

Registered Charity number 1101576  
Company registration number 4876990

**Bridport and District Citizens Advice Bureau**

(A Company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 31 March 2020

**Bridport and District Citizens Advice Bureau  
Reference and Administrative Details**

**Name of Charity** Bridport and District Citizens Advice Bureau  
**Charity number** 1101576  
**Company number** 4876990  
**Registered office** 45 South Street, Bridport, Dorset DT6 3NY  
**Outstations** Mondays - Lyme Regis Medical Centre, DT7 3LS  
 Tuesdays - Bridport Library, Bridport, DT6 3NY  
 Wednesdays - St Michaels Business Centre, Lyme Regis, Dorset DT7 3DP  
 Thursdays - Yarn Barton, Beaminster, DT8 3EF

<b>DIRECTORS/TRUSTEES</b>	<b>ROLE</b>	<b>ELECTED BY</b>	<b>DATE ELECTED</b>	<b>DATE RESIGNED</b>
Tony Rogers	Chair		16.07.2018	
Stephen Godfrey	Treasurer		17.07.2017	
Roy Tarsnane			17.07.2017	
Bruce Willoughby	Vice Chair		17.07.2017	
Cllr Stan Williams		Lyme Regis Town Council	16.07.2018	
Sue McLaney			16.07.2018	
Mark van de Weyer			16.07.2018	03.05.2020
Sarah Ellis			16.07.2018	04.02.2020
Graham Smith			20.08.2019	

<b>EX OFFICIO MEMBERS</b>	<b>ROLE</b>	<b>ELECTED BY</b>
Chris Hole	Relationship Manager	National Citizens Advice
Cllr Barry Irvine	Observer	Bridport Town Council
Cllr Alan Dawkins	Observer	Beaminster Town Council
Rovarn Wickremasinghe	Chief Officer	
Martin Wood	Staff Representative	Staff
Douglas Baldwin	Representative	Bureau Volunteer
Kate Goldrick	Representative	Bureau Volunteer
Richard Jones	Co. Secretary	Bureau Volunteer elected 12.11.19

**Chief Officer** Rovarn Wickremasinghe

**Bank** CAF Bank, 25 Kings Hill Ave, Kings Hill, West Malling, Kent, ME19 4JQ

**Independent Examiners** Scott Vevers Ltd, 65 East Street, Bridport, Dorset, DT6 3LB

**Solicitors** Nantes, 36 East Street, Bridport, Dorset, DT6 3LH

# **Bridport and District Citizens Advice Bureau Trustees' Report**

The directors and trustees present their report and financial statements for the year to 31 March 2020 which are also prepared to meet the requirements for the directors' report and accounts for Companies Act purposes. The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 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 published in October 2019.

## **1 OBJECTIVES AND ACTIVITIES**

### **Objects**

The charity's objects are to promote any charitable purpose for the benefit of the community in Bridport, Beaminster, Lyme Regis and surrounding villages by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress.

### **Activities**

The principal activity of Bridport and District Citizens Advice Bureau is the provision of free, confidential, independent and impartial advice, information and counsel for members of the public, ensuring that individuals do not suffer through a lack of knowledge or an inability to express their needs effectively. Bridport and District Citizens Advice Bureau aims to exercise a responsible influence on the development of social policies and services.

### **Public Benefit**

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.

### **Contribution of volunteers**

As at 31 March 2020 there were 79 people associated with the bureau, made up as follows:

8 Trustees

8 paid part-time staff

5 Volunteer supervisors

45 volunteer advisers

13 volunteer support staff

As always, we must stress our admiration and gratitude to our volunteers, without whom there wouldn't be a bureau.

Sadly we have to report that our Trustee Mark van de Weyer has died. As a retired journalist Mark was responsible for the increased frequency of reports about Citizens Advice in the local Bridport and Lyme Regis, print and on-line newspapers. He increased our profile not only in the local area but also with the new Dorset Council. His professionalism and experience will be greatly missed.

# Bridport and District Citizens Advice Bureau Trustees' Report

## 2 ACHIEVEMENTS AND PERFORMANCE

### Charitable Activities

We helped 2,340 clients with 6,943 separate issues in 2019/20. Benefits and debt accounted for over half of the issues people sought help with. Housing, employment and relationship issues accounted for the next biggest categories. The most significant issue trend was a 100% increase in universal credit issues compared to the previous year. The demand for help with other benefit issues has remained steady. We work with some of the most vulnerable and nearly half (46%) of our clients report a disability or long term health problem. Many vulnerable clients require in depth help and often have multiple problems. During the Covid-19 crisis we have had to concentrate our resources on providing phone and email help to clients.

