



**citizens  
advice**

citizens advice  
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**Citizens Advice**

# Mid-North Yorkshire

**We provide free, independent, confidential and impartial advice and campaign on big issues affecting peoples lives.**

We are an independent charity and part of the Citizens Advice network across England and Wales.

We value diversity, promote equality and challenge discrimination wherever we see it.



**Citizens Advice Mid-North Yo**

Registered office: 277 High Street, Northallerton,  
North Yorkshire DL7 8DW. Charity Registration Number 1146084.  
A Company limited by Guarantee in England Number 7890996.  
Authorised and regulated by the Financial Conduct Authority FRN: 617621.

## **Our Mission**

To provide advice that helps people to overcome their problems.

## **Our Vision**

Is for people to have the knowledge and confidence they need to find their way forward, whoever they are and whatever problem they face.

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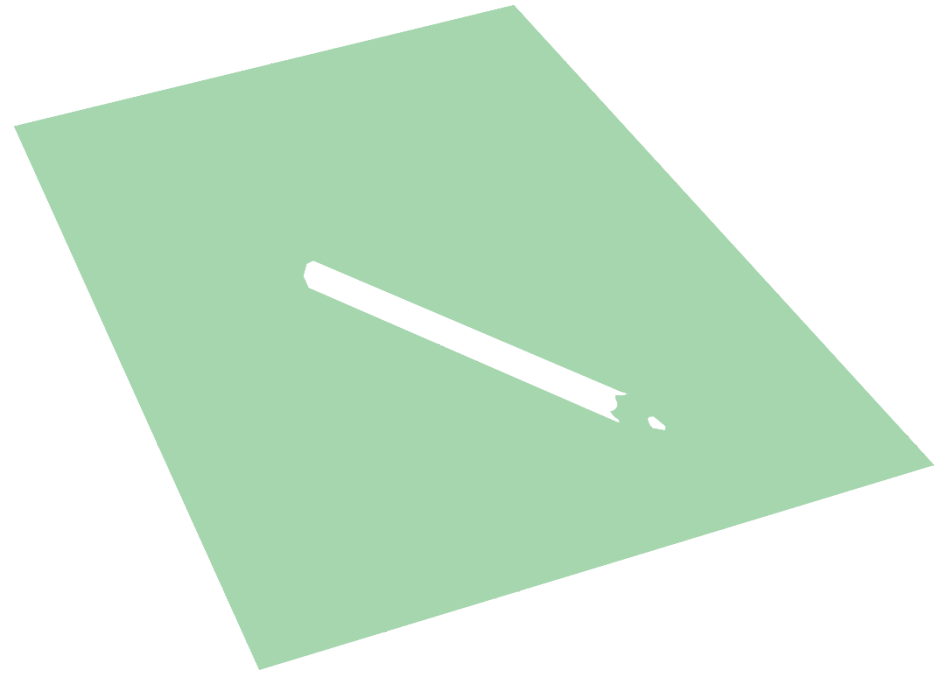
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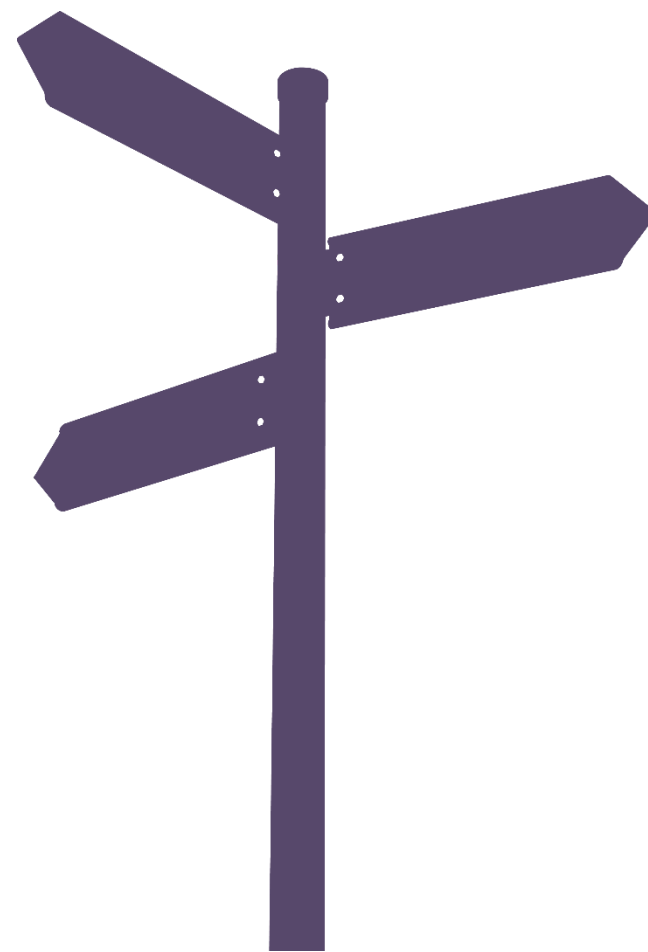
## Foreword from the chair

2020/21 has been a difficult year for everyone and I can't express enough how proud I am of our organisations strong and able response to the pandemic.

As is typical of this organisation and its roots we have met difficulty face on and continued to provide a service for those most in need.

The increase in the numbers of those we have helped and the range of organisations we have partnered with shows our strength and that we have maintained our very local identities while merging to create stable and financially sound structures.

I would like to say a big thank you all volunteers, staff, partners, and funders who have made our work possible this year and welcome all those who joined our organisation during a very difficult time but



have adapted so well to the strange conditions.

Our plans for providing increased specialist advice and more local partnership working mean we are confident about the future and hopefully for our communities and those services we provide.

**Carl Les, Chair of Trustee Board, Citizens Advice Mid-North Yorkshire**

### **Statement of Internal Control**

The trustee board of Citizens Advice Mid-North Yorkshire oversee the information security of all personal information of our clients, staff, funders, and strategic partners that is processed. Citizens Advice Mid-North Yorkshire hold joint responsibility for client data that is held in our case management system, with the national Citizens Advice Service. An information assurance management team exists to ensure the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements the General Data Protection Regulation and Data Protection Act 2018.

## **Chief Executive report**

I am immensely proud of how all our staff, volunteers, and trustee board came together this year to provide a service during the Pandemic. The fast reaction of the service changing to working different channels from different locations, keeping track with changing advice on an hourly basis, and protecting clients legal and civil rights has been amazing.

We have worked incredibly hard to meet the increase in demand for our service as can be seen in the statistics in this report, and have teamed up with a range of partners to make the best use of the resources that we have.

In addition, we have continued to strive to provide new services to clients to meet the gaps that exist with the development of our specialist project team and the extension of the energy advice services, again this has been

**This year has been  
challenging yet  
hugely rewarding.**

**None of this  
would be possible without  
the huge contribution  
made  
by our trustees,  
volunteers, staff,  
partners, and funders.**

an amazing achievement given the circumstances we are in.

Towards the end of this year, we launched our second mobile advice service so we can now cover more ground in isolated areas. This is vital whilst face-to-face services throughout our area remain difficult to access because of Covid-19 restrictions.

We have been part of the initial crisis response, part of the adapting and surviving and know we will help people and our communities grow stronger by providing the services they need in the ways that they need them.

Carol Shreeve, CEO Citizens Advice Mid-North Yorkshire

## Our impact in 2020/21



**14,903**

people helped



**£5,674,653**

income gained



**51,311**

issues addressed



**£530,220**

debts written off

### Main issues people wanted help with:

- 1 Benefits & tax credits**  
(9,050 issues)
- 2 Universal Credit**  
(5,727 issues)
- 3 Employment**  
(5,670 issues)
- 4 Debt**  
(5,223 issues)

**Housing**

(2,447 issues)

## Client profiles

**Gender:** 56% Male 44% Female

**Age:** 1% 0-18 85% 20-64 14% 65 and over

**Disability:** 6% Disabled 40% Long term health condition

**Ethnicity:** 88% White 4% Asian 4% Black 2% Mixed 2% Other

## Our service

We are a vital open-door service for many people; through our 66 paid staff and 44 volunteers (10 of which are members of the Trustee Board), Citizens Advice Mid-North Yorkshire offers a free high quality advice service on a range of issues. This is delivered through our core service, projects, and specialist advice (housing, debt, family law, and discrimination).

We cover 4 regions of North Yorkshire. The county as a whole has a population of over 600,000 (ONS 2019).

- **Hambleton** - Northallerton office
- **Richmondshire** - Richmond office
- **Ryedale** - Malton office
- **Selby** - Selby

We run various outreaches (subject to current Covid restrictions) based in libraries, and in Hambleton and Richmondshire we run the Rural Advice Bus service which provides information

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## How we delivered our service



**2%**  
in person



**64%**  
via telephone

**17%**  
via email/webchat/  
video call

6222 422

and advice to more isolated communities.

Our communications team promote our service across various media and our website news page. They also promote the work of our partners, and keep MPs' of our areas up-to-date on our activities and campaigns.



platforms including social



# Our projects

Our team of Debt Advisers can offer a full debt management service to help people begin the process of getting their finances (and often their lives) back in order. Funded by the Money and Pensions Service.

## Rural Reach Information and Advice Bus - Hambleton and Richmondshire

Taking our service into rural and isolated communities across all our areas. Funded by The National Lottery Community Fund, North Yorkshire County Council, and Richmondshire District Council.

The service resumed in August 2020 when the first lockdown was lifted, and then again April 2021 after the lifting of the 2nd lockdown. We now holding regular sessions at Markets across Hambleton and Richmondshire.

## Mobile Advice Van - Ryedale and Selby

Towards the end of this year we launched a mobile advice service for Ryedale and Selby based on the success of the Rural Reach Information and Advice Bus. Funded by Citizens Advice.

