 37,428 (ONS Earnings ASHE) hours of work to the local community through the Charity during the year.

We estimate the value of this help to be approximately £670,424 (ONS Earnings ASHE) in respect of the current year. (2018/19 39,200 volunteer hours equating to approximately £407,288)

### **Achievements and Performance**

In the final quarter of 2018/19 we established the capability to provide a centrally delivered service enabling local clients to claim Universal Credit through the Help to Claim Service. This involved the recruitment and training of 8 staff (4 FTE) with training also being provided to existing volunteers.

Helping clients to claim Universal Credit was a major activity throughout 2019-20 and had a significant impact on funding.

### **Factors Affecting the Achievement of Objectives**

The Charity is well aware of the financial pressures experienced by its major funders, and in view of this is taking active measures to seek additional sources of funding for its services and looking at ways to deliver the service within

The Charity wishes to secure effective joint working with Cambridge & District Citizens Advice and Citizens Advice Peterborough services in order to be in a position of sustainability and successful transition for the emerging local authority and public service changes which could include new commissioning opportunities under the combined mayoral authority.

### **Complaints**

The Charity complies with the formal complaints procedure as set out by the Citizens Advice membership standards.

'How to make a complaint' posters and leaflets are clearly displayed in all the local offices.

Complaint received from client during 2019 following a breach under GDPR, information having been sent to another party in error. The breach was immediately

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## REPORT OF THE DIRECTORS AND TRUSTEES - Continued

noticed by the office concerned and both parties contacted. To resolve the matter third parties were instructed and a settlement reached.

The Charity understands its duty to protect the public, including vulnerable people, from unreasonably intrusive or persistent fundraising approaches, and undue pressure to donate but does not currently fundraise from the public or use any internal fundraisers or external fundraising agencies for either telephone or face-to-face campaigns and received no fundraising complaints during the year.

### **Financial Review**

#### **Financial Position**

Income during the year was £604,441 (2018/19 £538,374), of this £260,752 (2018/19 £147,418) related to restricted project activities.

A surplus was made for the year of £33,044 (2018/19 £1,117).

As at 31<sup>st</sup> March 2020, total reserves were £89,408 (2018/19 £56,364).

#### **Reserves Policy**

The Trustees Reserves is to aim to hold unrestricted reserves equivalent to the higher of:

- The Charities contingent liabilities and
- Two and a half months of normal operating expenditure.

The charities contingent liabilities as at 31st March 2020 equated to £100,315.

Two and a half months of budgeted operational expenditure for 2020/21 equates to £116,626.

As at 31st March 2020 the total unrestricted reserves held amounted to £89,408.

Whilst this is clearly outside the target of reserves, the Board of Trustees are of the view that by careful budgeting and identifying new sources of funds, the Charity will be able to restore its reserve levels to meet the policy, within two to three years at a level of approximately £10,000 per annum .

The Board reviews the financial position of the Charity at each Board meeting to ensure it can operate effectively within the level of reserves currently held.

#### **Principal Funding Sources**

The Trustees extend their gratitude to Fenland District Council, Huntingdonshire District Council, Cambridgeshire County Council, St Ives Town Council, St Neots Town Council, Whittlesey Town Council, National Citizens Advice and the Town and Parish Councils who continue to support the core operating capacity of the Charity and East Cambs District Council for their past support. In addition, project specific funding was received from the Money and Pension Service, Clarion Housing, CHS Group and Cambridgeshire Acre, Robert Hall Charity and The Hudson Foundation.

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## REPORT OF THE DIRECTORS AND TRUSTEES - Continued

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### Investment Policy

The Charity does not currently hold material investments. Cash not required in the short term is held in a bank deposit account, which is considered by the Board to be the most suitable investment vehicle in which to safeguard funds.