We started a new 'Help to Claim' project in 2019. This is funded by the DWP and co-ordinated nationally by Citizens Advice. It was initially for 1 year from April 2019 but has now been secured for 2020-21. This service provides help for people making initial claims to universal credit and service delivery is through multiple channels including webchat and a national helpline. We exceeded our case targets for the year and look forward to continued service delivery. In a year which has been overshadowed by the Covid-19 emergency more people than ever need this targeted help. We were able to fund our specialist benefits caseworker to help clients with complex cases and tribunal representation thanks to a significant grant from the Access to Justice Foundation. The Bureau maintained its Mencap project helping people with learning disabilities manage their finances and our specialist Wessex Water project work. Our debt casework service capacity was strengthened by grants from Alice Ellen Cooper Dean and Valentine Trust to train an existing member of staff as a debt specialist.

In independent surveys of our clients' experience of the service, 87% of those surveyed reported that we helped them find a way forward with their problem while 91% of clients would recommend us to others. Citizens Advice research shows we make positive impacts on the lives of our clients through, for example, reduced stress and improved finances following advice. Our assistance resulted in financial gains of nearly £1 million for our clients in 2019-20.

In our annual audit by National Citizens Advice covering leadership, governance, operational performance and people and financial management we were given excellent ratings (green) in 8 of the 9 audit areas. Our quality of advice and client satisfaction are monitored on a quarterly basis and we regularly achieved excellent results in 2019-20. The Bureau holds an Advice Quality Standards accreditation in generalist advice, telephone help and welfare benefits casework.

Joint working and partnerships are important to us and we are committed to greater collaboration initiatives. We work closely with external partners and play an active role in the Local Advice Network (LAN) and Bridport Local Area Partnership (BLAP). We work with local foodbanks to arrange food parcels and emergency help for clients in need. We collaborate with other Dorset Citizens Advice offices to provide a county wide phone service and were able to install an additional phoneline last year to help improve capacity. We have worked closely with the Town Councils in our area, including the community response efforts to manage the Covid-19 crisis.

Research and campaigning activities have continued to focus on universal credit. Successes include campaigning to use the local satellite jobcentre office in Bridport for new claims and ID verification appointments rather than claimants having to make often lengthy travel journeys to the main office in Weymouth. We continue to campaign for a vulnerable claimant policy to ensure that vulnerable universal credit claimants are identified quickly and get the appropriate help and support they need. We are working with the The Bridport Local Area Partnership to develop a Poverty action Group to help the most disadvantaged.

## **Bridport and District Citizens Advice Bureau Trustees' Report**

We provide 6 months high quality training for new advisers and we have been able to maintain good numbers of volunteer staff. We have reduced training costs through shared training initiatives and greater use of volunteer support. We have maintained training of a new adviser group during the Covid-19 emergency through remote video tutorials. Our fundraising team has been successful in achieving a number of grants, some of which have directly helped fund core staff costs. We would like to thank Access to Justice, Alice Ellen Cooper Dean, Valentine Trust, Bridport Car Boot Fund, Brit Valley Rotary Club, Bridport, Beaminster and Lyme Regis Town Councils, Lions Club, Morrisons, Parish Councils, Wessex Water, Yarn Barton Community Centre, and our main funder Dorset Council for financial assistance and support in 2019-20.

We have been involved with Citizens Advice in Dorset in developing a joint website linking the Citizens Advice in Dorset Council area and working on improved email contact methods for clients to make it easier for people to access advice. Our publicity team provides regular articles in the local press on issues of importance to our clients and we have recruited a volunteer to improve our social media presence on Facebook and Twitter.

### **3 FINANCIAL REVIEW**

#### **Financial Position**

The bureau has concluded the year in a healthy financial position. Overall there was a deficit of £4,569 (2018/19 surplus of £15,454) for the year ended 31 March 2020

Total income was £146,682 (2018/19 £147,028). We were less successful applying to charitable bodies for funding this year but have received Government funds of £23k in order to help claimants for Universal Credit who are having difficulties with their applications.

