



Cambridge and District Citizens Advice Bureau (CCAB)

Business Plan 2023-26

Document: Version 10
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Business Plan Contents

Our communities

We serve people primarily within Cambridge city and South Cambs District council, as well as the County of Cambridgeshire. These areas include urban and rural communities bringing with them a range of issues about access to local services and inequalities due to socio-economic divisions between the more affluent areas and pockets of deprivation. Year on year, we have shared the unenviable position of being one of the most unequal places to live in the Country.

Cambridge Citizens Advice serves a diverse range of clients, reflective of the wider community, who present a wide range of issues. Among the communities of need identified within the district are single individuals, social housing tenants, and those with disabilities or long-term health conditions. We are committed to providing advice and support to all clients, regardless of their circumstances, but recognise that certain groups within our community require more focused support to reach equitable outcomes.

Detailed Background

Our Mission: The Citizens Advice service provides free, independent confidential and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination.

Our Aims:

- To provide the advice people need for the problems they face
- To improve the policies and practices that affect people's lives
- To be proactive where possible and reactive when necessary

Our Values

We are:

Purpose driven - We always focus on the people who need our help

People focused - We recognise, value and reward everyone's contributions and talents in an open, fair and meaningful way

Collaborative - We build relationships across teams and locations to foster innovation and inclusive ways of working

Transparent - We're open and honest, sharing information early and often whenever we can

Our Legal Status

We are governed by:

Memorandum and Articles of Association Incorporated 1 April 1996 (The Charity started in 1939)

Number of Company 3191085

Registered Charity no. 1056102

Regulated by the Financial Conduct Authority. FRN: 617537

Living Wage accreditation

Disability Confident Employer

AQS certified

Our Charitable Objects

The Charity's objects are to promote any charitable purpose for the benefit of the community in the area of the City of Cambridge, South Cambridgeshire District Council and elsewhere ("the area of benefit") by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress.

Leadership and Governance

The Trustee Board has a maximum of 21 members, and a minimum of four. Currently, we have 10 active Trustees on the Board. The Honorary Officers are the Chair, the Vice Chair and Treasurer. In addition to the Board, there is an Operations Committee, Staff and Personnel and Research and Campaigns. An Appeals Committee only meets to resolve disciplinary and grievance issues as necessary.

The Senior Leadership Team (SLT) consists of the CEO, DCEO and managers within the team. The SLT meets fortnightly to discuss operational issues, and key members of the team attend Trustee Board meetings to inform the Trustees about progress against performance and financial reporting and to inform them about new initiatives and current projects.

Risk Management Policy and Register

See Appendix 2

The charity's risks are managed by the actions set out in the risk management policy and register which is regularly reviewed and updated by the Board and as required when new substantive risks are identified by Senior Leadership Team (who review risks regularly).

Service Delivery model

Based on our experience of previous service delivery and the analysis of the data we have collected, we intend to:

- achieve target staffing of **50 fully trained volunteer** advisers on the rota, **40 paid staff** (combining both F/T and P/T).
- funding of **£1,000,000+ pa** – including increasing our own independent, unrestricted income.

In order to:

- aim to help **20,000+ people** pa with advice provision
- aim to **generate £11+ mill in income** for clients and handle over **£6 mill of debts PA**
- develop projects to enhance service delivery and to **educate and support people to take control of their lives e.g. managing money and maximising their income**

Our service offer is digital first combining telephone, email, video and webchat advice. No in-person drop-in at the main office (appointment only for face-to-face advice). However, we do offer limited drop-in advice at outreach locations (details to be found on website www.cambridgecab.org.uk). Virtual information and guidance are always available (see website above).

Service	Available
Adviceline 08082 787 808	Mon - Fri 9am - 5pm
Webchat and email advice	Mon - Fri 9am - 5pm
Help to Claim 0800 144 8444	Mon – Fri 8am - 6pm
Face to face and video advice	By pre-booked appointment only

Locations for one to one in person / supported video advice appointments:

Location	Available	Focus
HQ 66 Devonshire Road CB1 2BL	Pre-booked appointments Monday – Friday 9am - 5pm	General advice Specialist advice and casework
Outreach: Food Hub East Barnwell, Community Centre CB5 8RS	Monday 1-3 pm (20/30 minute consultations)	General advice
Outreach: Meadows Community Centre CB4 3XJ	Pre-booked appointments Wednesday 9am - 4pm	General advice Form filling
Outreach: Bar Hill Hub The Octagon CB23 8EH	Pre-booked appointments Monday 9am - 12pm	General advice
Outreach: Foodbanks, food hubs and fairbite shops	Drop-in for service users at scheduled sessions	General advice
Outreach: Change Grow Live, Mill Lane, Cambridge	Drop-in for service users at scheduled sessions	General advice
Outreach: John Huntingdon's Charity, Sawston, Cambs	Pre-booked debt appointments once per month	Specialist advice and casework
Outreach: Addenbrooke's hospital, Cambridge	Supported appointments for patients within Major Trauma Unit	Specialist Advice and casework

Service marketing and promotion

The advice service is promoted via our local website, social media platforms (Facebook, Twitter and LinkedIn). Additionally, we are promoted by partner and funding organisations, and other key local services e.g., police, job centre, probation service etc. We promote our services at outreach locations via promotional leaflets, banners and mentions on third party websites.