## EU Settlement Scheme Support - Hambleton

Providing support to EU citizens in Hambleton, including help to apply for settled status, and ID verification. Funded by Hambleton District Council.

## Macmillan Benefits Advice - Hambleton and Richmondshire



Supported by



THE  
ACCESS  
TO JUSTICE  
FOUNDATION



Service delivering free information and advice to people and their families who are affected by cancer and other life limiting illnesses. 2020/21 has been an exciting and challenging year for both the project and our clients.

The challenges came from delivering our advice and support over the telephone only, with no home visits or visits to patients in hospital; for patients it was something they had become used, but for our two advisers, an essential part of the way in which they support others was lost.

In July referrals from the Friarage and James Cook Hospitals resumed, in September South Tees NHS Trust provided funding towards adviser time, and in January a volunteer Benefits Adviser joined the team. There were 172 new referrals to the service (an increase of 44% on 2019/20), total benefits claimed £666,942, £4940 in Macmillan Grants gained for clients and £44,804 in debts were written off.

### **Access to Justice and Litigants in Person Litigants Support - North Yorkshire**

The aim of the project is to reduce the number of people who need to go to court by giving early legal advice and guidance, as well as to support those who have to face the courts.

This project enables us to fill the gap in provision of free specialist advice for North Yorkshire. Because of Covid there has been an increase in people needing legal advice, especially as the impact of job losses and business closures begin to hit home.

While this project is about preventing people having to go to court, it is also about empowering people, giving them the support, and legal advice they need if they are either being discriminated against, are at risk of losing their home or are struggling to navigate a complex family problem; especially if they can't afford to pay for expert advice or representation.

In addition to employing three Specialist Advisers to support clients, Citizens Advice Mid-North Yorkshire (CAMNY) have brought together, Scarborough District Citizens Advice and Kirklees Citizens Advice and Law Centre, in partnership to deliver the 'Litigants in Person' project, ensuring that residents in North Yorkshire have access to specialist legal advice. This advice covers the areas of Housing, Family Law and Discrimination – when experienced at work, in housing or in accessing benefits. Our partner, Kirklees, provide training and supervision for our Discrimination Caseworker and are also a referral partner for Legal Aid.

**Advice Matters – Selby**

Project aims to address the issues associated with financial hardship connected to poor mental health by providing specialist advice on income maximisation, money management and debt solutions, alongside mental health interventions to ensure solutions are achievable and sustainable. Funded by the National Lottery Community Fund.

### **Housing Matters - Selby**

Specialist Housing Caseworker supporting clients to prevent homelessness by providing housing-related advice, information, and support, including legal advice and court representation for those at risk of eviction. Funded by the Nationwide Community Foundation.

### **Fuel Poverty and Energy Advice Programmes - North Yorkshire**

Through various funded projects including Warm & Well in North Yorkshire, we provide information and advice to people on energy related subjects including help and support for vulnerable people in fuel poverty. Main funders include NYCC (Warm & Well in North Yorkshire), Community First Yorkshire, Two Ridings Community Foundation, and the Energy Redress Scheme.

During the lockdowns and working from home the Warm & Well team handled 1103 referrals which was an increase of 664 from the previous year. During this time, the team also upskilled and completed several energy courses which enabled them to deal with a number of complex cases including the increasing need to support clients with pre-payment energy top up vouchers.

### **North Yorkshire Information and Advice Service**

Dedicated phoneline, email, and website for residents of North Yorkshire to access the services of local Citizens Advice in North Yorkshire. Working in partnership with Citizens Advice Craven and Harrogate Districts, and Citizens Advice Scarborough and District. Funded by North Yorkshire County Council.

### **Money and Benefits Advice Service - North Yorkshire**

Project to help people with issues around Universal Credit or other welfare benefits. Support also available to help people manage their money. Funded by the NYCC Communities.

### **Selby Advice - Selby**

We co-ordinate the Selby Advice network of advice and information agencies within Selby District. We host quarterly meetings where training and networking opportunities are offered. We maintain the [selbyadvice.org.uk](http://selbyadvice.org.uk) website and circulate news and service updates within the network via email.

### **Pension Wise - Nationwide**

Guidance service set up to help people aged over 50 with a personal or workplace pension. Appointments are held by telephone with one of our Guidance Specialists. We are hoping to resume partial face to face appointments Autumn 2021 (subject to Covid restrictions). In 2020/21 the project exceeded its targets across the board. Funded by the Money and Pensions Service.

### **Help to Claim - Nationwide**

The service is available for people who need support making a claim for Universal Credit. The service is delivered face-to-face, by telephone or via web chat, and will help people from opening their account to receiving their first full payment. Funded by the DWP.

### **Help Through Hardship helpline - Nationwide**

A freephone helpline for people who cannot afford food and helps them get an e-voucher for a local food parcel. It also provides information and advice on the issues that are causing financial hardship to help move clients forward. Funded by the Trussell Trust.

# Our funders and supporters

## Organisations

Age UK North Yorkshire Darlington  
Access to Justice Foundation  
Cllr. Caroline Goodrick  
Clothworkers Foundation  
Community First North Yorkshire  
Groundworks Tesco Bags for Help  
Darlington MIND  
Dishforth Nursery Gardens  
IDAS  
Money and Pensions Service  
Nationwide Community Foundation  
NYCC Fire and Rescue Service  
PCC of St Peters Norton  
South Tees NHS  
The National Lottery Community Fund  
Trussell Trust  
Two Ridings Community Foundation

## Regional Council

North Yorkshire CC  
NYCC Stronger Communities  
NYCC Living Well

## District Councils

Hambleton DC  
Richmonshire DC  
Ryedale DC  
Selby DC

## Town Councils

Selby  
Richmond  
Helmsley  
Colburn  
Easingwold  
Barlby and Osgodby  
Stokesley  
Thirsk  
Tadcaster

## Parish Councils

Brafferton	Kirby Grindalythe
Brayton	Middleton Tyas
Brompton	Newton le Willows
Brompton on Swale	North Duffield
Bryam Cum Sutton	Pickhill
Burton Salmon	Riccall
Carthorpe	Sherriff Hutton
Catterick	Sinnington
Gilling West	Skeeby
Habton	St Martins
Hipswell	Tanfield
Husthwaite	Ulleskelf
Ingelby Arncliffe	Whorlton
Kellington	Womersley

## Working in partnership

**This year has highlighted the importance of working with partners to deliver services to as many people in our areas. We have worked with over 200 partners including:**

Access to Justice Foundation  
Age UK North Yorkshire Darlington  
IDAS (Independent Domestic Abuse Service)  
Mind  
North Yorkshire County Council  
NYCC Stronger Communities  
Hambleton District Council  
Richmondshire District Council  
Ryedale District Council  
Selby District Council  
Town and Parish Councils across our area

**Warm & Well in North Yorkshire Partnership**

Age UK in North Yorkshire  
Citizens Advice in North Yorkshire  
Community First Yorkshire  
Harrogate Easier Living Project  
Green Doctor  
National Energy Action  
Stokesley and District Community Care Association  
Two Ridings Community Foundation  
NYCC Living Well Team  
North Yorkshire Fire and Rescue Service  
White Rose Improvement Agency  
YES Energy Solutions  
Yorkshire Energy Doctor  
Yorkshire Housing

**Selby Advice Partnership**

Age UK Selby & District  
Alzheimer's Society  
Brighter Futures Selby  
Carers Count Selby District  
Castle Communication Services  
Chapter 3 Enterprise C.I.C  
Citizens Advice Mid-North Yorkshire  
Community First Credit Union  
Dementia Forward Selby  
Everyday Enable  
Foundation Legal Services  
Freeman Brown Solicitors  
Homestart  
Horton Housing  
Horton Wellbeing Cafes  
Humankind  
IDAS  
IHL Inspiring Healthy Lifestyles  
Independent Health Complaints  
Advocacy Service  
Kings Church Selby  
Mencap Selby  
MP for Selby and Ainsty, Nigel Adams  
North Yorkshire Fire and Rescue Service

**Selby Advice Partnership contd.**

North Yorkshire Horizons  
North Yorkshire Sport  
Perennial  
Positive Progressions  
Scope  
Second Chance Ostomy Yorkshire  
Selby & District Foodbank  
Selby District AVS  
Selby District Council  
Selby District Vision  
Selby U3A  
Tadcrafters CIC  
The Big Communi-Tea  
The Salvation Army Selby  
The WEA  
Together Housing  
Total Advocacy  
Training for Employment CIC  
Unforgettable Experiences  
Wilberforce Trust  
WLCT  
Yorkshire Energy Doctor  
Yorkshire Mesmac

## **Our value to society**

**Citizens Advice Mid-North helps thousands of people every year. This provides us with**

**For every £1 invested in  
our service in 2020/21,**

unique insight into the challenges our clients face, more so this year considering the pandemic.

We are not only helping people through difficult situations, but also identifying and tackling the underlying causes of their problems.

The people we help, our funders and the organisations we work with see the value we deliver and the impact we are making. It is impossible to put a financial value on everything we do – but where we can, we have. We have used a Treasury-approved model to provide the figures detailed on the right.

From our robust management information, we have also separately considered the financial benefits to the people we help.

## **What people say about us**

In 2020/21, **92%** of people who used our service said they would recommend us to a friend, **87%** of people said our advice had helped them find a way forward, and **76%** said their problem had now been solved.