### The Future

Citizens Advice Rural Cambs although a local charity aligns itself closely with and fully supports the principles of the National Citizens Advice, 'Future of Advice' strategy. Fully supporting and embracing the 5 focus areas which we will embed into our organisation over the next 3 years:

- 1) **Advice** – Continue to improve people's experience of our service, so that everyone leaves us with the knowledge and confidence they need to find a way forward.
- 2) **Advocacy** – Be an even stronger voice on issues that matter most to people who need our help.
- 3) **Technology** – Use technology to enable a positive experience for everyone, and free up resources to meet more demand.
- 4) **Sustainability** – Underpin our future as a service by ensuring we take a collaborative, proactive approach and commercial approach to securing and maintaining funding.
- 5) **Culture** – Be a collaborative, innovative and high-performing service that challenges discrimination and promotes equality, diversity and inclusion.

Supporting and aiding the National organisation to achieve its vision for 2022:

- You won't ever struggle to get help from us
- Our service will be joined up
- We'll help you find a way forward, whatever your problem
- You'll get the level of support you need
- You know that we'll speak up for you

These five strands fit with what we strive to achieve locally as an organisation and on a national scale.

## STRATEGIC PRIORITIES

### Introduction

There will always be a lot of major issues, initiatives and programmes underway at any one time and these will need to be prioritised and integrated to ensure that disruption of service to our clients is kept to a minimum and we actually deliver the desired outcomes.

### Sustainability and Funding

Realistically, we have to assume that traditional Core Funding will continue to be a struggle and thus we must sustain our strong relationships with our existing Public Sector Funders. In addition, we will try to develop wider support from non-traditional

## REPORT OF THE DIRECTORS AND TRUSTEES - Continued

sources and continue to cultivate other project and service contract based Funding opportunities where we have the capability and confidence to deliver.

### Priorities for 2020-23

1. **Financial:** To ensure effective use of resources, secure continued support from existing funders and increase our unrestricted funding and reserves, while actively seeking additional project based funding to complement our existing service.
2. **Workforce:** To develop a high performing, diverse and flexible workforce.
3. **Partners:** To increase our partnership working with selected associates and collaboration with Cambridge and Peterborough LCAs.
4. **Network:** To engage with and ensure effective implementation of new Citizens Advice initiatives.
5. **Access:** To improve client access to services.

## **Statement of Trustees' Responsibilities**

The trustees (who are also the directors for the purpose of company law) are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and regulations.

Company law requires the trustees to prepare financial statements for each financial year. Under that law the trustees must prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under company law, the trustees must not approve the financial statements unless they are satisfied that they 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 judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue to operate.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions and 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 company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees confirm that so far as they are aware, there is no relevant audit information (as defined by section 418(3) of the Companies Act 2006) of which the charitable company's auditors are unaware. They have taken all the steps that they ought to have taken as trustees in order to make themselves aware of any relevant audit information and to establish that the charitable company's auditors are aware of that information.

Approved by order of the board of trustees on 15th September 2020 and signed on its behalf by:



**M Mealing**  
**Chair of the Board of Trustees**

**STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31 MARCH 2020**

		<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Total 2020</b>	<b>Total 2019</b>
	<b>Notes</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Income</b>					
Donations, Grants and Legacies	3	334,649	260,752	595,401	534,599
Charitable Activities	4	8,725	-	8,725	3,697
Investment Income	5	315	-	315	78
<b>Total Income</b>		<b>343,689</b>	<b>260,752</b>	<b>604,441</b>	<b>538,374</b>
<b>Expenditure</b>					
Charitable activities	6	310,916	260,481	571,397	537,257
<b>Net Income for the year</b>	<b>7</b>	<b>32,773</b>	<b>271</b>	<b>33,044</b>	<b>1,117</b>
<b>Funds brought forward</b>		<b>56,364</b>	<b>-</b>	<b>56,364</b>	<b>55,247</b>
<b>Transfer between funds</b>		<b>271</b>	<b>(271)</b>	<b>-</b>	<b>-</b>
<b>Funds carried forward</b>		<b>89,408</b>	<b>-</b>	<b>89,408</b>	<b>56,364</b>

**The statement of financial activities includes all gains and losses recognised in the year.  
All income and expenditure derive from continuing activities.**