We have established a trusted partner network to enable them to refer clients directly into our service. These partners serve clients from the most marginalised communities and groups. We actively participate in local external forums to promote our service and link in with other local projects.

Internal Communications Plan

See appendix 3

Purpose of our internal communications:

To ensure we equip our team members with the tools, training and up to date information required to deliver good and well-informed services to our clients

To clearly demonstrate our mission, aims and values

To ensure our staff and volunteers remain up to date and knowledgeable about what is going on at Cambridge CAB

To encourage two-way communication with opportunities for asking questions and giving feedback

To ensure our team members are proud to work and volunteer for us

To ensure our team members have a sense of belonging and feel part of the wider organisation

Through training targeted at managers and supervisors, improve the quality and effectiveness of communications

Funding strategy

See Appendix 4

2023/24 strategy

Our objectives for the funding strategy are:

1. To continue to work closely with organisations that provide core funding to meet their needs and align with their objectives – concentrate on the local agenda
2. To continue to identify and develop sustainable funding streams to reduce financial risks and provide a stable financial base for the organisation.
3. To examine new opportunities for funding the organisation, including identifying and developing new and existing partnerships and collaborations for joint funding applications and service delivery.
4. To optimise business and operational efficiency practices to make the best use of the limited resources we have to help more people without compromising the quality of the service we aim to deliver

Community and Client profile with advice needs analysis

See Appendix C

We now have interactive information via a dashboard that can be accessed on our website. This is regularly updated and gives an indication of how people's problems have been progressing and a forward trajectory <https://public.flourish.studio/story/1643656/>

Research and campaigning work

See Appendix 5

To exercise a responsible influence on the development of policies and practices both locally and nationally and champion equality through research and campaigns (R&C). We aim to support national initiatives where we have the resource.

Objectives: Our priorities over the next three years are set out through 4 objectives.

Objective 1: To gather and use client evidence to lobby for change at a local and national level and submit evidence forms

Objective 2: To work closely with other networks influencing policy and decision making

Objective 3: To raise public awareness of campaigns and the R&C function. We will consider reputational risk in any campaigns/lobbying that we undertake.

Objective 4: To raise awareness within the staff, trustees and volunteers of our R&C work

Enhancements and new services

In May 2023, we are starting a new partnership project funded by the Trussell Trust via the Cambridge foodbank to offer face to face advice and support for clients attending foodbank and fairbite shop sessions to help tackle the underlying issues causing their food poverty.

Cambridgeshire County Council have funded a new income maximisation project to support local people with increasing their income, understanding their household budgets and dealing with ongoing debts. This is in partnership with Citizens Advice Rural Cambs and we are responsible for delivering the project in our area of the County.

We have been working with Change Grow Live to offer advice sessions for their clients who are recovering substance abusers. This project has recently expanded to fund one FTE, having been part time previously.

We are currently recruiting an FTE Digital Chat adviser to provide more comprehensive advice via webchat. We have delivered advice via this channel previously and feel we need to resource this channel more effectively to enable more people to utilise it. Local council research demonstrates that younger people, one of our target audiences, have shown a clear preference for online advice.

Equality work

See Appendix 6

We are invested in ensuring our advice service, including the staff, volunteers, trustees, clients and partners, upholds and actively demonstrates the values of equality, diversity and inclusion across all our working activities, policies and practices.

Our priorities over the next three years are set out through 5 objectives:

- To ensure our advice service is inclusive and welcoming to all team members, service users and partner representatives and that we are welcoming to people from diverse backgrounds.
- To raise awareness within the staff, trustees and volunteers of equality, diversity and inclusion values through ongoing training within safe and brave spaces.

- To ensure equality, diversity and inclusion principles are embedded in our policies and practices.
- To ensure that we are mindful and support of the individual needs of all team members, service users and partner representatives, especially those which arise due to cultural, religious or lifestyle choices.
- To provide a forum for team members to raise and discuss issues around equality, diversity and inclusion, and how we can make positive action both within our organisation and more widely.

Business continuity plan

See appendix 7

We recognise the importance of securing information and data and maintaining services during unusual circumstances and plan and review annually our approach to securing continuity.

Methods used for gaining feedback from users for developing the organisation

- Client feedback surveys including findings from the quarterly PQF
- Client case studies
- Comments and quotes collected from clients by advisers and supervisors
- Thank you letters and notes from clients
- Client complaints and resolutions
- Feedback from partner agencies who have referred clients for advice
- Feedback from local events for service users

Resources

Finances

Our draft budget for 2023/24 and our financial projections for 2024-26

Financial Year	Income	Expenditure	Commentary and key assumptions
2023-2024	Grants £1,113,078 Contracts £355,921 Income from generated funds £105,877 Total £1,574,876	Direct costs £1,133,561 Overheads £407,233 Governance £24,030 Depreciation £15,517 Total £1,580,341	The majority of funding identified has been secured. The only uncertainties relate to the HTH contract which technically ends in October, but we have positive indicators from CA that this will be extended for the year and have budgeted on that assumption. The only other “unknown” is to do with Donations. In the past this has included fundraising however, most of this budget head relates to donations from family and other trusts which have been on going.
2024-2025	£1,622,122	£1,659,358	We are assuming that CA will renegotiate the large contracts and that there will be a 3% uplift. Inflation will be about 5%. This deficit is within a range that the Board are comfortable they can cover on an occasional but not on-going basis.
2025-2026	£1,670,785	£1,742,325	We are assuming that CA will renegotiate the large contracts and there will be a 3% uplift. Inflation will be about 5%. The predicted deficit here is probably not sustainable so steps will be taken to cut costs/ earn more income