*'I couldn't have done it without the help of Karolina. I had tried for two years to get the company involved to help me solve the problem. Having long term health issues it has made me a lot worse and I am less able to deal with situations like this. It has been such a relief to have someone advocate on our behalf.'*

*'I suffer badly from anxiety and can find it hard to explain my problems clearly. The lady who took my call put me at my ease very quickly and I had confidence in the information I was given. Thank you.'*

*'I found that help was always very effective and they have supported my physical health well. I put this down*





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## Client story - Debt

### Background and issue

Tracey is single, unemployed and suffers from long term mental health issues preventing her returning to work. Her only source of income is from Universal Credit and disability benefits. She also has mental health challenges that cause her great anxiety

## Client story - Benefits

### Background and issue

Sally is single and lives with her two children. She was reliant on income from Universal Credit and Council Tax Reduction and had been turned down for Personal Independence Payment (PIP) following a medical assessment, despite living

when dealing with her day-to-day financial matters which had led to a significant amount of debt with multiple priority and non-priority creditors.

Because of her low income she has been unable to settle these debts. Her mounting debts were causing her mental health to deteriorate

### **Advice and outcome**

The adviser carried out a full benefit assessment and it became apparent that Tracey had significant rent arrears with her private landlord. and was not claiming housing costs. She was in danger of potential repossession of her tenancy.

Following on from full benefit assessment the adviser supported Tracey in migrating from legacy benefits to Universal credit which resulted in an uplift in her benefits as her full rent liability was fully awarded.

An appointment was made with a Debt Adviser for a full debt assessment and the appropriate debt options for Tracey's circumstances were explained. Tracey decided with the option of Bankruptcy. Full support was given by the adviser to complete the Bankruptcy application which should result all her debt liabilities being written off.

## **Client story - Housing**

### **Background and issue**

John is 58, in extremely poor health and jointly owns a property subject to mortgage. Bail conditions prevented him from living at his property. He applied as homeless, but the local authority decision was that John was eligible and vulnerable due to his health conditions but not homeless or threatened with homelessness within the next 28 days because he had

with a debilitating long-term health condition.

Sally contacted us through our Adviceline for help to challenge this and she was referred to one of our specialist caseworkers.

### **Advice and outcome**

We advised Sally on how to apply for a Mandatory Reconsideration (MR) and helped her to evidence the difficulties she had in relation to her illness. We gave her the confidence to talk to the DWP and the original decision was overturned, resulting in increased income of over £150 per week.

Our caseworker also ensured that Sally was supported in making Universal Credit aware of her condition, gaining her an additional component in her UC payments, enhancing her income by a further £342 per month.

Sally was also referred to North Yorkshire County Council for a care needs assessment so she could get some equipment to help her to manage her disabilities.

Sally was better off financially, emotionally, and practically because of the support we provided.

## **Client story - Employment**

### **Background and issue**

Andrew had been discriminated against whilst at work and had consequently lost all his hours.

### **Advice and outcome**

accommodation which he was entitled to occupy, and which was available to him.

John had exhausted his financial resources staying in hotel accommodation and intended to sleep in his car on one of the coldest nights of the year.

### **Advice and outcome**

John contacted Citizens Advice and following negotiations by the Housing Caseworker with the local authority, he was accommodated under the Severe Weather Emergency Protocol. A request for a review of the local authority decision was submitted by the caseworker on the basis that a person will be homeless if they have accommodation but are prevented from living in it.

Although the decision maker was not prepared to overturn the original decision, the local authority used their discretion to provide John with a one bedroomed furnished flat together with payment of the rent and council tax on the flat until his bail conditions are lifted.

John was very happy with this outcome.

## **Volunteer recruitment and training 2020/21**

2020/21 has been a sometimes challenging, but also interesting year when it comes to the volunteering side of our service.

We supported Andrew by listening to his issue, supporting him to complete a 'chronological timeline' of events to spot any time limit issues, and advising him on what their potential discrimination claims were.

We talked Andrew through the process of taking an employment claim to a tribunal from start to finish, to enable him to envisage his potential journey through the legal system.

When Andrew decided that he would like to proceed to litigation, we were able to check his eligibility for legal aid and to refer him to a legal aid provider who had capacity to take on Andrew's case.

## **Volunteering at Citizens Advice Mid-North Yorkshire**

Our volunteers receive 100% support and full training. Any expenses incurred as a volunteer are reimbursed, e.g. travel and childcare costs. Volunteers cover various roles including assessors, advisers, receptionists, administration, and trustees.

Prior to lockdown there were 105 volunteer advisers/assessors, and 10 Trustee Board members) at Citizens Advice Mid-North Yorkshire. After the first lockdown in March 2020, for various reasons, this dropped to 15 volunteer advisers/assessors who, along with our paid staff, were able to quickly adapt to remote working and delivering our service via telephone, webchat, or email.

During the year, our volunteer numbers increased to 44 advisers/assessors, 4 of whom moved into paid employment within the organisation.

Despite the challenges faced we were still able to promote volunteering, recruit, and train volunteers remotely. We provided IT equipment as well as introducing new technology to provide support and supervision for all our volunteers.

The overall plus side of our new way of recruiting is that we have had a more diverse range of people enquiring and applying for volunteering roles, including those who have been furloughed, and university students. Location of volunteers has been varied too from very local to all the way to London!

## Our governance

**Citizens Advice Mid-North Yorkshire is governed by a Board of Trustees, who are all volunteers for the charity.**

The trustees have ultimate responsibility for the charity's vision, values ethos, and strategy as well as for the overall performance. They ensure CAMNY complies with all legal requirements and has the highest possible standards of governance. Four formal Trustee Board Meetings are held each year.

## Our Strategic Priorities 2021/24



**Making sure our service is accessible to all who need it**



**Opening a Law Centre specialising in the areas of law covering Housing, Family, and Discrimination.**

The Chief Executive is responsible for leading the management team which includes a Deputy CEO, Head of Quality, and Financial Officer, who are responsible for the quality of advice and operational activities for the charity.

## Trustee Board Members

Cllr. Carl Les, *Chair*

Robert Pringle, *Deputy Chair*

Mark Hoggard, *Finance*

Martin Collins, *Director*

Melanie Davies, *Director*

Cllr. Caroline Goodrick, *Director*

Cllr. Lawrence Grose, *Director*

Kevin McGready, *Director*

Janet Sharp, *Director*

Laura Tunney, *Director*

## Contact us

### Hambleton

277 High Street,  
Northallerton, DL7 8DW.

Telephone: 01609 776551  
[admin@northyorkslca.org.uk](mailto:admin@northyorkslca.org.uk)

### Ryedale

Harrison House, Norton Road,

### Richmondshire

23 Newbiggin,  
Richmond, DL10 4DX.

Telephone: 01748 823862  
[admin@northyorkslca.org.uk](mailto:admin@northyorkslca.org.uk)

### Selby

38 Ousegate,



### Telephone Adviceline

**0808 278 7900**

Mon-Fri 9.00am - 5.00pm



### Email Advice

HYPERLINK

"mailto:advice@northyorkslca.org.uk"

[advice@northyorkslca.org.uk](mailto:advice@northyorkslca.org.uk)



Norton, Malton, YO17 9RD.

Telephone: 01653 695542

[ryedale@northyorkslca.org.uk](mailto:ryedale@northyorkslca.org.uk)

Selby, YO8 4NH.

Telephone: 01757 701320

[selby@northyorkslca.org.uk](mailto:selby@northyorkslca.org.uk)

## **Outreach locations\***

Bedale Library

Colburn Library

Community House, Selby

Easingwold Library

Leyburn Medical Practice

Phoenix House, Catterick Garrison

Pickering Library

Sherburn Girls School

Stokesley Library (The Globe)

Tadcaster (MP's Office)

The Clock, Thirsk

Rural Reach Information and Advice Bus

\*Due to current Covid-19 restrictions, apart from the Rural Information and Advice Bus service all our Outreaches are currently suspended.

**Citizens Advice Mid-North Yorkshire Limited**  
**Financial Statements**  
**For the Year Ending**  
**31 March 2021**

**JANE ASCROFT ACCOUNTANCY LIMITED**

Chartered accountants & statutory auditor  
Enterprise House  
Harmire Enterprise Park  
Barnard Castle  
County Durham  
DL12 8XP

# Citizens Advice Mid-North Yorkshire Limited

## Financial Statements

Year Ended 31 March 2021

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# Citizens Advice Mid-North Yorkshire Limited

## Trustees' Annual Report (Incorporating the Director's Report)

Year Ended 31 March 2021

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The trustees, who are also the directors for the purposes of company law, present their report and the financial statements of the charity for the year ended 31 March 2021.

### Foreword from the Chair

2020/21 has been a difficult year for everyone and I can't express enough how proud I am of our organisations strong and able response to the pandemic.

As is typical of this organisation and its roots we have met difficulty face on and continued to provide a service for those most in need.

The increase in the numbers of those we have helped and the range of organisations we have partnered with shows our strength and that we have maintained our very local identities while merging to create stable and financially sound structures.

I would like to say a big thank you all volunteers, staff, partners, and funders who have made our work possible this year and welcome all those who joined our organisation during a very difficult time but have adapted so well to the strange conditions.

Our plans for providing increased specialist advice and more local partnership working mean we are confident about the future and hopefully for our communities and those services we provide.

*Carl Les, Chair of Trustee Board, Citizens Advice Mid-North Yorkshire*

### Chief Executive's report

I am immensely proud of how all our staff, volunteers, and trustee board came together this year to provide a service during the Pandemic. The fast reaction of the service changing to working different channels from different locations, keeping track with changing advice on an hourly basis, and protecting clients legal and civil rights has been amazing.

We have worked incredibly hard to meet the increase in demand for our service as can be seen in the statistics in this report and have teamed up with a range of partners to make the best use of the resources that we have.

