

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 2021

Bridport and District Citizens Advice Bureau Reference and Administrative Details

Name of Charly Bridport and District Citizens Advice Bureau
Charlty number 1101576
Company number 4876990
Registered office 45 South Street, Bridport, Dorset DT8 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 - Yam Barton, Beaminster, DT8 3EF

DIRECTORS/TRUSTEES	ROLE	ELECTED BY	DATE ELECTED	DATE RESIGNED
Tony Rogers	Chair		16.07.2018	
Stephen Godfrey			13.07.2020	
Roy Tarsnane			13.07.2020	25.08.2020
Bruce Willoughby			13.07.2020	07.12.2020
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
Graham Smith			20.08.2019	
Colin McReavie	Treasurer		26.05.2020	
Richard Jones	Company Secretary		24.06.2020	
Sylvia Barker			10.11.2020	

EX OFFICIO MEMBERS	ROLE	ELECTED BY
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

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 2021 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 2021 there were 82 people associated with the bureau, made up as follows:

8 Trustees

13 Paid staff

5 Volunteer supervisors

45 Volunteer advisers

11 Volunteer support staff

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

Bridport and District Citizens Advice Bureau

Trustees' Report

2 ACHIEVEMENTS AND PERFORMANCE

Charitable Activities

We helped 3863 clients with 9958 separate issues in 2020/21. Benefits and debt accounted for 44% of the issues people sought help with. We saw a big increase in food bank and charitable support issues mainly due to our involvement in the national Trussell Trust Help through Hardship project and this was the most significant issue trend compared to the previous year. Housing and employment accounted for the next biggest enquiry areas. We work with some of the most vulnerable and 54% 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 had to change our service delivery model to provide full advice remotely via phone and digital support to clients. We were able to trial video-conferencing advice sessions in the office between full lockdown periods.

Significant project work in 2020-21 adding value to our core service, included continuation funding for our 'Help to Claim' project. This is funded by the DWP and co-ordinated nationally by Citizens Advice. 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 were successful in our bid for funding with the Community Justice Fund to support our welfare benefits specialist casework, with the Money Advice and Pensions Service to secure funding for a full time debt trainee and the national Trussell Trust Help through Hardship project to assist clients needing income maximisation advice and access to food e voucher referrals. We maintained our Wessex Water project to assist people who have problems managing their water bills. Our debt casework service capacity was further strengthened by a grant from the Valentine Trust to continue training of an existing member of staff. Finally, our thanks to funding from Dorset Council for our food security project working with Dorset food banks and Social Supermarkets to promote easy and timely access to advice to help improve food security for food bank users.

In independent surveys of our clients' experience of the service, 85.8% of those surveyed reported that we helped them find a way forward with their problem while 90.1% 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 £1.5 million for our clients in 2020-21.

In our last full 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 in the initial assessment with excellent ratings in all areas following the final outcome. Our quality of advice and client satisfaction are monitored on a quarterly basis and we regularly achieved excellent results in 2020-21. The Bureau holds an Advice Quality Standards accreditation in generalist advice, telephone help and welfare benefits casework.

Bridport and District now lead on Research and Campaigning activities for Citizens Advice in Dorset who made funding available for a paid Dorset Research and Campaigns officer post. Activities have included engagement with the the national 'Keep the Lifeline' campaign to extend the £20 per week uplift to universal credit and a development plan to set out future areas of research and campaigns. Our response to the pandemic has included the development of a new website thanks to a grant from the Town Council, with easy access to the Citizens Advice information system and email advice via a web form. Our publicity team has produced regular press articles and social media content to keep the public informed of relevant changes to the legislation such as the introduction of rent moratoriums and service developments which has been vital during the pandemic.

Bridport and District Citizens Advice Bureau Trustees' Report

We were able to continue with our trainee adviser intakes during the pandemic using technology to deliver training remotely with the aid of video-conferencing facilities. We are grateful to our existing volunteers who have adapted to the restrictions imposed by Covid and transitioned to remote working when we were unable to deliver face to face services. 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 the Community Justice Fund, Valentine Trust, Bridport Car Boot Fund, Bridport, Beaminster and Lyme Regis Town Councils, Lions Club, Morrisons, Parish Councils, Wessex Water, Dorset Community Foundation, People's Postcode Lottery, Money Advice and Pensions Service, Trussell Trust, Public Health, Prout Bridge Community Centre, and our main funder Dorset Council for financial assistance and support in 2020-21.