Organisational Structure and Staffing

See CEO Job pack for the Appendix link: Organisational Structure

Training and Development Plan

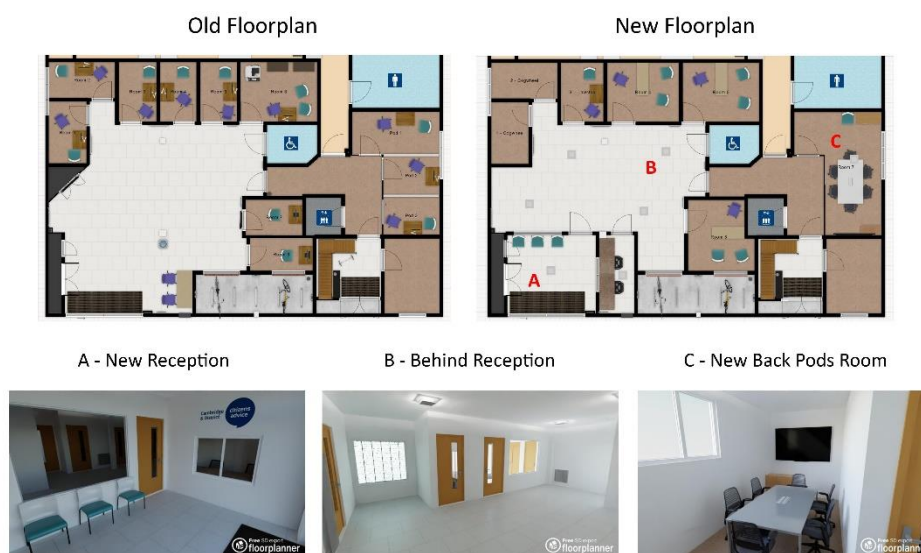
See Appendix 8

We are invested in the ongoing training and development of our team members. We provide a range of training opportunities including individual learning plans, online learning provided by Citizens Advice, in-house training sessions, online and face-to-face training delivered by external trainers. Team members are asked about their training needs on a regular basis during 1:1 meetings, staff appraisals and annual chats with volunteers and Trustees.

Premises

New images of the building layout

Building Work Mock Ups



We have recently renovated the reception area and advice rooms to make them more accessible and suitable for use post-Covid. The majority of the ground floor is used for CCAB staff and volunteers, whereas the upstairs is mainly used by Advicehub tenants as well as space for training and meetings. The reception and advice rooms are the only areas of the building accessible to clients including those of our tenants.

The market value of the property as per Carter Jonas was £2,175,000 in May 22, the value we use in the accounts is Cost less depreciation (£571,622) plus investment valuation of 1st floor (£774,000). So, total carrying value of property in accounts is £1,345,622. The mortgage is £38k pa with a predicted income of £65K 23/24)

Technology and Cyber Security

At Cambridge Citizens Advice we currently have approximately 100 Laptops which are used by 40 Staff and 55 Volunteers. We keep some as spare for replacements if any laptops are not working.

Laptops are brought into the office every 6 months to be checked by IT & Business support team. For security, all laptops are updated regularly through automatic Microsoft updates. Endpoint security is provided by Webroot and MS Defender and all laptops have firewalls set up.

IT Security awareness training is via Skillbook cyber security awareness course and regular checks made by IT & Business Support Manager.

We have a VOIP telephone system in place and a support contact with VSG Comms – our telephone provider and supplier. We do not have any physical telephone handsets at 66 Devonshire Road, as we use Webex Softphone which is installed on everyone's laptops as standard practice.

We use 2 broadband lines at the premises of 66 Devonshire Road, provided by BT and Virgin. One is used for Cambridge CAB only and the other by the Tenants only at Devonshire Road. Should one be unavailable the other can be easily switched over, so loss of service is minimal until the original fault on the broadband is identified and fixed.

IT support is provided internally via the IT and Business Support Team led by the IT and Business Support Manager. The main purpose of this team is to provide support to all staff, volunteers and trustees in the use of IT and telephony equipment and applications and software to enable the smooth running of operations within the business.

In addition, we have a 3rd party IT support contract with 3rd Sector IT Ltd which enables us to draw on their expertise alongside technical advice from National Citizens Advice when we require it.

We have one on-site server which is used purely as a printer server at present.

We use Microsoft 365 as our cloud service provider which includes the full suite of Microsoft applications.

For Human Resource Management we use a cloud-based system from Bright HR. we use this for personnel records , absence management, rotas and volunteer management.

Appointment scheduling is via Microsoft Bookings and Outlook Calendar

For Finance and Accounting we use a cloud-based system from Xero. Payroll is provided by a 3rd party, PEM

Accessibility – We have several accessibility tools used by members of the advice team. These include grammerly and claro Read. We have recently installed an accessibility toolbar onto our local Website to enable clients to easily access our services in a way that is usable to them.

An IT Health Check review was recently conducted by our Strategic Technical consultant from National Citizens Advice, Chris Vine, on 12th April 2023.

See Appendix 9 for full report, but the executive summary is included here with some areas to focus on for the coming year:

- It is very encouraging that Cambridge and District are working towards Cyber Essentials certification.
- The LCA should enable and enforce Multifactor/2FA wherever it is available. Authentication to cloud services must always use 2FA. This is now a requirement to achieve a Cyber Essentials pass.