In addition, we have continued to strive to provide new services to clients to meet the gaps that exist with the development of our specialist project team and the extension of the energy advice services, again this has been an amazing achievement given the circumstances we are in.

Towards the end of this year, we launched our second mobile advice service so we can now cover more ground in isolated areas. This is vital whilst face-to-face services throughout our area remain difficult to access because of Covid-19 restrictions.

We have been part of the initial crisis response, part of the adapting and surviving and know we will help people and our communities grow stronger by providing the services they need in the ways that they need them.

*Carol Shreeve, CEO Citizens Advice Mid-North Yorkshire*

# Citizens Advice Mid-North Yorkshire Limited

## Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year Ended 31 March 2021

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### **Objectives and aims**

#### **Objectives**

The company is a charity and exists to promote its charitable purpose for the benefit of the community in Mid North Yorkshire by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress.

#### **Aims, objectives, strategies and activities**

Citizens Advice Bureau Mid-North Yorkshire aims to enable the people within their area to gain access to information, advice and assistance necessary to participate fully within the community. To this end the service strives to ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities or of the services available or through an inability to express their needs effectively. In addition, it endeavours to exercise a responsible influence on the development of social policies and services, both locally and nationally.

#### **Public benefit**

The trustees are satisfied that the charitable activities are in line with the Charities Commission guidance on public benefit.

### **Significant activities**

We are a vital open-door service for many people. Through our 66 paid staff and 44 volunteers (10 of which are members of the Trustee Board), Citizens Advice Mid-North Yorkshire offers a free high quality advice service on a range of issues. This is delivered through our core service, projects, and specialist advice (housing, debt, family law, and discrimination).

Provision of these services is through a variety of channels including face to face, via telephone and through webchat.

We cover 4 regions of North Yorkshire. The county as a whole has a population of over 600,000 (ONS 2019).

- Hambleton - Northallerton office
- Richmondshire - Richmond office
- Ryedale - Malton office
- Selby - Selby

We run various outreaches (subject to current Covid restrictions) across all locations, mainly based in libraries, and in Hambleton and Richmondshire we run the Rural Advice Bus service which provides information and advice to more isolated communities.

Our communications team promote our service across various platforms including social media and our website news page. They also promote the work of our partners and keep MPs of our areas up-to-date on our activities and campaigns.

#### **Contribution of volunteers**

The Bureau receives help and support in the form of voluntary assistance in advising the public and administering the Bureau. We estimate that the value of this help in 2021/21 was £288,189.

We extend our thanks to our team of skilled and dedicated staff and volunteers whose commitment to the Bureau has played a major part in its success. Their continuing enthusiasm and hard work has enabled the Bureau to respond to the ever increasing demand for our services.

# Citizens Advice Mid-North Yorkshire Limited

## Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year Ended 31 March 2021

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### Our projects

#### **Money and Pension Service Debt Advice Project**

Our team of Debt Advisers can offer a full debt management service to help people begin the process of getting their finances (and often their lives) back in order. Funded by the Money and Pensions Service.

#### **Rural Reach Information and Advice Bus - Hambleton and Richmondshire**

Taking our service into rural and isolated communities across all our areas. Funded by The National Lottery Community Fund, North Yorkshire County Council, and Richmondshire District Council. The service resumed in August 2020 when the first lockdown was lifted, and then again April 2021 after the lifting of the 2nd lockdown. We now holding regular sessions at Markets across Hambleton and Richmondshire.

#### **Mobile Advice Van - Ryedale and Selby**

Towards the end of this year we launched a mobile advice service for Ryedale and Selby based on the success of the Rural Reach Information and Advice Bus. Funded by Citizens Advice.

#### **EU Settlement Scheme Support - Hambleton**

Providing support to EU citizens in Hambleton, including help to apply for settled status, and ID verification. Funded by Hambleton District Council.

#### **Macmillan Benefits Advice - Hambleton and Richmondshire**

Service delivering free information and advice to people and their families who are affected by cancer and other life limiting illnesses. 2020/21 has been an exciting and challenging year for both the project and our clients. The challenges came from delivering our advice and support over the telephone only, with no home visits or visits to patients in hospital; for patients it was something they had become used, but for our two advisers, an essential part of the way in which they support others was lost.

In July referrals from the Friarage and James Cook Hospitals resumed, in September South Tees NHS Trust provided funding towards adviser time, and in January a volunteer Benefits Adviser joined the team. There were 172 new referrals to the service (an increase of 44% on 2019/20), total benefits claimed £666,942, £4940 in Macmillan Grants gained for clients and £44,804 in debts were written off.

**Access to Justice and Litigants in Person Litigants Support - North Yorkshire** The aim of the project is to reduce the number of people who need to go to court by giving early legal advice and guidance, as well as to support those do have to face the courts. This project enables us to fill the gap in provision of free specialist advice for North Yorkshire. Because of Covid there has been an increase in people needing legal advice, especially as the impact of job losses and business closures begin to hit home.

While this project is about preventing people having to go to court, it is also about empowering people, giving them the support, and legal advice they need if they are either being discriminated against, are at risk of losing their home or are struggling to navigate a complex family problem; especially if they can't afford to pay for expert advice or representation. In addition to employing three Specialist Advisers to support clients, Citizens Advice Mid-North Yorkshire (CAMNY) have brought together, Scarborough District Citizens Advice and Kirklees Citizens Advice and Law Centre, in partnership to deliver the 'Litigants in Person' project, ensuring that residents in North Yorkshire have access to specialist legal advice. This advice covers the areas of Housing, Family Law and Discrimination – when experienced at work, in housing or in accessing benefits. Our partner, Kirklees, provide training and supervision for our Discrimination Caseworker and are also a referral partner for Legal Aid.

#### **Advice Matters – Selby**

Project aims to address the issues associated with financial hardship connected to poor mental health by providing specialist advice on income maximisation, money management and debt solutions,

# Citizens Advice Mid-North Yorkshire Limited

## Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year Ended 31 March 2021

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alongside mental health interventions to ensure solutions are achievable and sustainable. Funded by the National Lottery Community Fund.

### **Housing Matters - Selby**

Specialist Housing Caseworker supporting clients to prevent homelessness by providing housing-related advice, information, and support, including legal advice and court representation for those at risk of eviction. Funded by the Nationwide Community Foundation.

### **Fuel Poverty and Energy Advice Programmes - North Yorkshire**

Through various funded projects including Warm & Well in North Yorkshire, we provide information and advice to people on energy related subjects including help and support for vulnerable people in fuel poverty. Main funders include NYCC (Warm & Well in North Yorkshire), Community First Yorkshire, Two Ridings Community Foundation, and the Energy Redress Scheme. During the lockdowns and working from home the Warm & Well team handled 1103 referrals which was an increase of 664 from the previous year. During this time, the team also upskilled and completed several energy courses which enabled them to deal with a number of complex cases including the increasing need to support clients with pre-payment energy top up vouchers.

### **North Yorkshire Information and Advice Service**

Dedicated phoneline, email, and website for residents of North Yorkshire to access the services of local Citizens Advice in North Yorkshire. Working in partnership with Citizens Advice Craven and Harrogate Districts, and Citizens Advice Scarborough and District. Funded by North Yorkshire County Council.

### **Money and Benefits Advice Service - North Yorkshire**

Project to help people with issues around Universal Credit or other welfare benefits. Support also available to help people manage their money. Funded by the NYCC Communities.

### **Selby Advice - Selby**

We co-ordinate the Selby Advice network of advice and information agencies within Selby District. We host quarterly meetings where training and networking opportunities are offered. We maintain the selbyadvice.org.uk website and circulate news and service updates within the network via email.

### **Pension Wise - Nationwide**

Guidance service set up to help people aged over 50 with a personal or workplace pension. Appointments are held by telephone with one of our Guidance Specialists. We are hoping to resume partial face to face appointments Autumn 2021 (subject to Covid restrictions). In 2020/21 the project exceeded its targets across the board. Funded by the Money and Pensions Service.

### **Help to Claim - Nationwide**

The service is available for people who need support making a claim for Universal Credit. The service is delivered face-to-face, by telephone or via web chat, and will help people from opening their account to receiving their first full payment. Funded by the DWP.

### **Help Through Hardship helpline - Nationwide**

A freephone helpline for people who cannot afford food and helps them get an e-voucher for a local food parcel. It also provides information and advice on the issues that are causing financial hardship to help move clients forward. Funded by the Trussell Trust

# Citizens Advice Mid-North Yorkshire Limited

## Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year Ended 31 March 2021

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### **Achievements and Performance**

#### **Our impact in 2020/21**

- 14,903 people helped
- £5,674,653 income gained
- 51,311 issues addressed
- £530,220 debts written off

#### **Client profiles**

Gender: 56% Male 44% Female

Age: 1% 0-18 85% 20-64 14% 65 and over

Disability: 6% Disabled 40% Long term health condition

Ethnicity: 88% White 4% Asian 4% Black 2% Mixed 2% Other

#### **Main issues people wanted help with**

- Benefits & tax credits (9,050 issues)
- Universal Credit (5,727 issues)
- Employment (5,670 issues)
- Debt (5,223 issues)
- Housing (3,447 issues)
- Relationships & family (2,230 issues)

#### **Our value to society**

Citizens Advice Mid-North helps thousands of people every year. This provides us with unique insight into the challenges our clients face, more so this year considering the pandemic. We are not only helping people through difficult situations, but also identifying and tackling the underlying causes of their problems.

The people we help, our funders and the organisations we work with see the value we deliver and the impact we are making.

It is impossible to put a financial value on everything we do – but where we can, we have. We have used a Treasury-approved model to provide the figures detailed below.

From our robust management information, we have also separately considered the financial benefits to the people we help.