We continue to work closely with Citizens Advice in Dorset on the Dorset Adviceline which provided a much needed service during the pandemic, a joint website linking the Citizens Advice in Dorset Council area, a new single point of contact email access for third parties and partners to be able to refer clients into the service easily and service delivery plan.

3 FINANCIAL REVIEW

Financial Position

The bureau has concluded the year in a healthy financial position. Overall there was a surplus of £69,118 (2019/2020 deficit of £4,569) for the year ended 31 March 2021.

Total income was £287,718 (2019/20 £146,682). We have had our most successful year ever in applying to charitable bodies for funding and have received additional Government and local authority funding to help mitigate the effects of the pandemic on our local population.

Total expenditure was £218,600 (2019/20 £151,251). Costs have increased significantly due to staffing for the continuation of the UC Help to Claim project and our Trussell Trust, Maps Debt and Food Security projects. We have also received funding for a Data Officer working on behalf of Citizens Advice in Dorset. The management, supervision and reporting of these projects has also led to increased contracted hours for other permanent staff.

At the end of the year the total funds stood at £201,290 (2019/20 £132,172). General unrestricted funds were £126,493 (2019/20 £82,093); £12,953 represented the net book value of fixed assets leaving free reserves of £113,540.

In addition to this there are unrestricted designated funds of £42,000 (2019/20 £42,000). 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, £10,000 to Property and Equipment 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. Note that a new lease has yet to be negotiated with our landlord Wessex Water.

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 a group of our Trustees has this specific responsibility.

Bridport and District Citizens Advice Bureau Trustees' Report

Principal Funding Sources

Our principal source of funding was Dorset Council; they provided 27% of the Bureau's income. The future of this funding is undecided, and the bureau is currently working with other West Dorset bureau, aided by Citizens Advice Central, as part of a consortium tendering for an advice giving service on behalf of Dorset County Council. The result of this tender will not be known until September/October this year. 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 pages 15, 16 and 17.

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 2021 the company had 29 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 and 2020/21 as we had previously. 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 22/7/21 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 31st March 2021 which are set out on pages 8 to 17.

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

Since the company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe 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: 26th July 2021

Bridport and District Citizens Advice Bureau
Statement of Financial Activities for the Year Ended 31 March 2021 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Notes	Unrestricted funds £	Restricted funds £	Total funds 2021 £	Total funds 2020 £
Income and endowments from:					
Donations and grants	2	95,152	191,946	287,098	146,065
Investments: UK bank interest received	3	620	-	620	617
Total Income and endowments		95,772	191,946	287,718	146,682
Expenditure on:					
Raising funds: Fundraising and publicity costs		720	-	720	170
Charitable activities: Operation of Bureau		38,409	179,471	217,880	151,081
Total expenditure	4	39,129	179,471	218,600	151,251
Net Income for the year	5	56,643	12,475	69,118	(4,569)
Transfers between funds		(12,243)	12,243	-	-
Net movement in funds		44,400	24,718	69,118	(4,569)
Reconciliation of funds					
Funds brought forward		124,093	8,079	132,172	136,741
Funds carried forward	11	168,493	32,797	201,290	132,172

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 2021

	Notes	£	2021 £	£	2020 £
Fixed assets					
Tangible assets	7		12,953		4,871
Current assets					
Debtors	8	2,064		827	
Short term deposits		77,892		77,273	
Cash at bank and in hand		115,144		51,605	
			<u>195,100</u>	<u>129,705</u>	
Liabilities					
Creditors: amounts falling due within one year	9	(6,763)		(2,404)	
Net current assets			<u>188,337</u>		<u>127,301</u>
Net assets	10		<u>201,290</u>		<u>132,172</u>
Funds of the charity					
Restricted income funds			32,797		8,079
Unrestricted income funds					
General funds		126,493		82,093	
Designated funds		<u>42,000</u>		<u>42,000</u>	
Total unrestricted income funds			<u>168,493</u>		<u>124,093</u>
	10		<u>201,290</u>		<u>132,172</u>

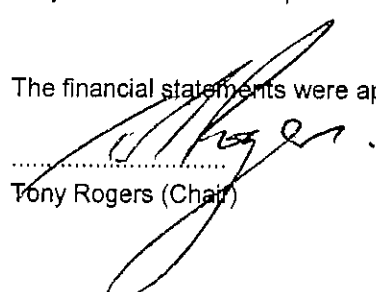
For the financial year ending 31 March 2021, the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