- It is also very positive that Cambridge do not allow BYOD (bring your own device), this should make achieving and retaining Cyber Essentials certification easier. It is worth noting that any mobile device that accesses emails or company data would be in scope for cyber essentials and would need to be managed accordingly.
- Be aware that Server 2019 mainstream support ends on January the 9th 2024, extended support which is security patches only ends on Jan 9th 2029. It may be worth considering if an on premises server is still required bearing in mind the range of services now available on your 365 platform.
- Transitioning to a fully cloud based system could potentially offer significant savings in hardware and maintenance costs while providing a more streamlined service for staff and volunteers plus simplifying administration for IT Staff.
- We would advise beginning to plan for Windows 10 end of support in October 25. Confirming if machines are suitable for upgrade to Windows 11 and planning phased replacements if not to spread the cost.
- BT Openreach will be retiring the Analogue PSTN (Public Switched Telephone Network) and ISDN (Integrated Services Digital Network) in 2025 if all goes according to plan. Cambridge and Districts VoIP system will not be affected but it is worth confirming that no other services rely on the analogue circuits prior to the switch off.
- It may be worth considering introducing a backup for data stored on Microsoft 365. Microsoft like most cloud providers run a shared responsibility model meaning that they are responsible for the infrastructure but the LCA is responsible for its data. Whilst Microsoft's short term data recovery options are normally very good there are no longer term recovery options and no guarantees on data recovery should an incident occur. An LCA could be particularly vulnerable if its data was compromised by ransomware.
- Ideally there should be no LCA data on local PCs both from a compliance and a management perspective. With Microsoft 365 data should be readily available without the need to store on a local device.
- The LCA has a good range of IT policies which will help Cambridge achieve and retain Cyber Essentials certification. It is particularly encouraging to see a documented incident response plan listed. These policies need to be regularly checked and updated as necessary to stay relevant to changing requirements.
- Cambridge IT & Business Support Manager is an active member of the Technology in the network workplace group and is a regular and constructive contributor to IT Coffee mornings

Appendices:

Appendix A – SWOT Analysis (from staff and volunteer meetings during 22/23)

Strengths	Weakness
<ul style="list-style-type: none"> • Good people • Excellent quality/level of service/professionalism • Main funders V supportive and understand the value of what we do 	<ul style="list-style-type: none"> • Funding still relatively short term • Core service delivery inefficient – only answer 50% of calls • Lack of appointments • Opening hours • Reluctance in parts of the organisation to change

<ul style="list-style-type: none"> • Ability of most staff to adapt to change (new contracts/stepping in with 4 staff on maternity leave) • Good Teamwork (well-being example) • Agile and responsive working • Being part of CA network/brand 	<ul style="list-style-type: none"> • Small resource/staff • Not on the County Council radar • Knowing what specialisms to keep
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<p>Opportunities</p> <ul style="list-style-type: none"> • New Integrated Care System – health • Technology (AI?) • Better partnerships • Different volunteering opportunities • Merge/consortium • Staff changes (retirements?) • More on-line = opportunity to take on more diverse groups (possible 24/7 service?) 	<p>Threats</p> <ul style="list-style-type: none"> • Inflation/recession/cost of living • Low pay • Unable to get new people/staff • Burn-out • Big contracts on short term • Change in lifestyle/people’s attitude to work • Merge • National CA? (increasing KPIs) • Competing for fewer and fewer funds • Losing the impetus to change/do more
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Appendix B - Governance and Leadership Schedule 2023/24

NB: A current review of the committee structure being looked at by the Board, may alter this schedule

January (Operations Cmte)	<p>Finance: Latest end of year forecast 22/23 Budget for 23/24 FHM 1/4ly return to CA</p> <p>Governance: Charity Commission return deadline 31st January 2023</p>
January (Board)	<p>Governance matters: Annual meeting plan LSA audit scores Revised Business Plan Updated Risk Policy and register</p>
April (Operations Cmte)	<p>Finance: Latest end of year forecast 22/23 Final budget 23/24 FHM 1/4ly return to CA</p> <p>Financial Audit: Review</p>

	<p>ICO registration: Confirmed</p> <p>Governance: Companies house annual return by end of April 23 Leadership Self-Assessment – Inc Action plan to Auditor, Risk policy, Continuity plan, Training plan finalised.</p>
May (Board)	<p>Governance matters: Revised 23-26 Business Plan DRAFT Performance & Development Plan 1yr</p> <p>H&S report from Board Rep – building inspection Risk Strategy – update from January FHM Budget 2023/24 deadline Annual report to FCA</p>
June/July	<p>FHM 1/4ly return to CA Trustees Strategy awayday Business Planning workshop - everyone</p>
August (Operations cmite)	<p>Finance: Final outturn for year-end 31 March 2023 and draft accounts (attendance by auditor) – presentation of management letter and recommendations Review reserves policy Review Finance Procedures FHM 1/4ly return CA Forecast for current year 23/24</p> <p>Q1 Monitoring and review: Performance & Delivery Plan</p>
September (Board)	<p>Audit: Final version of end of year accounts for signing off before AGM in November Reserves and other policies that need reviewing e.g. public benefit, signed off</p> <p>AGM: Review of arrangements for AGM inc elections, amendments to the Mem and Arts etc.</p> <p>Governance matters: Annual review of client feedback/complaints Q1 Monitoring and review: Performance & Development Plan</p>
October (Operations Cmite)	<p>Finance: Budget and forecast for current year FHM 1/4ly return to CA Letter of completion of financial audit and report on follow up to recommendations from auditor made in July</p>