For every £1 invested in our service in 2020/21, we generated:

- £30.38 in public value - Wider economic and social benefits. Improvements in participation and productivity for clients and volunteers.
- £15.30 in value to the people we help. Income gained through benefits, debts written off, and consumer problems solved.
- £4.39 in fiscal benefits. Reduction in health service demand, LA homelessness service, and out-of-work benefits for clients and volunteers.



# Citizens Advice Mid-North Yorkshire Limited

## Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year Ended 31 March 2021

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### **Financial Review**

Incoming resources in the year were £1,371,685 (2020 - £1,037,796) and, of this total, £945,564 (2020 - £573,406) related to project restricted activities.

### **Reserves Policy**

General reserves:

The trustees believe that the bureau should hold financial reserves in order to ensure that the charity can continue to operate and meet the needs of client in the event of unforeseen and potentially financially damaging circumstances arising.

In the event of total withdrawal of Local Authority funding the trustees consider that it would be prudent to set aside an amount equivalent to three months operating expenditure (together with three-month lag for implementation of decisions) a sum of £187,200

Designated reserves:

In addition, unrestricted funds totalling £151,800 have been designated for the following purposes:

- Equipment reserve - a reserve to ensure that there is sufficient money to replace equipment/cover photocopier lease surrender - £7,400
- Contractual commitment reserve - a reserve to ensure that the bureau is able to cover contracted payments to staff covering redundancy, maternity leave and long term sickness - £119,000
- Premises - a reserve to provide for the cost of dilapidations, lease surrender and office repairs - £25,400

Total general and designated reserves: £339,000

At 31 March 2021 general and designated reserves totalled £515,370.

### **Funds in deficit**

There were no funds in deficit.

### **Our funders and supporters**

#### **Organisations**

Age UK North Yorkshire Darlington  
Access to Justice Foundation  
Cllr. Caroline Goodrick  
Clothworkers Foundation  
Community First North Yorkshire  
Groundworks Tesco Bags for Help  
Darlington MIND  
Dishforth Nursery Gardens  
IDAS  
Money and Pensions Service  
Nationwide Community Foundation  
NYCC Fire and Rescue Service  
PCC of St Peters Norton  
South Tees NHS  
The National Lottery Community Fund  
Trussell Trust  
Two Ridings Community Foundation

# Citizens Advice Mid-North Yorkshire Limited

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year Ended 31 March 2021

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## **Regional Councils**

North Yorkshire CC  
NYCC Stronger Communities  
NYCC Living Well  
District Councils  
Hambleton DC  
Richmonshire DC  
Ryedale DC  
Selby DC

## **Town Councils**

Selby  
Richmond  
Helmsley  
Colburn  
Easingwold  
Barby and Osgodby  
Stokesley  
Thirsk  
Tadcaster

## **Parish Councils**

Brafferton  
Brayton  
Brompton  
Brompton on Swale  
Bryam Cum Sutton  
Burton Salmon  
Carthorpe  
Catterick  
Gilling West  
Habton  
Hipswell  
Husthwaite  
Ingelby Arncliffe  
Kellington  
Kirby Grindalythe  
Middleton Tyas  
Newton le Willows  
North Duffield  
Pickhill  
Riccall  
Sherriff Hutton  
Sinnington  
Skeeby  
St Martins  
Tanfield  
Ulleskelf  
Whorlton  
Womersley

# Citizens Advice Mid-North Yorkshire Limited

## Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year Ended 31 March 2021

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### **Plans for Future Periods**

Our Strategic Priorities for 2021/24 are:

- Making sure our service is accessible to all who need it
- Opening a Law Centre specialising in the areas of law covering Housing, Family, and Discrimination.
- Looking after the wellbeing of all our staff and volunteers Standing up for equality, diversity, and inclusion.
- Sustainability and resilience of the organisation through diverse funding streams and working in partnership with other organisations, both locally and regionally.

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

#### **Governing document**

The organisation is a charitable company limited by guarantee incorporated on 22 December 2011 and registered as a charity on 28 February 2012. It commenced trading on 1 April 2012 when it acquired the assets and liabilities of the Hambleton Citizens Advice Bureau and the Richmondshire Citizens Advice Bureau.

The company was established under a Memorandum of Association, which sets out the objects and powers of the charitable company and is governed under its Articles of Association. The maximum liability of each member of the company is £1 and at 31 March 2021 it had 10 members.

#### **Recruitment and appointment of trustees**

##### **Members of the Board**

Members of the Board who are directors for the purpose of company law and trustees for the purpose of charity law, who served during the year and up to the date of this report, are given on page 1.

The maximum number of trustees is fifteen and the minimum is three. Appointment is by election at the Annual General Meeting or by being co-opted by the Board, provided that, on appointment the total number of co-opted trustees does not exceed one third of the total number of trustees.

All elected trustees shall retire from office at the third annual general meeting following the annual general meeting at which they were elected but may be re-elected. All co-opted trustees shall retire from office at the third annual general meeting following the meeting of the Board at which they were appointed but may then be elected or reappointed.

The charity wishes its Board to be representative of the local communities as well as containing the range of skills necessary to provide leadership and good governance. All trustees give their time voluntarily and any expenses reclaimed by trustees are set out in the notes to the financial statements.

# Citizens Advice Mid-North Yorkshire Limited

## Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year Ended 31 March 2021

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### **Organisational structure**

The Board is responsible for setting the strategic direction of the Bureau and it meets quarterly to administer the charity. Only trustees may vote at these meetings, but they are assisted in their decision making by recommendations from the various sub-committees and by the advice of representatives from staff, volunteers and funders who attend the meetings.

The Chief Executive is appointed by the Board to manage the day to day operations of the charity. Full details of the current staff, volunteers and board observers are provided in the Bureau's annual report.

### **Induction and training of new trustees**

Trustees are recruited and trained in accordance with Citizens Advice policies and procedures.

### **Related parties**

Each CAB must be a member of the national organisation 'Citizens Advice' and, to comply with the membership criteria, must meet strictly audited standards of service and delivery annually.

The charity's Chairman and Chief Executive are directors of Citizens Advice North Yorkshire and York which co-ordinates regional Citizens Advice activities.

# Citizens Advice Mid-North Yorkshire Limited

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year Ended 31 March 2021

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## Reference and Administrative Details

<b>Registered charity name</b>	Citizens Advice Mid-North Yorkshire Limited
<b>Charity registration number</b>	1146084
<b>Company registration number</b>	07890996
<b>Principal office and registered office</b>	277 High Street North End Northallerton North Yorkshire DL7 8DW

## **The Trustees**

C A Les (Chairman)  
Mrs C Brown (Resigned 5/8/20)  
Cllr L Grose  
Mr K McGready  
Mr M Hoggard (Treasurer)  
Mr R Pringle (Vice Chairman)  
Mr M C Collins  
Mrs J E Sharp  
Mrs C G Goodrick  
Ms M A Davis  
Ms L Tunney

**Company Secretary** Ms Carol Ann Shreeve

**Auditor** Jane Ascroft Accountancy Limited  
Chartered accountants & statutory auditor  
Enterprise House  
Harmire Enterprise Park  
Barnard Castle  
County Durham  
DL12 8XP

**Bankers** CAF Bank Ltd  
25 Kings Hill Avenue  
Kings Hill  
West Malling  
Kent  
ME19 4JQ

## **Trustees' Responsibilities Statement**

The trustees, who are also directors for the purposes of company law, are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charitable company and the incoming resources and application of resources, including the income and expenditure, for that period.

# Citizens Advice Mid-North Yorkshire Limited

## Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year Ended 31 March 2021

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In preparing these financial statements, the trustees are required to:

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

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

### Auditor

Each of the persons who is a trustee at the date of approval of this report confirms that:

- so far as they are aware, there is no relevant audit information of which the charity's auditor is unaware; and
- they have taken all steps that they ought to have taken as a trustee to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information.

### Small Company Provisions

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

The trustees' annual report was approved on ..... and signed on behalf of the board of trustees by:

Ms Carol Ann Shreeve  
Charity Secretary

# **Citizens Advice Mid-North Yorkshire Limited**

## **Independent Auditor's Report to the Members of Citizens Advice Mid-North Yorkshire Limited**

**Year Ended 31 March 2021**

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### **Opinion**

We have audited the financial statements of Citizens Advice Mid-North Yorkshire Limited (the 'charity') for the year ended 31 March 2021 which comprise the statement of financial activities (including income and expenditure account), statement of financial position, statement of cash flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 March 2021 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
- have been prepared in accordance with the requirements of the Companies Act 2006.

### **Basis for Opinion**

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

### **Conclusions Relating to Going Concern**

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

# Citizens Advice Mid-North Yorkshire Limited

## Independent Auditor's Report to the Members of Citizens Advice Mid-North Yorkshire Limited (continued)

Year Ended 31 March 2021

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### Other Information

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

### Opinions on Other Matters Prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' report has been prepared in accordance with applicable legal requirements.

### Matters on Which We are Required to Report by Exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the directors' report and from the requirement to prepare a strategic report.



# Citizens Advice Mid-North Yorkshire Limited

## Independent Auditor's Report to the Members of Citizens Advice Mid-North Yorkshire Limited (continued)

Year Ended 31 March 2021

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### Responsibilities of Trustees

As explained more fully in the trustees' responsibilities statement, the trustees (who are also the directors for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

### Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud.

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.

# Citizens Advice Mid-North Yorkshire Limited

## Independent Auditor's Report to the Members of Citizens Advice Mid-North Yorkshire Limited (continued)

Year Ended 31 March 2021

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- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charity to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

### Use of Our Report

This report is made solely to the charity's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charity's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's members as a body, for our audit work, for this report, or for the opinions we have formed.