The notes on pages 18-33 form part of these financial statements

**BALANCE SHEET AS AT 31 MARCH 2020**

	Notes	2020 £	£	2019 £	£
<b>Fixed Assets</b>	8		-		200
<b>Current Assets</b>					
Debtors	9	17,631		19,594	
Cash at bank and in hand	10	136,139		80,303	
		<u>153,770</u>		<u>99,897</u>	
<b>Creditors: Amounts falling due within one year</b>	11	64,362		43,733	
		<u></u>		<u></u>	
<b>Net Current Assets</b>			89,408		56,164
<b>Net Assets</b>			<u>89,408</u>		<u>56,364</u>
<b>Funds of the Charity</b>					
Unrestricted Funds	12		89,408		56,364
Restricted Funds	13		-		-
<b>Total Funds</b>			<u>89,408</u>		<u>56,364</u>

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

The financial statements were approved by the Board of Trustees on and signed on 15th September 2020 its behalf by:



**M Mealing**  
**Chair of the Board of Trustees**

The notes on pages 18 to 33 form part of these financial statements



**CASH FLOW STATEMENT  
FOR THE YEAR ENDED 31 MARCH 2020**

	Notes	2020 £	2019 £
<b>Cash Flows from Operating Activities</b>			
Net cash provided by/used in operating activities	17	55,836	15,139
<b>Cash Flows from Investing Activities</b>			
Purchase of property, plant and equipment		-	-
<b>Change in cash and cash equivalents in the reporting period</b>		55,836	15,139
<b>Cash and cash equivalents at the beginning of the reporting period</b>		80,303	65,164
<b>Cash and cash equivalents at the end of the reporting period</b>		136,139	80,303

The notes on pages 18 to 33 form part of these financial statements

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2020**

**1. Accounting Policies**

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

**a) General information and basis of preparation**

Rural Cambs Citizens Advice Bureau Ltd is a Registered Charity and a Limited Liability Company incorporated in England & Wales.

Registered Office: see page 2 Reference and Administration Details

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) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

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

The financial statements are presented in pounds sterling, which is the functional currency of the Charity.

**b) Income**

Income is recognised when the Charity has entitlement to the funds, any performance conditions attached to the item(s) of income has been met, and it is probable that the income will be received and the amount can be measured reliably.

Grant income, whether 'capital' grants or 'revenue' grants, are recognised when the Charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Donations and other income are included at the point of confirmation of the income.

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

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2020**

When income has related expenditure (as with fund raising or contract income), the income and related expenditure are reported gross in the Statement of Financial Activities.

**c) Expenditure**

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. All expenditure is accounted for on an accruals basis.

**d) Depreciation**

All assets are capitalised at their historical cost when purchased.

Depreciation is provided on all tangible fixed assets at rates calculated to write off the cost on a straight line basis over their expected useful economic lives as follows:

- Fixtures, Fittings & Equipment - over 4 years
- Computer Equipment - over 3 years

Assets are reviewed for any indications of impairment at each Balance Sheet date.

**e) Intangible Income**

No income is recognised for the services of volunteers in these accounts, except in the dialogue in the 'significant achievements' within the Trustees report.

**f) Funds held by the Charity**

The Charity's restricted funds relate to its specific projects, separately funded. Restrictions arise when specified by the grant issuing body or donor. Expenditure which meets these criteria is charged to the fund, together with a fair allocation of the costs of overall direction and administration of the Charity.

Where the donor does not specify a particular fund, donations are included in unrestricted funds which are used in accordance with the charitable objects at the discretion of the Board of Trustees.

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes.

The aim and use of each fund is set out in the notes to the financial statements.

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2020**

**g) Pensions**

The charities auto-enrolment date was 1 April 2018 and from that date the Charity has set up a defined contribution pension scheme operated by NEST for the staff.

**h) Debtors**

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Pre-payments are valued at the amount pre-paid net of any trade discounts due. Accrued income and tax recoverable is included at the best estimate of the amounts receivable at the Balance Sheet date.

**i) Cash at bank and in hand**

Cash at bank and cash in hand includes cash.

**j) Creditors**

Creditors are recognised where the Charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors are normally recognised at their settlement amount after allowing for any trade discounts due.