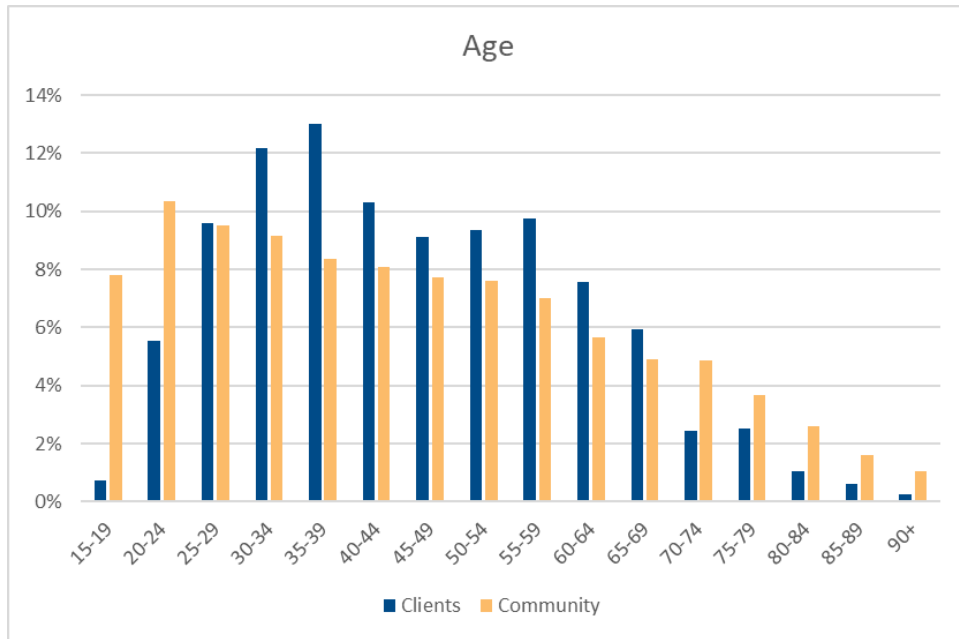
	<p>Governance: Risk Assessment plus risk policy and register Review H&S and Equal Ops and any other polices that need updating Q2 Monitoring and review: Performance & Development Plan CA: Review Leadership Self-Assessment (LSA) for submission pre audit</p>
November (Board and AGM)	<p>Governance matters: Election of officers Appointment of auditors Trustees skills audit Q2 Monitoring and review: Performance & Development Plan Business Planning progress: finalise Strategic Direction for 2024-26 Report form CA audit Report from AGM</p> <p>CA: Report from LSA audit</p>

Appendix C – Clients and Community Profile

Each chart has been created to compare our clients to the community (People living in Cambridge City and South Cambridgeshire). To provide a meaningful comparison, the charts show the data as a proportion rather than as a count. So if our clients were a perfect sample of the community, the proportions would be the same between the clients and the community. On the other hand, if there is a relatively large difference between clients and the community, this shows the difference in the people we see compared to the community as a whole.

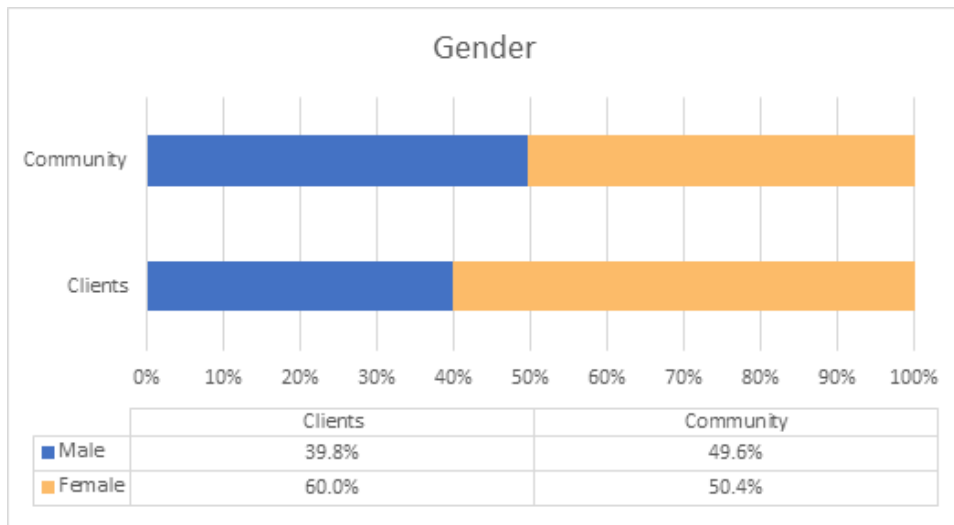
The community data is taken from the most recent Census in 2021. All client data is derived from work Citizens Advice has done with clients who live in Cambridge City and South Cambridgeshire from 1st January 2022 to 31st December 2022 to provide a full 12 months of data. Note that some data either requires specific consent to hold or is not required to give advice. This means the charts below are only representative of those who volunteered the information.