Total expenditure was £151,251 (2018/19 £131,574). Costs have increased due to staffing for the UC Help to Claim project mentioned above. Also funds received from the following: Access to Justice, Alice Ellen Cooper Dean and Valentine Trust enabled us to expand the roles of a Debt supervisor and Benefits supervisor which consequently increased expenditure on the payroll.

At the end of the year the total funds stood at £132,172 (2018/19 £136,741). General unrestricted funds were £82,093 (2018/19 £108,750); £4,871 represented the net book value of fixed assets leaving free reserves of £77,222.

In addition to this there are unrestricted designated funds of £42,000 (2018/19 £16,000). The Trustees have recognised the risk to future grant receipts from the recently formed Dorset Council so have allocated £12,000 to this specific risk and £20,000 as a contingency to cover statutory liabilities payable to employees in the event of bureau closure. This is not to say that we expect this to happen in the foreseeable future. We were pleased that our landlord Wessex Water funded much needed improvements to both the outside and inside of our main office in South Street, Bridport during the year. As a result we have been able to reduce the designated reserve for premises improvement.

The lack of an increase in the Dorset Council grant over the last 7 years means that we have to find alternative ways of covering inflationary increases to our core costs. We continue to attempt to diversify our sources of funding and one of our Trustees has this specific responsibility.

The lock-down due to covid-19 started late in March 2020 so has had no impact on these financial results. As things stand (in May 2020) we don't envisage a major impact on our future financial position as local authorities are continuing with the same levels of grant for 2020/21 as previously.

# **Bridport and District Citizens Advice Bureau Trustees' Report**

## **Principal Funding Sources**

Our principal source of funding was Dorset Council; they provided 53% of the Bureau's income. They have advised us that the current amount of yearly funding will be maintained in 2020/21. After this future funding is undecided. Other sources of income were Bridport Town Council, Lyme Regis Town Council, Beaminster Town Council, Local Parishes, and other charitable bodies shown in the notes on page 15 and 16.

## **Investment Policy**

Paragraph 4.15 of its Memorandum of Association gives Bridport and District Citizens Advice Bureau the power to invest or deposit funds in any lawful manner whilst having regard to the suitability of investments and the need for diversification. The Bureau does not invest surplus funds, but does maintain a policy of holding resources in excess of requirement in an interest earning account.

## **Funds in Deficit**

Losses on all funds in deficit have been charged against General Reserves in the year. Where projects cover their marginal costs but do not cover their fully apportioned cost (i.e. including general overheads) it is sometimes decided that the project should be carried out as it has a benefit to the local community.

## **Reserves Policy**

Bridport and District Citizens Advice Bureau is required to ensure that free monies are available in each financial year to meet any foreseeable contingency. The Bureau estimates income for 3 years ahead and will try to ensure that this is derived from as wide a variety of sources as possible.

We have a policy to hold a minimum General Reserve of £65,000. The basis for this level is to cover termination costs in the event of the bureau ceasing to operate (costs would be incurred in relation to the premises and to employees) and to cover 3 months operating costs.

## **4 STRUCTURE, GOVERNANCE & MANAGEMENT**

### **Governing document**

Bridport and District Citizens Advice Bureau is a registered charity and a company limited by guarantee. The maximum liability of each member is limited to one pound. At 31 March 2020 the company had 31 members entitled to vote. Bridport and District Citizens Advice Bureau is governed by its Memorandum and Articles of Association.

The registered name of the charity is Bridport and District Citizens Advice Bureau. It was incorporated as a company limited by guarantee on 26 August 2003. Bridport and District Citizens Advice Bureau commenced operations on 1 July 2004 at which date the assets and liabilities of the unincorporated Bridport & District Citizens Advice Bureau were acquired.

### **Recruitment, appointment of trustees**

The trustees, who are drawn from the local community, are elected by members of the Bureau (individuals who are not paid or volunteer workers at the Bureau, and any body corporate or unincorporated association interested in furthering the work of the Charity and whose application for membership has been approved by the Trustee Board) at the Annual General Meeting unless nominated by member organisations or co-opted by the Trustee Board.

## **Bridport and District Citizens Advice Bureau Trustees' Report**

All elected trustees must retire from office at the third Annual General Meeting following the Annual General Meeting at which they were elected, but may stand for re-election. All nominated and co-opted trustees shall retire from office at the third Annual General Meeting following the ordinary meeting of the Trustee Board at which they were appointed but may be re-appointed.