**k) Financial Instruments**

The Charity only has financial assets and financial liabilities 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.

**l) Operating leases**

Rentals payable under operating leases are charged against income on a straight line basis over the lease term.

**m) Taxation**

The company is considered to pass the test set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the company is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2020**

**2. Status**

The Charity has no share capital being a Company Limited by Guarantee and is a Registered Charity. Each member in the event of a winding up guarantees to contribute a sum not exceeding £1. There are currently twenty-one members (2019: twenty-one members).

No one individual has control of the Charity.

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2020**

**3. Donations, Grants and Legacies**

	Unrestricted	Restricted	2020 Total	2019
	£	£	£	£
<b>Donations</b>	9,510	-	9,510	7,884
<b>Restricted Grant Income</b>				
Citizens Advice - MaPS	-	104,252	104,252	104,252
Citizens Advice - Universal Support	-	153,723	153,723	18,108
Clarion Housing - Making Money Count	-	-	-	5,000
CHS Group - Building Better Opportunities (BBO)	-	1,451	1,451	19,968
Cambridgeshire Acre - Wisbech Community Led Local Development (CLLD)	-	1,326	1,326	-
Grant income received directly for clients	-	-	-	90
<b>Unrestricted Grant Income</b>				
Citizens Advice – re financial audit fees	-	-	-	6,066
Citizens Advice – Energy Best Deal	7,015	-	7,015	5,250
Huntingdon District Council	115,700	-	115,700	115,700
Fenland District Council	57,000	-	57,000	65,000
East Cambs District Council	47,347	-	47,347	47,347
Whittlesey Town Council	5,610	-	5,610	5,500
St Neots Town Council	17,000	-	17,000	13,500
St Ives Town Council	2,000	-	2,000	-
Fenland District Council – Personal Budgeting Support	-	-	-	2,475
Cambridgeshire Community Local Assistance Scheme (CLAS)	38,360	-	38,360	37,243
Clarion Futures	12,000	-	12,000	12,000
CHS Group - Trailblazer	--	-	-	34,500
Robert Hall & Hudson Foundation	11,600	-	11,600	2,900
Cambridgeshire County Council – Trading Standards	-	-	-	2,988
Grant income received directly for clients	11,507	-	11,507	28,828
	325,139	260,752	585,891	526,715
<b>Total Income for Donations, Grants and Legacies</b>	334,649	260,752	595,401	534,599

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2020**

**3. Donations and Legacies – continued**

Donations were received from our Clients, City of Ely Council, Wisbech Town Council, Chatteris Town Council, Little Downham Parish Council, Burwell Parish Council, Wicken Parish Council, Isleham Parish Council, Cheveley Parish Council, Swaffham Bulbeck Parish Council, Coveney Parish Council, Parson Drove Parish Council, Wisbech St Mary Parish Council, Hail Weston Parish Council and Toseland Parish Council.

In 2019, £147,418 of the total grant income was restricted and the remainder of £387,181 was unrestricted.

**4. Income from Charitable Activities**

	Unrestricted	Restricted	2020 Total	2019
	£	£	£	£
Other	4,648	-	4,648	1,565
Room Hire	4,077	-	4,077	2,132
	8,725	-	8,725	3,697

All income from charitable activities in 2019 relates to unrestricted funds.

**5. Investment Income**

	Unrestricted	Restricted	2020 Total	2019
	£	£	£	£
Bank Interest	315	-	315	78

All investment income in 2019 relates to unrestricted funds.

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2020**

**6 Analysis of Expenditure on Charitable Activities  
Year Ended 31 March 2020**

	Restricted Funds				
	MaPS	Universal Support	BBO	Wisbech CLLD	TOTAL
	£	£	£	£	£
<b>Expenditure</b>					
Staff Salaries & NI	68,350	115,706	905	817	185,778
Staff & Volunteer costs	4,605	5,503	27	24	10,159
Governance	-	-	-	-	0
Office	5,680	2,527		284	8,491
Premises	6,072	17,620	-		23,692
Other	-	-	104	-	104
Cross Charges	8,953	12,386	67	201	21,607
Reallocation of Contact Centre	10,650	-	-	-	10,650
<b>Total Expenditure</b>	<b>104,310</b>	<b>153,742</b>	<b>1,103</b>	<b>1,326</b>	<b>260,481</b>