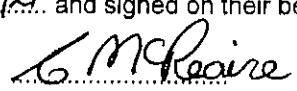
Directors' responsibilities:

- 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 22/7/21 and signed on their behalf by:


 Tony Rogers (Chair)


 Colin McReavie (Treasurer)

Bridport and District Citizens Advice Bureau
Notes to the Financial Statements for the Year Ended 31 March 2021

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 2021

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:

Asset class	Depreciation method and rate
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 2021

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

	Unrestricted funds £	Restricted funds £	Total funds 2021 £	Total funds 2020 £
Government and public authority grants	92,498	89,423	181,921	120,212
Charitable Trusts	1,000	102,523	103,523	22,418
Donations	1,654	-	1,654	3,435
	<u>95,152</u>	<u>191,946</u>	<u>287,098</u>	<u>146,065</u>

Income from donations and grants was £287,098 (2019/20 - £146,605) of which £95,152 (2019/20 - £91,878) was attributable to unrestricted and £191,946 (2019/20 - £54,187) 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

	Fundraising and publicity £	Cost of Charitable activities £	Total 2021 £	Total 2020 £
Staff costs	-	165,255	165,255	107,379
Recruitment & training	-	11,200	11,200	6,617
Travel	-	(3)	(3)	3,444
Other staff & volunteer costs	-	312	312	999
Premises	-	13,404	13,404	12,298
Utilities	-	3,817	3,817	3,060
Insurance	-	1,343	1,343	1,320
Telephone & communications	-	6,859	6,859	3,444
Printing, postage & stationery	-	2,415	2,415	2,599
Books & information	-	3,749	3,749	3,600
Equipment costs	-	366	366	865
Computer software	-	2,186	2,186	963
Fundraising and publicity	720	-	720	170
Accountants' fees	-	1,740	1,740	1,706
Depreciation	-	4,799	4,799	2,402
Sundries	-	438	438	385
	<u>720</u>	<u>217,880</u>	<u>218,600</u>	<u>151,251</u>

Bridport and District Citizens Advice Bureau
Notes to the Financial Statements for the Year Ended 31 March 2021

Continued...

Total expenditure was £218,600 (2019/20 - £151,251) of which £39,129 (2019/20 - £90,669) was attributable to unrestricted and £179,471 (2019/20 - £60,582) was attributable to restricted funds.

5 Net income for the year

	2021 £	2020 £
This is stated after charging:		
Depreciation	4,799	2,402
Accountants' fees - independent examination	1,350	1,320
Accountants' fees - other services	390	386
	<u>6,539</u>	<u>4,108</u>

6 Information regarding employees and trustees

	2021 £	2020 £
Wages and salaries	155,149	100,431
Social security costs	6,180	3,630
Pension costs	3,926	3,318
	<u>165,255</u>	<u>107,379</u>

The average number of employees, analysed by function was:

	2021 no	2020 no
Charitable activities	10	7
Management and administration	1	1
	<u>11</u>	<u>8</u>

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

Trustees receive no remuneration for their duties. 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 £3,926 (2019/20 £3,318). 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 2021

Continued...

7 Fixed assets

	Fixtures, fittings & equipment £
Cost	
At 1 April 2020	47,890
Additions	12,881
Disposals	(3,385)
	<hr/>
At 31 March 2021	57,386
	<hr/>
Depreciation	
At 1 April 2020	43,019
Disposals	(3,385)
Charge for the year	4,799
	<hr/>
At 31 March 2021	44,433
	<hr/>
Net book value	
At 31 March 2021	12,953
	<hr/>
At 31 March 2020	4,871
	<hr/>

8 Debtors

	2021 £	2020 £
Prepayments and accrued income	2,064	827
	<hr/>	<hr/>

9 Creditors - amounts falling due within one year

	2021 £	2020 £
Trade creditors	2,129	474
Accruals	4,634	1,930
	<hr/>	<hr/>
	6,763	2,404
	<hr/>	<hr/>

Bridport and District Citizens Advice Bureau
Notes to the Financial Statements for the Year Ended 31 March 2021

Continued...