### **Organisational structure**

Bridport and District Citizens Advice Bureau is governed by its Trustee Board which is responsible for setting the strategic direction of the organisation and the policy of the charity. These policies are implemented by the Bureau management. The trustees carry the ultimate responsibility for the conduct of Bridport and District Citizens Advice Bureau and for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet as a minimum quarterly and delegate the day to day operation of the organisation to senior management and to subcommittees controlled by trustees. The Trustee Board is independent from management. A register of Trustees' interests is maintained at the registered office and is available to the public.

Bridport and District Citizens Advice Bureau is a member of The National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards.

The Bureau also co-operates and liaises with a number of other advisory services, local charities and social services departments on behalf of clients.

### **Major Risks**

Bridport and District Citizens Advice Bureau has worked on a Risk Management exercise. 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.

Included in external risks is that of loss of funding. In the past the Bureau has depended on funding from West Dorset District Council and Dorset County Council to meet its running costs. These councils were merged into the new Dorset Council on 1 April 2019. We received the same level of funding in 2019/20 as we had previously and we have been assured that we will receive the same level of funding in 2020/21 although there is no formal Service Level Agreement (SLA) at present. The council funding after 1 April 2021 is undecided. We are dependent on the new Dorset Council to provide a reasonable level of funding if our ability to provide a high quality advice service is to be maintained.

We lease our premises from Wessex Water. Our lease has expired and we will be negotiating its renewal. We are confident that we will be treated as sitting tenants.

Internal risks are minimised by the implementation of procedures for the authorisation of all transactions and projects and to ensure consistent quality of delivery for all operational aspects of the charity. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

### **Small company provisions**

This report has been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

Approved by the Board on 5 June 2020 and signed on their behalf by:

.....  
**Tony Rogers**  
Chair of Trustees

**Bridport and District Citizens Advice Bureau**  
**Independent Examiner's Report to the trustees of Bridport and District Citizens**  
**Advice Bureau**

I report to the charity trustees on my examination of the accounts of the company for the year ended 31<sup>st</sup> March 2020 which are set out on pages 8 to 16.

**Responsibilities and basis of report**

As the charity 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 company's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

**Independent examiner's statement**

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

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

.....  
Mr. M. J. Cridland B.A. (Hons) F.C.A.  
Scott Vevers Ltd  
Chartered Accountants and Registered Auditors  
65 East Street  
Bridport  
Dorset  
DT6 3LB

Date: 23rd June 2020

**Bridport and District Citizens Advice Bureau**  
**Statement of Financial Activities for the Year Ended 31 March 2020 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)**

	Notes	Unrestricted funds £	Restricted funds £	Total funds 2020 £	Total funds 2019 £
<b>Income and endowments from:</b>					
Donations and grants	2	91,878	54,187	146,065	146,417
Investments: UK bank interest received	3	617	-	617	611
<b>Total income and endowments</b>		92,495	54,187	146,682	147,028
<b>Expenditure on:</b>					
Raising funds: Fundraising and publicity costs		170	-	170	94
Charitable activities: Operation of Bureau		90,499	60,582	151,081	131,480
<b>Total expenditure</b>	4	90,669	60,582	151,251	131,574
<b>Net income for the year</b>	5	1,826	(6,395)	(4,569)	15,454
Transfers between funds		(2,483)	2,483	-	-
<b>Net movement in funds</b>		(657)	(3,912)	(4,569)	15,454
<b>Reconciliation of funds</b>					
Funds brought forward		124,750	11,991	136,741	121,287
<b>Funds carried forward</b>	11	124,093	8,079	132,172	136,741

All of the charity's activities derive from continuing operations during the above two periods.