**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2020**

**6 Analysis of Expenditure on Charitable Activities  
Year Ended 31 March 2020**

	Unrestricted Funds									
	CENTRAL	CLAS	Clarion	Energy Advice Programme	Contact Centre	Ely General Fund	Fenland General Fund	Huntingdon General Fund	St Neots General Fund	TOTAL
	£	£	£	£	£	£	£	£	£	£
Expenditure										
Staff Salaries & NI	46,915	22,068	5,544	6,091	37,935	25,401	32,414	22,153	28,148	226,669
Staff & Volunteer costs	1,700	391	1	145	4,187	3,123	3,692	4,681	3,321	21,241
Governance	6,059	-	-	-	-	-	-	-	-	6,059
Office	15,651	5	-	-	2,905	3,633	3,206	7,709	7,498	40,607
Premises	35	-	816	-	6,288	3,174	14,341	5,881	6,299	36,834
Other	142	114	-	-	-	2,140	5,301	2,456	1,610	11,763
Cross Charges	-70,502	2,130	681	645	12,130	8,552	12,613	5,699	6,445	-21,607
Reallocation of Contact Centre	-	6,264	1,567	-	-62,645	7,204	14,408	16,914	5,638	-10,650
Total Expenditure	-	30,972	8,609	6,881	800	53,227	85,975	65,493	58,959	310,916
						310,916				

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2020**

**6 Analysis of Expenditure on Charitable Activities  
Year Ended 31 March 2019**

	<b>Restricted Funds</b>			<b>Universal Support</b>	<b>TOTAL</b>
	<b>MASDAP</b>	<b>MMC</b>	<b>BBO</b>		
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Expenditure</b>					
Staff Salaries & NI	73,574	-	16,136	12,310	102,020
Staff & Volunteer costs	3,534	-	130	1,427	5,091
Governance	-	-	-	-	0
Office	1,046	5,002	10	1,387	7,445
Premises	5,313	-	-	1,532	6,845
Other	-	-	1,112	-	1,112
Cross Charges	14,390	-	2,670	1,452	18,512
Reallocation of Contact Centre	6,395	-	-	-	6,395
<b>Total Expenditure</b>	<b>104,252</b>	<b>5,002</b>	<b>20,058</b>	<b>18,108</b>	<b>147,420</b>

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2020**

**6 Analysis of Expenditure on Charitable Activities  
Year Ended 31 March 2019**

	Unrestricted Funds									TOTAL
	CENTRAL	CLAS	Clarion	CHS Trailblazer	Contact Centre	Ely General Fund	Fenland General Fund	Huntingdon General Fund	St Neots General Fund	
	£	£	£	£	£	£	£	£	£	£
<b>Expenditure</b>										
Staff Salaries & NI	106,600	28,091	6,732	20,535	26,469	11,782	27,020	18,376	13,234	<b>258,839</b>
Staff & Volunteer costs	5,063	537	82	213	4,993	931	3,834	3,366	3,307	<b>22,326</b>
Governance	6,128	-	-	-	-	-	-	-	-	<b>6,128</b>
Office	20,569	64	-	-	721	2,866	2,629	6,540	6,790	<b>40,179</b>
Premises	18	13	-	-	10,014	5,876	25,596	9,570	7,164	<b>58,251</b>
Other	158	35	-	-	-	3,215	21,213	3,800	600	<b>29,021</b>
Cross Charges	-132,469	4,556	1,071	3,110	21,754	25,215	23,667	19,751	14,833	<b>-18,512</b>
Reallocation of Contact Centre	-	3,198	3,198	8,314	-63,951	10,231	11,511	15,988	5,116	<b>-6,395</b>
<b>Total Expenditure</b>	<b>6,067</b>	<b>36,494</b>	<b>11,083</b>	<b>32,172</b>	<b>-</b>	<b>60,116</b>	<b>115,470</b>	<b>77,391</b>	<b>51,044</b>	<b>389,837</b>
						<b>389,837</b>				

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2020**

<b>7. Net Income for the year</b>	<b>2020</b>	<b>2019</b>
This is stated after charging:	£	£
Depreciation	200	400
Trustees Expenses	804	1,496
Auditors Remuneration	4,410	4,560
Operating Lease Payments - Buildings	46,086	50,465

During the year two Trustees (2019 four Trustees) were reimbursed for travel expenses.