Age



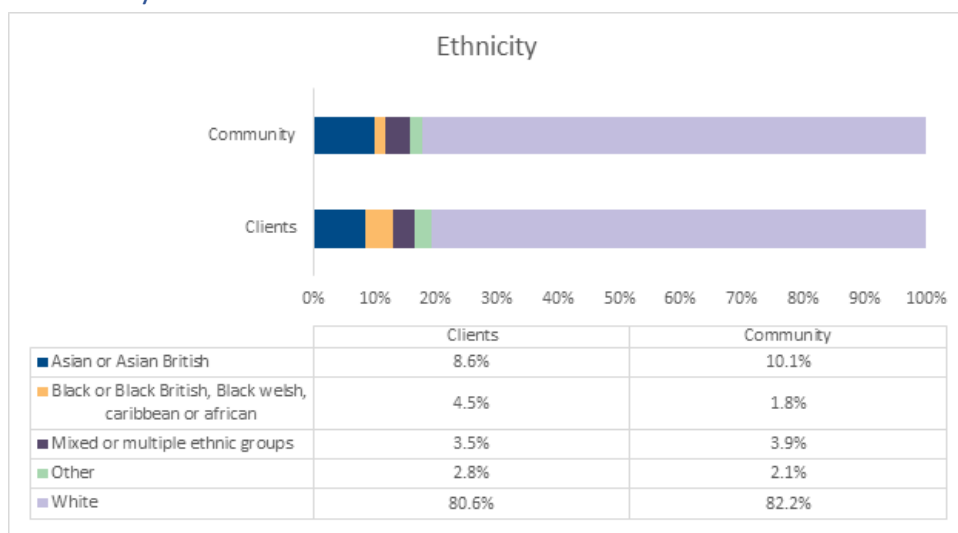
This chart compares the age of clients compared with the community across even brackets of 5 years between age 15 up to 90+. We see a lower proportion than the community up to the 25-29 age bracket. We then see a higher proportion of the community from 30-34 to 65-69. Then a lower proportion from 70-74 onwards.

Gender



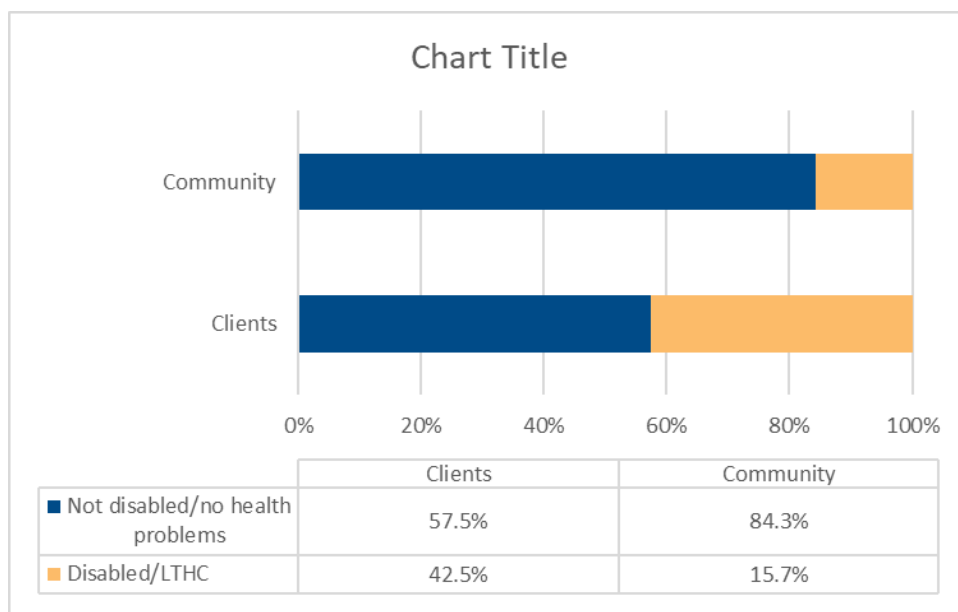
The chart shows the proportion of male to female in the community compared to our clients. While the community is split evenly, we see more women than men in a ratio of 6:4.

Ethnicity



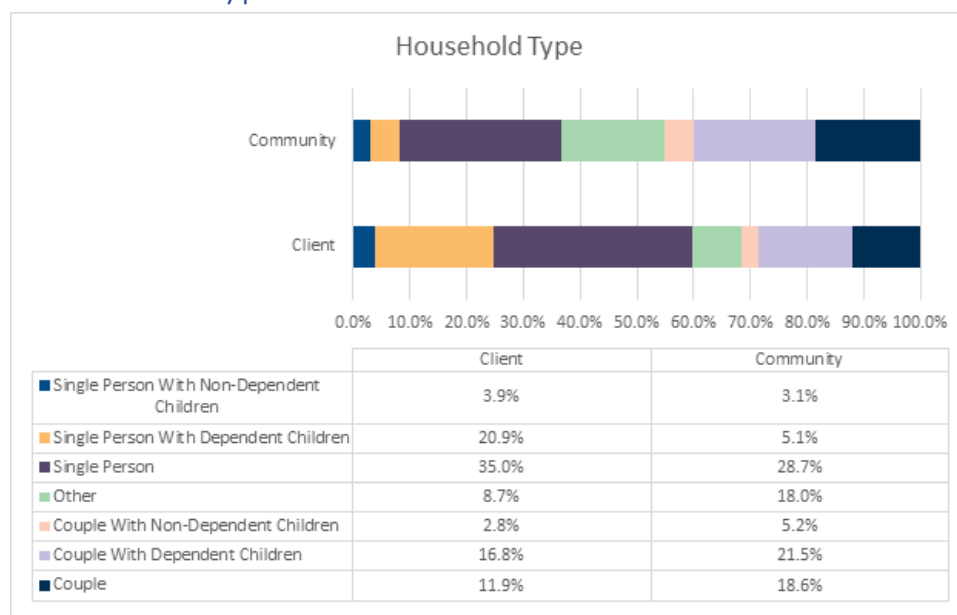
This chart compares the ethnicities of our clients and the community. The proportion of clients compared to the community are relatively similar apart from the 'Black or Black British, Black Welsh, Caribbean or African' category where we see 4.5% of our clients compared to 1.8% in the community.