**Bridport and District Citizens Advice Bureau**  
**(Registration number: 4876990)**  
**Balance Sheet as at 31st March 2020**

	Notes	£	2020 £	£	2019 £
<b>Fixed assets</b>					
Tangible assets	7		4,871		4,821
<b>Current assets</b>					
Debtors	8	827		792	
Short term deposits		77,273		76,656	
Cash at bank and in hand		51,605		66,397	
		<u>129,705</u>		<u>143,845</u>	
<b>Liabilities</b>					
Creditors: amounts falling due within one year	9	(2,404)		(11,925)	
			<u>127,301</u>		<u>131,920</u>
<b>Net current assets</b>			<u>127,301</u>		<u>131,920</u>
<b>Net assets</b>	10		<u><u>132,172</u></u>		<u><u>136,741</u></u>
<b>Funds of the charity</b>					
Restricted income funds			8,079		11,991
Unrestricted income funds					
General funds		82,093		108,750	
Designated funds		<u>42,000</u>		<u>16,000</u>	
Total unrestricted income funds			<u>124,093</u>		<u>124,750</u>
	10		<u><u>132,172</u></u>		<u><u>136,741</u></u>

For the financial year ending 31 March 2020, the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the company to obtain an audit of the accounts for the year in question in accordance with section 476; and
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of the accounts.

These accounts 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 on 05 June 2020 and signed on their behalf by:

.....  
 Tony Rogers (Chair)

.....  
 Stephen Godfrey (Treasurer)

**Bridport and District Citizens Advice Bureau**  
**Notes to the Financial Statements for the Year Ended 31 March 2020**

**1 Summary of significant accounting policies**

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

Bridport and District Citizens Advice Bureau is a private charitable company limited by guarantee and incorporated in England and Wales. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity. The address of the registered office is given in the charity information on page 1 of these financial statements. The nature of the charity's operations and principal activities are to promote any charitable purpose for the benefit of the community in Bridport, Beaminster, Lyme Regis and surrounding villages by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress.

The charity constitutes a public benefit entity as defined by FRS 102. 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 issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Accounting Practice.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are presented in sterling which is the functional currency of the charity and rounded to the nearest £.

The significant accounting policies applied in the preparation of these accounts are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

**b) Income**

All income is recognised when the charity is entitled to the income, there is sufficient certainty of receipt and so it is probable that the income will be received, and the amount can be measured reliably.

All monetary donations and gifts are included in full in the statement of financial activities when receivable provided that there are no restrictions imposed by the donor as to the timing of the related expenditure, in which case recognition is deferred until the conditions have been met.

In addition to the above, the charity also receives help and support in the form of voluntary assistance in advising the public. This help and support is not included in the financial statements.

**c) Expenditure**

Expenditure is recognised on an accruals basis as soon as there is a legal or constructive obligation committing the charity to the expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably. Expenditure includes any VAT which cannot be fully recovered.

**Bridport and District Citizens Advice Bureau**  
**Notes to the Financial Statements for the Year Ended 31 March 2020**

Continued...

All expenditure which is directly related to the provision of advice services is included within charitable activities. Other costs incurred have been allocated between charitable activities, and fundraising and publicity. Where such costs relate to more than one functional cost category they have been split on an estimate of time basis.

Rentals payable under operating leases are charged in the statement of financial activities on a straight line basis over the lease term.

**d) Overhead Apportionment**

Direct salaries and other direct costs are charged to the relevant projects. Support cost overheads are apportioned to all projects in a consistent way so as to absorb the total of management, administration, office, premises, governance and other costs across restricted and unrestricted projects.

**e) Tangible Fixed Assets**

Tangible fixed assets are stated at cost (or deemed cost) or valuation less accumulated depreciation and accumulated impairment losses. Cost includes costs directly attributable to making the asset capable of operating as intended. A fixed asset register is maintained which records enhancement to the building fixtures and fittings as well as office & IT equipment purchases.

**f) Depreciation and amortisation**

Depreciation is provided on all tangible fixed assets, at rates calculated to write off the cost, less estimated residual value, of each asset over an expected useful life as follows:

<b>Asset class</b>	<b>Depreciation method and rate</b>
Fixtures, fittings and equipment	5 year straight line

**g) Debtors and creditors**

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

**h) Funds**

Income received for purposes specified by the donor is included in a separate restricted fund against which appropriate expenditure is allocated.

Designated funds are allocated out of unrestricted funds by the Trustees for specific purposes. The use of such funds is at the Trustees' discretion.

**i) Pensions**

The charity operated a defined contribution group personal pension plan for those employees who wished to participate. This plan is now closed to new employees. Payments are charged to the statement of financial activities in the period in which they are incurred. Pensions are also contributed in respect of employees eligible under government auto-enrolment rules.

**j) Tax**

The charity is an exempt charity within the meaning of schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes.