<b>Staff Costs and Numbers</b>	<b>2020</b>	<b>2019</b>
	£	£
Wages & Salaries	380,001	334,864
Social Security Costs	25,273	22,237
Pension Costs	7,173	3,758
Total Emoluments Paid	412,447	360,859

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

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

	<b>2020</b>	<b>2019</b>
Management and Administration	8	8
Charitable Activities	18	16
	26	24

<b>8. Tangible Fixed Assets</b>	<b>FF &amp; Equip £</b>	<b>Computer Equip £</b>	<b>Total 2020 £</b>
<b>Cost</b>			
As at 1 April 2019 & As at 31 March 2020	5,767	32,417	38,184
<b>Depreciation</b>			
As at 1 April 2019	5,767	32,217	37,984
Charge for the year	-	200	200
As at 31 March 2020	5,767	32,417	38,184
<b>Net Book Value</b>			
As at 31 March 2020	-	-	-
As at 31 March 2019	-	200	200

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2020**

**9. Debtors**

	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
Other Debtors	12,791	11,007
Prepayments	4,840	8,587
	<b>17,631</b>	<b>19,594</b>

**10. Cash at bank and in hand**

	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
Cash at bank	134,230	79,378
Cash in hand	1,909	925
	<b>136,139</b>	<b>80,303</b>

**11. Creditors**

	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
Trade Creditors	2,913	5,873
Accruals	41,995	20,276
Social Security and Other Taxes	8,627	6,673
Income received in advance	10,827	10,911
	<b>64,362</b>	<b>43,733</b>

**12. Unrestricted Funds: movement in the year**

	<b>Balance at 1 April 19</b>	<b>Income</b>	<b>Expenditure</b>	<b>Transfers (to)/from Other Funds</b>	<b>Balance at 31 March 20</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Unrestricted Funds	55,364	343,689	(310,916)	271	89,408

	<b>Balance at 1 April 18</b>	<b>Income</b>	<b>Expenditure</b>	<b>Transfers (to)/from Other Funds</b>	<b>Balance at 31 March 19</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Unrestricted Funds	55,247	390,956	(389,837)	(2)	56,364

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2020**

**13. Restricted Funds: movement in the year**

	Balance at 1 April 19 £	Income £	Expenditure £	Transfers (to)/from Other Funds £	Balance at 31 March 20 £
Citizens Advice - MaPS	-	104,252	(104,310)	58	-
Citizens Advice _ Universal Support	-	153,723	(153,742)	19	-
CHS Group – Building Better Opportunities	-	1,451	(1,103)	(348)	-
Wisbech CLLD	-	1,326	(1,326)	-	-
	-	260,752	(260,481)	(271)	-

	Balance at 1 April 18 £	Income £	Expenditure £	Transfers (to)/from Other Funds £	Balance at 31 March 19 £
Citizens Advice - MaPS	-	104,252	(104,252)	-	-
Citizens Advice – Universal Support	-	18,108	(18,108)	-	-
Clarion Housing – Making Money Count	-	5,000	(5,002)	2	-
CHS Group –Building Better Opportunities	-	19,968	(19,968)	-	-
Grant income direct for clients	-	90	(90)	-	-
	-	147,418	(147,420)	2	-

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2020**

**13. Restricted Funds: movement in the year – Continued**

**Purpose of Restricted Funds**

Citizens Advice Money and Pension Service (MaPS) - Money advice service works with partners to make debt advice easier and quicker to access and to improve standards and quality across the sector.

Citizens Advice Universal Support – The Help to Claim service supports clients in the early stages of a Universal Credit claim, from application through to first claim. The advisors can help clients for example, to gather evidence for their application or help them to prepare for their first Jobcentre interview.