Jane Ascroft (Senior Statutory Auditor)

For and on behalf of  
Jane Ascroft Accountancy Limited  
Chartered accountants & statutory auditor  
Enterprise House  
Harmire Enterprise Park  
Barnard Castle  
County Durham  
DL12 8XP

# Citizens Advice Mid-North Yorkshire Limited

## Statement of Financial Activities (including income and expenditure account)

Year Ended 31 March 2021

		Unrestricted funds	2021 Restricted funds	Total funds	2020 Total funds
	Note	£	£	£	£
<b>Income and endowments</b>					
Donations and legacies	5	17,240	–	17,240	78,288
Charitable activities	6	385,077	945,297	1,330,374	920,978
Other trading activities	7	23,502	267	23,769	37,740
Investment income	8	302	–	302	790
<b>Total income</b>		<u>426,121</u>	<u>945,564</u>	<u>1,371,685</u>	<u>1,037,796</u>
<b>Expenditure</b>					
Expenditure on charitable activities	9,10	264,717	898,757	1,163,474	906,159
<b>Total expenditure</b>		<u>264,717</u>	<u>898,757</u>	<u>1,163,474</u>	<u>906,159</u>
<b>Net income</b>		<u>161,404</u>	<u>46,807</u>	<u>208,211</u>	<u>131,637</u>
Transfers between funds		373,098	(373,098)	–	–
<b>Net movement in funds</b>		<u>534,502</u>	<u>(326,291)</u>	<u>208,211</u>	<u>131,637</u>
<b>Reconciliation of funds</b>					
Total funds brought forward		372,273	450,787	823,060	691,423
<b>Total funds carried forward</b>		<u>906,775</u>	<u>124,496</u>	<u>1,031,271</u>	<u>823,060</u>

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

The notes on pages 19 to 32 form part of these financial statements.

# Citizens Advice Mid-North Yorkshire Limited

## Statement of Financial Position

31 March 2021

	Note	2021 £	2020 £
<b>Fixed Assets</b>			
Tangible fixed assets	15	317,570	330,944
<b>Current Assets</b>			
Debtors	16	62,010	35,446
Cash at bank and in hand		790,567	569,562
		852,577	605,008
<b>Creditors: amounts falling due within one year</b>	17	138,876	112,892
<b>Net Current Assets</b>		713,701	492,116
<b>Total Assets Less Current Liabilities</b>		1,031,271	823,060
<b>Net Assets</b>		1,031,271	823,060
<b>Funds of the Charity</b>			
Restricted funds		124,496	450,787
Unrestricted funds		906,775	372,273
<b>Total charity funds</b>	19	1,031,271	823,060

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

These financial statements were approved by the board of trustees and authorised for issue on ....., and are signed on behalf of the board by:

C A Les (Chairman)  
Trustee

The notes on pages 19 to 32 form part of these financial statements.

# Citizens Advice Mid-North Yorkshire Limited

## Statement of Cash Flows

Year Ended 31 March 2021

	2021 £	2020 £
<b>Cash Flows from Operating Activities</b>		
Net income	208,211	131,637
<i>Adjustments for:</i>		
Depreciation of tangible fixed assets	21,168	13,723
Other interest receivable and similar income	(302)	(790)
Accrued expenses	12,288	14,082
<i>Changes in:</i>		
Trade and other debtors	(26,564)	(35,446)
Trade and other creditors	13,696	98,810
Cash generated from operations	228,497	222,016
Interest received	302	790
Net cash from operating activities	<u>228,799</u>	<u>222,806</u>
<b>Cash Flows from Investing Activities</b>		
Purchase of tangible assets	(7,794)	—
Net cash used in investing activities	<u>(7,794)</u>	<u>—</u>
<b>Net Increase in Cash and Cash Equivalents</b>	221,005	222,806
<b>Cash and Cash Equivalents at Beginning of Year</b>	<u>569,562</u>	<u>346,756</u>
<b>Cash and Cash Equivalents at End of Year</b>	<u>790,567</u>	<u>569,562</u>

The notes on pages 19 to 32 form part of these financial statements.

# Citizens Advice Mid-North Yorkshire Limited

## Notes to the Financial Statements

Year Ended 31 March 2021

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### 1. General Information

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is 277 High Street, North End, Northallerton, North Yorkshire, DL7 8DW.

### 2. Statement of Compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Companies Act 2006.

### 3. Accounting Policies

#### Basis of Preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

#### Going Concern

There are no material uncertainties about the charity's ability to continue.

#### Judgements and Key Sources of Estimation Uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. The Trustees consider that there are no significant estimates or judgements affecting these financial statements.

#### Fund Accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the purposes of the charity.

Designated funds are unrestricted funds earmarked by the trustees for specific purposes.

Restricted funds are subjected to restrictions on their expenditure imposed by the donor.

# Citizens Advice Mid-North Yorkshire Limited

## Notes to the Financial Statements *(continued)*

Year Ended 31 March 2021

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### 3. Accounting Policies *(continued)*

#### Income

All income is included in the statement of financial activities when the charity is entitled to the income, any performance related conditions attached have been met or are fully within the control of the charity, the income is considered probable and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

Donations and legacy income is received by way of donations, legacies, grants and gifts and is included in full in the Statement of Financial Activities when receivable. Where legacies have been notified to the charity but the criteria for income recognition have not been met, the legacy is treated as a contingent asset and disclosed if material. Grants, where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.

Donated services and facilities are included at the value to the charity, being the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market.

Investment income is included when receivable.

Income from charitable trading activity is accounted for when earned.

Income from grants, where related to performance and specific deliverables, are accounted for as the charity earns the right to consideration by its performance.

#### Expenditure

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates:

Costs of raising funds comprise the costs associated with attracting donations, grants and legacies and the costs of trading for fundraising purposes.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated between the expenditure categories of the SOFA on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned based on the number of staff working on each activity.

#### Tangible Assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Additions under £1,000 are not capitalised.

# Citizens Advice Mid-North Yorkshire Limited

## Notes to the Financial Statements *(continued)*

Year Ended 31 March 2021

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### 3. Accounting Policies *(continued)*

#### Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Freehold property	-	2% straight line
Plant and machinery	-	20% straight line
Motor vehicles	-	25% straight line
Property Improvements	-	2% straight line

#### Impairment of Fixed Assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

For impairment testing of goodwill, the goodwill acquired in a business combination is, from the acquisition date, allocated to each of the cash-generating units that are expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the charity are assigned to those units.

#### Financial Instruments

The charity only has financial assets and liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

#### Defined Contribution Plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

When contributions are not expected to be settled wholly within 12 months of the end of the reporting date in which the employees render the related service, the liability is measured on a discounted present value basis. The unwinding of the discount is recognised as an expense in the period in which it arises.



# Citizens Advice Mid-North Yorkshire Limited

## Notes to the Financial Statements *(continued)*

Year Ended 31 March 2021

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### Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Accrued income and tax recoverable is included at the best estimate of the amounts receivable at the balance sheet date.

### Cash at Bank and in Hand

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

### Creditors

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

### Taxation

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

## 4. Limited by Guarantee

The company is limited by guarantee. At 31st March 2021 there were 10 members each of whom had undertaken to contribute an amount not exceeding £1 in the event of a winding up.

The charity is not under the control of any one individual but of the board as a whole.

## 5. Donations and Legacies

	Unrestricted Funds £	Total Funds 2021 £	Unrestricted Funds £	Total Funds 2020 £
<b>Donations</b>				
Donations	<u>17,240</u>	<u>17,240</u>	<u>78,288</u>	<u>78,288</u>

# Citizens Advice Mid-North Yorkshire Limited

## Notes to the Financial Statements (continued)

Year Ended 31 March 2021

### 6. Charitable Activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Unrestricted grants (see page 33)	385,077	–	385,077
MASDAP	–	124,464	124,464
Pension Wise	–	148,336	148,336
Advice Matters	–	83,100	83,100
Winter Health	–	65,743	65,743
Trussell Trust	–	47,806	47,806
Help to Claim	–	84,921	84,921
Access to Justice	–	110,286	110,286
Nationwide Housing Matters	–	45,338	45,338
Rural Advice Bus	–	89,187	89,187
Money & Benefits (NYCC)	–	80,000	80,000
Other income from charitable activities	–	66,116	66,116
	<u>385,077</u>	<u>945,297</u>	<u>1,330,374</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
Unrestricted grants (see page 33)	348,072	–	348,072
MASDAP	–	52,032	52,032
Pension Wise	–	144,750	144,750
Advice Matters	–	24,098	24,098
Winter Health	–	77,415	77,415
Trussell Trust	–	–	–
Help to Claim	–	81,433	81,433
Access to Justice	–	30,000	30,000
Nationwide Housing Matters	–	–	–
Rural Advice Bus	–	89,683	89,683
Money & Benefits (NYCC)	–	–	–
Other income from charitable activities	–	73,495	73,495
	<u>348,072</u>	<u>572,906</u>	<u>920,978</u>

### 7. Other Trading Activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Room hire/Misc	<u>23,502</u>	<u>267</u>	<u>23,769</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
Room hire/Misc	<u>37,238</u>	<u>502</u>	<u>37,740</u>

# Citizens Advice Mid-North Yorkshire Limited

## Notes to the Financial Statements (continued)

Year Ended 31 March 2021

### 8. Investment Income

	Unrestricted Funds	Total Funds 2021	Unrestricted Funds	Total Funds 2020
	£	£	£	£
Bank interest receivable	302	302	790	790