**Bridport and District Citizens Advice Bureau**  
**Notes to the Financial Statements for the Year Ended 31 March 2020**

Continued...

**k) Going concern**

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

**2 Donations and grants**

	<b>Unrestricted funds £</b>	<b>Restricted funds £</b>	<b>Total funds 2020 £</b>	<b>Total funds 2019 £</b>
Government and public authority grants	88,443	31,769	120,212	99,635
Charitable Trusts	-	22,418	22,418	31,306
Donations	3,435	-	3,435	15,476
	91,878	54,187	146,065	146,417
	91,878	54,187	146,065	146,417

Income from donations and grants was £146,065 (2018/19 - £146,417) of which £91,878 (2018/19 - £114,111) was attributable to unrestricted and £54,187 (2018/19 - £32,306) was attributable to restricted funds.

**3 Investments: UK bank interest receivable**

Income from UK bank interest was wholly attributable to unrestricted funds in both years.

**4 Total expenditure**

	<b>Fundraising and publicity £</b>	<b>Cost of Charitable activities £</b>	<b>Total 2020 £</b>	<b>Total 2019 £</b>
Staff costs	-	107,379	107,379	88,889
Recruitment & training	-	6,617	6,617	2,160
Travel	-	3,444	3,444	4,051
Other staff & volunteer costs	-	999	999	841
Premises	-	12,298	12,298	13,715
Utilities	-	3,060	3,060	3,560
Insurance	-	1,320	1,320	1,272
Telephone & communications	-	3,444	3,444	2,846
Printing, postage & stationery	-	2,599	2,599	2,990
Books & information	-	3,600	3,600	3,896
Equipment costs	-	865	865	1,546
Computer software	-	963	963	173
Computer maintenance	-	-	-	-
Fundraising and publicity	170	-	170	94
Accountants' fees	-	1,706	1,706	1,724
Depreciation	-	2,402	2,402	3,486
Sundries	-	385	385	331
	170	151,081	151,251	131,574
	170	151,081	151,251	131,574

**Bridport and District Citizens Advice Bureau**  
**Notes to the Financial Statements for the Year Ended 31 March 2020**

Continued...

Total expenditure was £151,251 (2018/19 - £131,574) of which £90,669 (2018/19 - £111,232) was attributable to unrestricted and £60,582 (2018/19 - £20,342) was attributable to restricted funds.

**5 Net income for the year**

	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
This is stated after charging:		
Depreciation	2,402	3,486
Accountants' fees - independent examination	1,320	1,320
Accountants' fees - other services	386	404
	2,108	5,210

**6 Information regarding employees and trustees**

	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
Wages and salaries	100,431	83,577
Social security costs	3,630	2,366
Pension costs	3,318	2,946
	107,379	88,889

The average number of employees, analysed by function was:

	<b>2020</b>	<b>2019</b>
	<b>no</b>	<b>no</b>
Charitable activities	7	6
Management and administration	1	1
	8	7

No employee received remuneration of more than £60,000.

Trustees receive no remuneration for their duties. Travel costs of £30 were reimbursed to 1 member of the Trustee Board (2018/19 – phone costs of £17 and DBS check costs of £25 to 2 members). No trustee indemnity insurance was purchased. There were no trustees for whom benefits were accruing under pension schemes.

Pension schemes for employees are operated on a defined contributions basis. There is a Standard Life scheme to which the Bureau contributes 5% of pensionable earnings. This scheme is closed to new members. There are also contributions made in respect of the auto-enrolment scheme which are paid into Nest, the scheme set up by the Government for this purpose. The assets of the schemes are held separately from those of the Bureau in independently administered funds. The pension cost shown in the accounts represents contributions payable by the Bureau and amounted to £3,318 (2018/19 £2,946). There were no contributions payable or outstanding at the year end.

**Bridport and District Citizens Advice Bureau**  
**Notes to the Financial Statements for the Year Ended 31 March 2020**

Continued...