CHS Group Building Better Opportunities project (BBO) funded by the Lottery and the European Social Fund (ESF), will be used to extend the legacy of the project in Fenland for a further two years. Learning from the MMC project to date was evidenced as good practice to ensure sustainability of client's financial capabilities for the funding bid.

Cambridgeshire Acre Wisbech Community Led Local Development (CLLD) – Help into Work Project to support clients to move closer to a working environment by breaking down some of the barriers that have prevented them from seeking employment, training and education.

Clarion Housing Making Money Count - A Big Lottery funded project aimed at improving the financial confidence of a range of residents in Fenland by providing face-to-face support with budgeting and financial capability building their confidence to manage their own money.

Grant income received directly for clients – CARC actively apply for small local grants for individual clients for heating, clothing and household items as part of working closely with some individuals.

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2020**

**14. Net Assets By Funds**

	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Total Funds 2020</b>
	<b>£</b>	<b>£</b>	<b>£</b>
Tangible Fixed Assets	-	-	-
Debtors	17,631	-	17,631
Cash at Bank and in hand	136,139	-	136,139
Creditors	(64,362)	-	(64,362)
Net Assets	89,408	-	89,408

	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Total Funds 2019</b>
	<b>£</b>	<b>£</b>	<b>£</b>
Tangible Fixed Assets	200	-	200
Debtors	19,594	-	19,594
Cash at Bank and in hand	80,303	-	80,303
Creditors	(43,733)	-	(43,733)
Net Assets	56,364	-	56,364

**15. Post Balance Sheet Events**

No post balance sheet events materially affect these financial statements.

**16. Financial Commitments**

At 31 March 2020 the charity had future minimum lease payments under non-cancellable operating leases as follows:

		<b>2020</b>	<b>2019</b>
		<b>£</b>	<b>£</b>
<b>Land &amp; Buildings</b>			
Expiry date:	Up to one year	28,953	28,853
	Two to five years	9,797	37,775
	Over five years	-	-
		38,750	66,628



**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2020**

**17. Reconciliation of net expenditure to net cash flow from operating activities**

	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
<b>Net income for the year</b>	33,044	1,117
(as per the statement of financial activities)		
<b>Adjustments for:-</b>		
Depreciation charges	200	400
(Increase)/Decrease in Debtors	1,963	7,366
Increase/(Decrease) in Creditors	20,629	6,256
<b>Net cash used in operating activities</b>	<b>55,836</b>	<b>15,139</b>

**INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES OF  
RURAL CAMBS CITIZENS ADVICE BUREAU LTD**

**Opinion**

We have audited the financial statements of Rural Cambs Citizens Advice Bureau Ltd (the 'charitable company') for the year ended 31 March 2020 which comprise the Statement of Financial Activities, Balance Sheet, Statement of Cash Flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

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 2020 and of its incoming resources and application of resources, including its income and expenditure, for the 31 March 2020 then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- 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**

We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where:

- the trustees' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the company's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

**Other information**

The trustees are responsible for the 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. 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. In connection with our audit of the financial statements, our responsibility is

**INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES OF  
RURAL CAMBS CITIZENS ADVICE BUREAU LTD**

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 audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. 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' report, which includes the directors' report prepared for company law purposes, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report included within the trustees' 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' 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 trustees' 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' report and from the requirement to prepare a strategic report.

**Responsibilities of trustees**

As explained more fully in the trustees' responsibilities statement the trustees (who are also the directors of the charitable company for the purposes of 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.

**INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES OF  
RURAL CAMBS CITIZENS ADVICE BUREAU LTD**

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.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: <https://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 trustees, 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 trustees 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 trustees as a body, for our audit work, for this report, or for the opinions we have formed.



Mr Christopher Goad FCA (Senior Statutory Auditor)

For and on behalf of Stephenson Smart (East Anglia) Limited, Statutory Auditor  
2 The Crescent  
Wisbech  
Cambridgeshire  
PE13 1EH

Date: 15th September 2020