### 9. Expenditure on Charitable Activities by Fund Type

	Unrestricted Funds	Restricted Funds	Total Funds 2021
	£	£	£
Costs of charitable activities (see page 34)	205,128	750,102	955,230
Support costs (see page 34)	59,589	148,655	208,244
	<u>264,717</u>	<u>898,757</u>	<u>1,163,474</u>

	Unrestricted Funds	Restricted Funds	Total Funds 2020
	£	£	£
Costs of charitable activities (see page 34)	311,686	434,738	746,424
Support costs (see page 34)	79,810	79,925	159,735
	<u>391,496</u>	<u>514,663</u>	<u>906,159</u>

### 10. Expenditure on Charitable Activities by Activity Type

	Activities undertaken directly	Support costs	Total funds 2021	Total fund 2020
	£	£	£	£
Costs of charitable activities	<u>955,230</u>	<u>208,244</u>	<u>1,163,474</u>	<u>906,159</u>

### 11. Net Income

Net income is stated after charging/(crediting):

	2021 £	2020 £
Depreciation of tangible fixed assets	<u>21,168</u>	<u>13,723</u>

### 12. Staff Costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2021 £	2020 £
Wages and salaries	840,492	637,302
Social security costs	56,342	40,550
Employer contributions to pension plans	14,705	10,307
	<u>911,539</u>	<u>688,159</u>

# Citizens Advice Mid-North Yorkshire Limited

## Notes to the Financial Statements (continued)

### Year Ended 31 March 2021

#### 12. Staff Costs (continued)

The average head count of employees during the year was 55 (2020: 45). The average number of full-time equivalent employees during the year is analysed as follows:

	<b>2021</b>	2020
	<b>No.</b>	No.
Total head count of staff	<u>55</u>	<u>45</u>

No employee received employee benefits of more than £60,000 during the year (2020: Nil).

#### Key Management Personnel

Key management personnel include all persons that have authority and responsibility for planning, directing and controlling the activities of the charity. The total compensation paid to key management personnel for services provided to the charity was £41,404 (2020:£35,483).

#### 13. Trustee Remuneration and Expenses

There were no trustees' remuneration or other benefits for the year ended 31 March 2021 nor for the year ended 31 March 2020.

There were no trustees' expenses paid for the year ended 31 March 2021 nor for the year ended 31 March 2020.

#### 14. Transfers Between Funds

During the year £373,098 was transferred from restricted to unrestricted funds. This included £306,800 of fixed assets transferred from restricted funds to a new designated funds holding the value of all fixed assets. There is no restriction on the use of any fixed assets. Other transfers totalled £66,298 and comprised contributions to costs by restricted funds.

#### 15. Tangible Fixed Assets

	Freehold property £	Plant and machinery £	Motor vehicles £	Property Improvements £	<b>Total £</b>
<b>Cost</b>					
At 1 April 2020	333,621	5,692	9,240	51,943	400,496
Additions	<u>–</u>	<u>–</u>	<u>7,794</u>	<u>–</u>	<u>7,794</u>
<b>At 31 March 2021</b>	<u>333,621</u>	<u>5,692</u>	<u>17,034</u>	<u>51,943</u>	<u>408,290</u>
<b>Depreciation</b>					
At 1 April 2020	58,433	5,692	2,310	3,117	69,552
Charge for the year	<u>7,648</u>	<u>–</u>	<u>2,308</u>	<u>11,212</u>	<u>21,168</u>
<b>At 31 March 2021</b>	<u>66,081</u>	<u>5,692</u>	<u>4,618</u>	<u>14,329</u>	<u>90,720</u>
<b>Carrying amount</b>					
<b>At 31 March 2021</b>	<u>267,540</u>	<u>–</u>	<u>12,416</u>	<u>37,614</u>	<u>317,570</u>
At 31 March 2020	<u>275,188</u>	<u>–</u>	<u>6,930</u>	<u>48,826</u>	<u>330,944</u>

# Citizens Advice Mid-North Yorkshire Limited

## Notes to the Financial Statements *(continued)*

Year Ended 31 March 2021

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### 16. Debtors

	2021	2020
	£	£
Prepayments	7,071	6,453
Accrued income	54,939	28,993
	<u>62,010</u>	<u>35,446</u>

### 17. Creditors: amounts falling due within one year

	2021	2020
	£	£
Accruals	26,370	14,082
Social security and other taxes	18,383	10,445
Deferred income	92,426	84,480
Other creditors	1,697	3,885
	<u>138,876</u>	<u>112,892</u>

### 18. Pensions and Other Post Retirement Benefits

#### Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £14,705 (2020: £10,307).

The company participates in the National Employment Savings Trust pension scheme which operates on a defined contributions basis. The scheme is open to all employees at any time. The assets of the scheme are held separately from those of the company in the independently administered fund. There were no contributions payable or outstanding at the year end.

# Citizens Advice Mid-North Yorkshire Limited

## Notes to the Financial Statements (continued)

Year Ended 31 March 2021

### 19. Analysis of Charitable Funds

#### Unrestricted funds

	At 1 April 2020	Income	Expenditure	Transfers	At 31 March 2021
	£	£	£	£	£
General funds	186,986	249,706	(118,570)	45,448	363,570
Fixed assets	–	–	–	317,570	317,570
Premises	–	9,849	921	(10,770)	–
Designated	130,950	–	–	20,850	151,800
Financial Development	50,557	10,000	(17,306)	–	43,251
NYCC	3,780	156,566	(129,762)	–	30,584
	<u>372,273</u>	<u>426,121</u>	<u>(264,717)</u>	<u>373,098</u>	<u>906,775</u>

	At 1 April 2019	Income	Expenditure	Transfers	At 31 March 2020
	£	£	£	£	£
General funds	88,067	280,133	(193,787)	12,573	186,986
Premises	–	13,568	(6,413)	(7,155)	–
Designated	130,950	–	–	–	130,950
Financial Development	53,470	15,671	(18,584)	–	50,557
Selby Fixed Assets	679	–	(679)	–	–
NYCC	20,797	155,016	(172,033)	–	3,780
	<u>293,963</u>	<u>464,388</u>	<u>(391,496)</u>	<u>5,418</u>	<u>372,273</u>

#### Restricted funds

	At 1 April 2020	Income	Expenditure	Transfers	At 31 March 2021
	£	£	£	£	£
Building	324,013	–	–	(324,013)	–
Pension Wise	–	148,336	(128,032)	–	20,304
MaPS Debt Advice	–	124,464	(97,913)	(26,551)	–
Rural Advice Bus	26,948	89,187	(83,001)	–	33,134
Selby Advice Network	1,110	–	(474)	–	636
Winter Health	–	–	–	–	–
Co-ordinator	48,847	65,743	(83,313)	–	31,277
Community Fund Advice	–	–	–	–	–
Matters	–	83,100	(75,496)	–	7,604
Aged Veterans	13,046	–	(10,046)	(3,000)	–
Help To Claim	1,541	85,188	(84,723)	(288)	1,718
Fixed Assets	6,930	–	–	(6,930)	–

# Citizens Advice Mid-North Yorkshire Limited

## Notes to the Financial Statements (continued)

Year Ended 31 March 2021

### 19. Analysis of Charitable Funds (continued)

Access to Justice Foundation	28,352	56,000	(82,119)	—	2,233
Access to Justice (LSLIP)	—	54,286	(54,101)	—	185
Nationwide Housing Matters	—	45,338	(45,338)	—	—
Money & Benefits (NYCC)	—	80,000	(67,880)	—	12,120
Innovation Community	—	25,000	(2,835)	(7,794)	14,371
Trussell Trust	—	47,806	(46,892)	—	914
Energy Redress Scheme	—	21,756	(17,102)	(4,654)	—
Covid 19 - Community Fund	—	10,000	(10,066)	66	—
Advice Plus	—	9,360	(9,426)	66	—
	<u>450,787</u>	<u>945,564</u>	<u>(898,757)</u>	<u>(373,098)</u>	<u>124,496</u>

	At 1 April 2019 £	Income £	Expenditure £	Transfers £	At 31 March 2020 £
Building	331,661	—	(7,648)	—	324,013
Pension Wise	4,746	144,750	(149,496)	—	—
MaPS Debt Advice	—	52,031	(49,307)	(2,724)	—
Rural Advice Bus	—	89,683	(62,735)	—	26,948
ESF Action Towards Inclusion	(2,315)	49,068	(45,797)	(956)	—
Selby Advice Network	1,883	—	(773)	—	1,110
Winter Health Co-ordinator	41,629	77,915	(70,697)	—	48,847
Community Fund Advice Matters	3,308	24,098	(25,684)	(1,722)	—
Aged Veterans	5,618	16,733	(9,305)	—	13,046
Help To Claim	1,690	81,434	(81,583)	—	1,541
Fixed Assets	9,240	—	(2,310)	—	6,930
Access to Justice Foundation	—	30,001	(1,649)	—	28,352
Swaledale and Wensleydale Recovery Fund	—	7,695	(7,679)	(16)	—
	<u>397,460</u>	<u>573,408</u>	<u>(514,663)</u>	<u>(5,418)</u>	<u>450,787</u>

# Citizens Advice Mid-North Yorkshire Limited

## Notes to the Financial Statements *(continued)*

Year Ended 31 March 2021

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### 19. Analysis of Charitable Funds *(continued)*

Restricted funds are for the following purposes:

#### Building

The fund was used to purchase the freehold property at Northallerton which would be refundable to the Big Lottery on subsequent disposal of the property. The balance will fund the future depreciation of the freehold property and other fixed assets purchased with the funding.

#### Money Advice Service Debt Advice Project (MASDAP)

This fund is to provide advice to individuals experiencing financial difficulty in the Hambleton and Richmondshire areas.

#### Welfare Benefits

This fund is for promoting the uptake of welfare benefits.