Disability



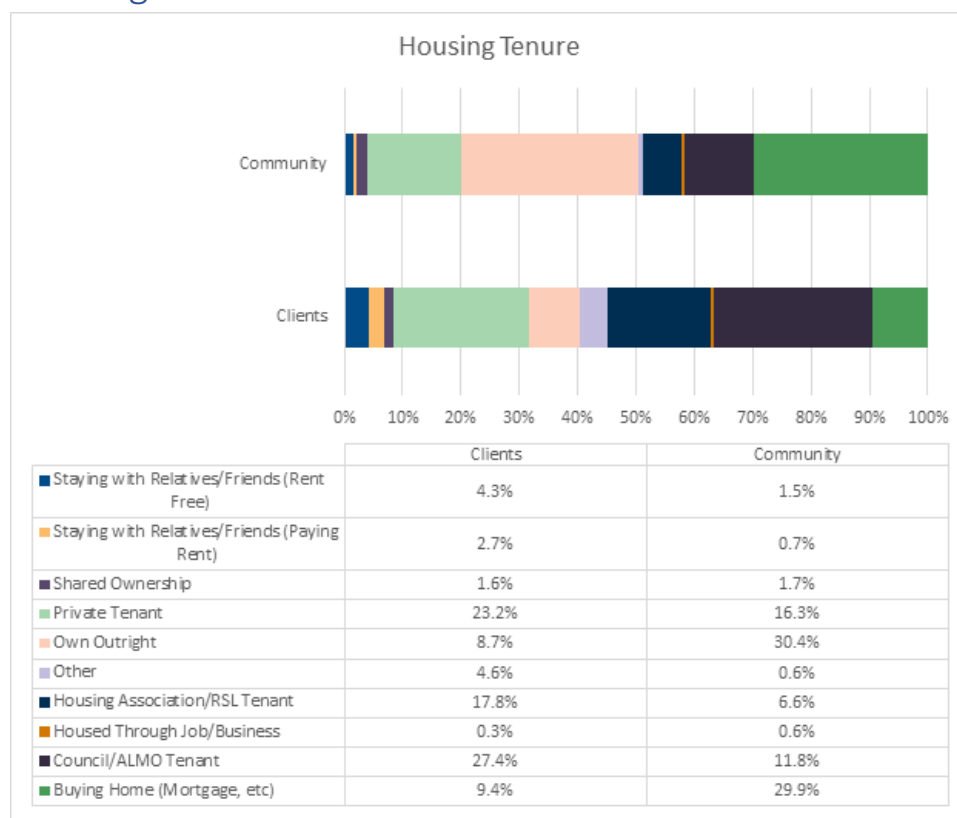
This chart compares people who are disabled or have a long-term health condition. Our clients have a significantly higher proportion of disabilities or long-term health conditions compared to the community (42.5% compared to 15.7%)

Household Type



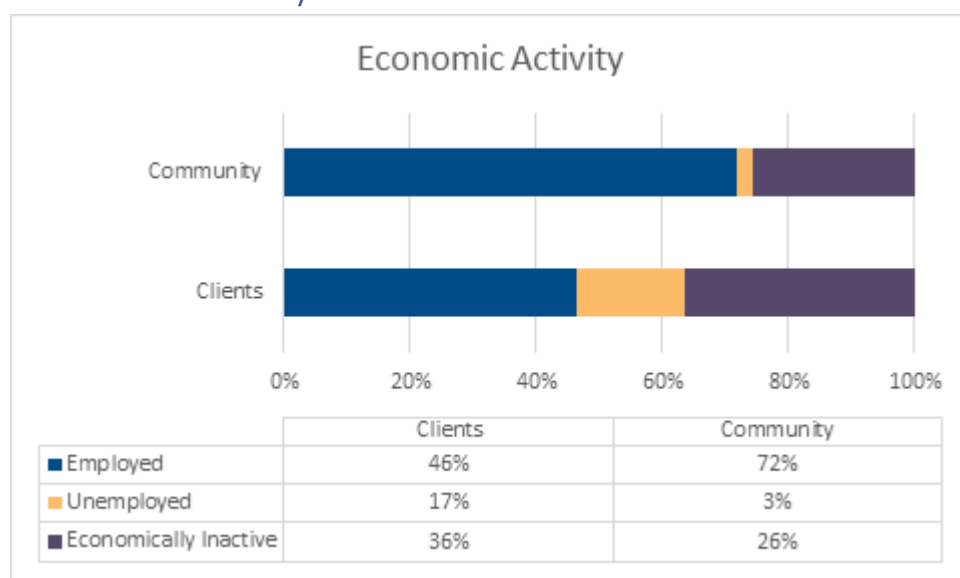
This chart compares the household make up of clients to the community. Most of the categories between clients and the community have similar proportions. However, we see far more single people with children than the proportion in the community (20.9% of clients compared with 5.1% of the community)

Housing Tenure



This chart focuses on the housing status of our clients compared to the community. The largest differences are found in the 'Own outright' and 'Buying Home' categories where we see significantly less people than are in the community. We see more people living in Housing Association and Council Housing than the community.