10 Analysis of net assets between funds

	General funds £	Designated funds £	Restricted funds £	Total funds £
Fixed assets	12,953	-	-	12,953
Current assets	120,303	42,000	32,797	195,100
Current liabilities	(6,763)	-	-	(6,763)
Net assets	126,493	42,000	32,797	201,290

11 Funds

	At 1 April 2020 £	Income £	Expenditure £	Fund transfers £	At 31 March 2021 £
Restricted funds					
Wessex Water – TAP	-	6,600	7,207	607	-
Westwey – Income Maximization	-	3,978	5,341	1,363	-
Trussell Trust		41,739	50,424	8,685	-
Access to Justice – Benefits Supervisor	-	21,767	17,964	-	3,803
CITA – UC Help to Claim	-	25,986	27,133	1,147	-
Mencap	2,170	-	1,396	-	774
Valentine Trust -Debt Casework	5,909	-	6,213	304	-
Dorset Community Foundation		7,634	7,677	43	-
Dorset Community Foundation - Training	-	2,412	-	-	2,412
BEIS Technology Fund		13,460	13,519	59	-
Peoples Postcode Lottery		18,957	-	-	18,957
CITA – MaPs Debt Trainee		16,692	16,436	-	256
Dorset Council via CAID	-	5,500	5,500	-	-
Dorset Council via CAID County Data Officer		3,583	3,131	-	452
Dorset Council via CAID Food Security Officer		21,478	15,335	-	6,143
Dorset Council via CAID Leaflet Production and Bridport Town Council Equipment		1,160	1,160	-	-
Car Boot Fund – Web-site Development	-	500	500	-	-
	8,079	191,946	179,471	12,243	32,797

Bridport and District Citizens Advice Bureau
Notes to the Financial Statements for the Year Ended 31 March 2021

Continued...

Unrestricted funds

Designated funds:

Property/ equipment fund	10,000	-	-	-	10,000
Local Government reorg.	12,000	-	-	-	12,000
Statutory Liabilities	20,000	-	-	-	20,000

General funds	82,093	95,772	39,129	(12,243)	126,493
----------------------	--------	--------	--------	----------	---------

	124,093	95,772	39,129	(12,243)	168,493
--	---------	--------	--------	----------	---------

Total funds	132,172	287,718	218,600	-	201,290
--------------------	---------	---------	---------	---	---------

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 1.1 full-time equivalent caseworkers across West Dorset & Weymouth. The Bridport position was 5 hours per week.

Trussell Trust A national project between Citizens Advice and the Trussell Trust to assist claimants access Trussell Trust food bank e vouchers and income maximisation advice to alleviate hardship. A small number of Local Citizens Advice staff the helpline with Bridport's allocation currently at 1.1 FTE

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

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

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

Dorset Community Foundation - We received a grant from this funder towards IT peripherals and video-conferencing subscription costs and a further grant towards the cost of an advice supervisor.

Dorset Community Foundation - We received a grant from this funder towards IT peripherals and video-conferencing subscription costs and a further grant towards the cost of an advice supervisor.

Wessex Water Recovery Fund - We received a grant for staff training costs from this fund which is administered by Dorset Community Foundation.

Bridport and District Citizens Advice Bureau
Notes to the Financial Statements for the Year Ended 31 March 2021

Continued...

BEIS - Technology Funding - We received a grant from this Government fund to assist with the costs of IT and IP telephony system.

Peoples Postcode Lottery - We received a grant from this funder towards the cost of a 0.5 FTE caseworker for 12 months. The caseworker will work closely with food bank clients to offer income maximisation and benefits advice.

CITA MaPS - Debt Trainee - We received 12 months funding for a full time trainee debt adviser.

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

Dorset Council via CAID – County Data Officer - This funding is to provide general advice but under the terms of the Service Level Agreement has to be shown as restricted.

Dorset Council - Food Security Project: we received funding to employ a full time project worker to work with Dorset Food Banks and Social Supermarkets to improve food security for residents by setting up a referral system for Food Banks to refer users to Dorset Citizens Advice to encourage timely advice interventions. A further grant was made to promote Citizens Advice services with Foodbanks Dorset residents through the production and distribution of service leaflets.

Dorset Council - Service Campaign - Leaflet and Distribution - this was an additional grant payable as part of the food security project.

Bridport Town Council - Computer Equipment: we received a grant from the Town Council for the provision of IT equipment and peripherals to facilitate service delivery.

Bridport Town Council Car Boot Fund – Training 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 2021 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.