**7 Fixed assets**

	<b>Fixtures, fittings &amp; equipment £</b>	
<b>Cost</b>		
At 1 April 2019	47,022	
Additions	2,452	
Disposals	(1,584)	
	47,890	
At 31 March 2020	47,890	
<b>Depreciation</b>		
At 1 April 2019	42,201	
Disposals	(1,584)	
Charge for the year	2,402	
	43,019	
At 31 March 2020	43,019	
<b>Net book value</b>		
At 31 March 2020	4,871	
At 31 March 2019	4,821	

**8 Debtors**

	<b>2020 £</b>	<b>2019 £</b>
Prepayments and accrued income	827	792
	827	792

**9 Creditors - amounts falling due within one year**

	<b>2020 £</b>	<b>2019 £</b>
Trade creditors	474	795
Accruals	1,930	11,130
	2,404	11,925

**Bridport and District Citizens Advice Bureau**  
**Notes to the Financial Statements for the Year Ended 31 March 2020**

Continued...

**10 Analysis of net assets between funds**

	General funds £	Designated funds £	Restricted funds £	Total funds £
Fixed assets	4,871	-	-	4,871
Current assets	79,626	42,000	8,079	129,705
Current liabilities	(2,404)	-	-	(2,404)
Net assets	<u>82,093</u>	<u>42,000</u>	<u>8,079</u>	<u>132,172</u>

**11 Funds**

	At 1 April 2019 £	Income £	Expenditure £	Fund transfers £	At 31 March 2020 £
<b>Restricted funds</b>					
Wessex Water – TAP	(108)	6,600	6,747	255	-
Westwey – Income Maximization	(227)	6,318	7,536	1,445	-
Mencap	915	2,500	1,245	-	2,170
Access to Justice – Benefits Supervisor	6,252	-	6,252	-	-
CiTA – UC Help to Claim	159	23,269	24,211	783	-
Alice Ellen Cooper Dean – Debt Casework	5,000	-	5,000	-	-
Valentine Trust -Debt Casework	-	7,000	1,091	-	5,909
Dorset Council	-	8,000	8,000	-	-
Car Boot Fund – Web-site Development	-	500	500	-	-
	<u>11,991</u>	<u>54,187</u>	<u>60,582</u>	<u>2,483</u>	<u>8,079</u>
<b>Unrestricted funds</b>					
<b>Designated funds:</b>					
Property/ equipment fund	16,000	-	-	(6,000)	10,000
Local Government reorg.		-	-	12,000	12,000
Statutory Liabilities		-	-	20,000	20,000
<b>General funds</b>	108,750	92,495	90,669	(28,483)	82,093
	<u>124,750</u>	<u>92,495</u>	<u>90,669</u>	<u>(2,483)</u>	<u>124,093</u>
<b>Total funds</b>	<u>136,741</u>	<u>146,682</u>	<u>151,251</u>	<u>-</u>	<u>132,172</u>

**Bridport and District Citizens Advice Bureau**  
**Notes to the Financial Statements for the Year Ended 31 March 2020**

Continued...

Purposes of funds:

**RESTRICTED FUNDS**

**Wessex Water - TAP** Wessex Water awarded us a grant to transfer some of their customers in financial difficulties onto more advantageous tariffs/schemes.

**Westwey – Income Maximization** Following the introduction of Universal Credit in the local area. Westwey have funded 2 full-time equivalent caseworkers across West Dorset & Weymouth. The Bridport position was 1 day per week.

**Mencap** – we provide a dedicated face-to-face and phone-line advice service for clients of West Dorset Mencap

**Access to Justice – Benefits Supervisor** We received a grant in 2018/19 to cover the cost of our benefits supervisor. This was expended in the year.

**CiTA – UC Help to Claim** – As from 1 April 2019 Government funding has enabled us to provide assistance to Universal Credit claimants in making their applications.

**Alice Ellen Cooper Dean – Debt Casework** We have been given a grant to cover the cost of our Advice Services Manager improving his skills in debt casework.

**Valentine Trust – Debt Casework** This grant will enable our Advice Services Manager to continue improving his skills in debt casework in 2020/21

**Dorset Council** – This funding is to provide general advice but under the terms of the Service Level Agreement has to be shown as restricted

**Bridport Town Council Car Boot Fund – Web-site development** Contribution to costs

**DESIGNATED FUNDS**

Property/equipment Fund – This reserve is to cover future expenditure on our South Street office.

Local Government reorganisation - to cover the risk of future reductions in council funding

Statutory Liabilities – to cover employee termination payments if they became necessary

**12 Leasing commitments**

At 31 March 2020 the Bureau had no commitments under non-cancellable operating leases. We will be negotiating a lease for future years with our landlord Wessex Water.

**13 Related party transactions and control**

There were no related party transactions requiring disclosure in either year.