Economic Activity



This chart compares the economic activity of our clients to the community. We see far more unemployed people as a proportion than the community (17% of clients compared to 3% of the community)

Appendix D –Budget

Cambridge and District CAB Annual budget forecast 2023-24

INCOME	22/23 Latest Forecast	2023/24 Budget				Total	
		UR (general) UR	(Des)	Res trict ed			
Grants							
Cambridge City - Core	240,000	0	0	250,000	250,000	0	<i>confirmed</i>
Cambridge City - Financial Capability	20,000	0	0	20,000	20,000	0	<i>confirmed</i>
Cambridge City - Specialist Welfare Rights	35,000	0	0	40,000	40,000	0	<i>confirmed</i>
Cambridge City - Homelessness Prevention	35,000	0	0	35,000	35,000	0	<i>confirmed</i>
CitA - Debt Relief Orders Award (DRO)	176	0	0	0	0	0	
CitA - Energy Advice Programme	21,137	0	0	20,650	20,650	50	<i>confirmed</i>
CitA - Help to Claim	421,193	0	0	437,544	437,544	4	<i>including promotional funding as in prior year</i>
CitA - Help through Hardship (Trussell Trust)	194,291	0	0	194,884	194,884	4	<i>up to October 2023, but very likely to extend to year end</i>
CitA - MAPS	8,565	0	0	0	0	0	
CitA - Cost of Living grant	0	0	0	15,000	15,000	0	
South Cambs DC- Core	85,000	0	0	100,000	100,000	0	<i>£36k share to be passed to partners</i>
Contracts							
Cardinal Management	28,896	32,000	0	0	32,000	0	<i>contract agreed for another 12 months, includes £2k of admin charges not being extended</i>
Cambridge City Council - PBS (Personal Budg	39,250	0	0	0	0	0	
CCC Income Maximisation	50,000			100,000	100,000	0	<i>2 posts</i>
Change, Grow, Live	16,634	0	0	98,000	98,000	0	<i>2 posts, funding passed to Rural Cambs for one of these in partner costs</i>
FoodBank				51,500	51,500	0	
Health Alliance	5,000			10,000	10,000	0	<i>some funding may be passed to Healthwatch</i>
Cambridge Housing Society (CLAS)	38,935	0	0	38,935	38,935	0	<i>confirmed</i>
John Huntingdon debt case work	17,569	0	0	16,966	16,966	66	
South Cambs DC - Specialist Debt Advice	8,520			8,520	8,520	0	
Income from Generated Funds							
Donations and Legacies	40,740	42,500	0	0	42,500	0	
Trading Activity & Bank Interest	51,898	3,377	60,000	0	63,377	0	<i>7% increase as of 1st April 23</i>
	1,357,804	77,877	60,000	1,436,999	1,574,876	9	

DIRECT COSTS	0					
Salaries	868,736	0	0	1,018,981	1,018,981	3% increase in salaries estimated
Recruitment, Training & Travel	21,969	0	0	19,500	19,500	
Partner Costs	32,577	0	0	87,000	87,000	for South Cambs funding, Change Grow Live and Healthwatch
Project Costs (excl. salaries)	237	0	0	3,080	3,080	
HtC Project Costs	3,380	0	0	0	0	Language Line costs taken out of 23/24 contract
Marketing & Fundraising	962	0	0	5,000	5,000	
	927,861	0	0	1,133,561	1,133,561	
OVERHEADS	0					
Salaries	183,682	40,000	0	202,434	242,434	3% increase in salaries estimated
Recruitment, Training & Travel	8,006	0	0	5,000	5,000	
Consultancy Fees	4,782	4,300	0	0	4,300	Pension review and salary exchange project
Premises Costs	56,670	19,500	11,083	15,542	46,125	increased energy bills, we spent a lot on maintenance in 22/23
Admin Costs & Bank Charges	10,039	0	0	7,695	7,695	
IT & Telecomms	46,591	20,000	0	25,000	45,000	
Irrecoverable VAT	19,473	15,000	0	2,889	17,889	
Mortgage Interest	32,282	6,688	32,102	0	38,790	variable rate now 7.25%
	361,525	105,488	43,185	258,560	407,233	
GOVERNANCE						
Trustee Expenses & AGM	919	1,576	0	0	1,576	
Legal & Professional fees	6,254	1,513	0	11,991	13,504	Worknest, VAT and Payroll
Audit Fee	11,416	1,120	0	7,830	8,950	
	18,589	4,209	0	19,821	24,030	
Net Surplus/-Deficit before depreciation	49,829	-31,820	16,815	25,057	10,052	
Depreciation	16,564	1,000	12,000	2,517	15,517	
Net Surplus/-Deficit after depreciation	33,265	-32,820	4,815	22,540	-5,465	
	1,324,539			1,580,341		