#### The Big Lottery Fund (Rural Reach)

This fund is a continuation of the Reaching Richmondshire fund to provide a service offering advice and support to people residing in the rural communities of Hambleton and Richmondshire via outreach, home visits, telephone and email.

#### Pension Wise

This is a project to provide information on pension access rights for those who are aged 55 years and over across the whole of North Yorkshire and York.

#### The Big Lottery Fund (Advice Matters)

Based in Selby, the project delivers welfare benefits and debt advice to individuals and to front line workers in other organisations. The funding also enables us to recruit and train volunteers to deliver advice on any matter.

#### Action Towards Inclusion

Action Towards Inclusion is a project in York, North Yorkshire and East Riding over the next 3 years which is part of the national Building Better Opportunities programme, funded by the Big Lottery Fund and European Social Fund. It will see 60+ organisations engage with and provide mentoring and support around health, finance and skills to 2,000 of the most disadvantaged individuals in the community experiencing a range of complex challenges. Participants will be economically inactive or unemployed and through the project we will support individuals to overcome barriers and move closer towards employment as well as addressing a range of social issues such as poverty and social exclusion.

#### Army Covenant Aged Veterans Fund

CAMNY is one of 14 partners that are supporting veterans across North Yorkshire providing practical support and companionship to improve older veterans' well-being and services to assist individuals in their needs.

#### Warm & Well in North Yorkshire

Funded by NYCC as part of the Winter Health Partnership enables NYCC to meet their public health requirements to provide a countrywide single point to gather referrals and to tackle the causes of fuel poverty and excess winter deaths.

#### Help to Claim

Funded by the DWP to provide support and advice for individuals claiming Universal Credit for the first time.



# Citizens Advice Mid-North Yorkshire Limited

## Notes to the Financial Statements *(continued)*

Year Ended 31 March 2021

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### 19. Analysis of Charitable Funds *(continued)*

#### Swaledale and Wensleydale Recovery Fund

Thanks to the grant from the Two Riding foundation when flooding hit homes in the Richmondshire area We were able to provide information advice and support around how people could claim from funding available and deals with issues such as insurance and housing in the future.

#### Rural Advice Bus

This service provides communities in our most hard to reach rural areas in Richmondshire and Hambleton with to large range of services both from ourselves and our partner organisations.

#### Access to Justice Fund

Helping individuals to access specialist advice and support so that they are more likely to pursue their case. Helping the most vulnerable clients in our community in the area of welfare benefits and rights.

#### Access to Justice (LSLIP)

Project funded by the ministry of Justice to pilot different approaches across the country to finding alternatives to court in social law cases. Our project is focused on funding a specialist adviser in family law, discrimination and housing law. We work in partnership with IDAS (domestic violence charity) and Kirklees Citizens advice and law centre. Due to end August 2022 but we are currently part of an application with Access to Justice to extend the project.

#### Nationwide Housing Matters

Project to provide housing advice to those who are at most at risk of homelessness with a focus on mental health and foodbank users. Project provides generalist and specialist advice including court representation. Need to apply for funding each year.

#### Money & Benefits (NYCC)

Run in partnership with Scarborough and District Citizens Advice and Citizens Advice Craven and Harrogate. Phone line staffed Mon-Fri 9am-4:30 pm providing income generating advice focused on debt employment and benefits across North Yorkshire. Funded by NYCC stronger communities programme, the Lottery Awards For All. Ends 31st March 2022.

#### Innovation Community

Project funded by central government through Citizens Advice National. Funded second advice vehicle. Project designed to pilot different ways to provide advice other than traditional face to face models. We were part of the rural focus. Ends June 2021. Van now funded by core and local grants.

#### Trussell Trust

Also known as Help through Hardship. Phoneline funded by Trussell Trust to give advice to users of foodbanks. A national project funded until end of March 2023. We have just been offered an increase in funding of 3 FTE.

#### Energy Redress Scheme

Two energy advisers. Due to end October but we have just re-bid for a larger project which would fund these workers and other partner agencies. The Energy Redress fund is paid for via fines on energy companies.

#### Covid 19 - Community Fund and Advice Plus

Funded by the Lottery to help cope with covid services. We used it to help pay for additional capacity on our adviceline.

# Citizens Advice Mid-North Yorkshire Limited

## Notes to the Financial Statements *(continued)*

Year Ended 31 March 2021

### 20. Analysis of Net Assets Between Funds

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Tangible fixed assets	317,570	–	317,570
Current assets	728,081	124,496	852,577
Creditors less than 1 year	(138,876)	–	(138,876)
<b>Net assets</b>	<u>906,775</u>	<u>124,496</u>	<u>1,031,271</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
Tangible fixed assets	–	330,944	330,944
Current assets	485,165	119,843	605,008
Creditors less than 1 year	(112,892)	–	(112,892)
<b>Net assets</b>	<u>372,273</u>	<u>450,787</u>	<u>823,060</u>

### 21. Analysis of Changes in Net Debt

	At 1 Apr 2020 £	Cash flows £	At 31 Mar 2021 £
Cash at bank and in hand	<u>569,562</u>	<u>221,005</u>	<u>790,567</u>

### 22. Related Parties

There were no related party transactions for the year ended 31 March 2021 nor for the year ending 31 March 2020.

# **Citizens Advice Mid-North Yorkshire Limited**

## **Management Information**

**Year Ended 31 March 2021**

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**The Following Pages Do Not Form Part of the Financial Statements.**

# Citizens Advice Mid-North Yorkshire Limited

## Detailed Statement of Financial Activities

Year Ended 31 March 2021

	2021 £	2020 £
<b>Income and endowments</b>		
<b>Donations and legacies</b>		
Donations	17,240	78,288
<b>Charitable activities</b>		
<b>Unrestricted grants</b>		
North Yorkshire County Council	157,966	155,016
Ryedale District Council	48,100	48,100
Selby District Council	35,000	43,750
Selby Town Council	13,000	12,500
Richmondshire District Council	35,480	35,480
Hambleton District Council	27,450	27,450
Other Town Councils	3,700	7,800
Financial Development	8,500	15,170
Cita Single queue grant	34,000	-
Cita BEIS grant	6,715	-
Tees NHS	7,366	-
Other unrestricted grants	7,800	2,806
	385,077	348,072
<b>Restricted grants</b>		
MASDAP	124,464	52,032
Pension Wise	148,336	144,750
Advice Matters	83,100	24,098
Winter Health	65,743	77,415
Trussell Trust	47,806	-
Help to Claim	84,921	81,433
Access to Justice	110,286	30,000
Nationwide Housing Matters	45,338	-
Rural Advice Bus	89,187	89,683
Money & Benefits (NYCC)	80,000	-
Innovation Community	25,000	-
Energy Redress	21,756	-
Covid Community Fund	10,000	-
Advice Plus	9,360	-
ESF Action	-	49,068
Aged Veterans	-	16,731
S&W Recovery Fund	-	7,695
	945,297	572,906
	1,330,374	920,978
<b>Other trading activities</b>		
Room hire/Misc	23,769	37,740
<b>Investment income</b>		
Bank interest receivable	302	790
<b>Total income</b>	1,371,685	1,037,796

# Citizens Advice Mid-North Yorkshire Limited

## Detailed Statement of Financial Activities *(continued)*

Year Ended 31 March 2021

	2021 £	2020 £
<b>Expenditure</b>		
<b><i>Activities undertaken directly</i></b>		
Wages	741,219	568,380
Employer's NIC	56,342	40,550
Pension costs	14,705	10,307
Rent & rates	4,333	7,050
Light & heat	11,202	9,154
Repairs & maintenance	14,476	25,749
Insurance	786	1,051
Partner payments	43,855	9,200
IT equipment & support	17,512	3,628
Publicity	373	2,466
Legal and professional fees	8,010	5,564
Telephone	5,410	2,570
Other office costs	2,860	1,984
Depreciation	2,308	13,723
Volunteer expenses	3,359	21,978
Staff travel	1,519	16,411
Staff training & recruitment	14,634	2,483
Misc expenses	12,327	4,176
	<u>955,230</u>	<u>746,424</u>
<b><i>Support costs</i></b>		
Wages	99,273	68,922
Rent & rates	26,460	26,457
Light & heat	9,616	8,040
Repairs & maintenance	2,957	4,051
Insurance	1,958	2,843
Legal & Professional fees	12,140	5,409
Telephone	15,185	13,422
Printing, postage & stationery	3,930	12,582
Depreciation	18,860	–
Travel and training	293	1,456
Reference Materials	10,698	10,712
Office & IT Equipment & Support	6,260	5,500
Other costs	614	341
	<u>208,244</u>	<u>159,735</u>
<b>Total expenditure</b>	<u>1,163,474</u>	<u>906,159</u>
<b>Net income</b>	<u>208,211</u>	<u>131,637</u>

**Citizens Advice Mid-North Yorkshire Limited**  
**Financial Statements**  
**For the Year Ending**  
**31 March 2021**

**JANE ASCROFT ACCOUNTANCY LIMITED**

Chartered accountants & statutory auditor  
Enterprise House  
Harmire Enterprise Park  
Barnard Castle  
County Durham  
DL12 8XP

# Citizens Advice Mid-North Yorkshire Limited

## Financial Statements

Year Ended 31 March 2021

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# Citizens Advice Mid-North Yorkshire Limited

## Trustees' Annual Report (Incorporating the Director's Report)

Year Ended 31 March 2021

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The trustees, who are also the directors for the purposes of company law, present their report and the financial statements of the charity for the year ended 31 March 2021.

### Foreword from the Chair

2020/21 has been a difficult year for everyone and I can't express enough how proud I am of our organisations strong and able response to the pandemic.

As is typical of this organisation and its roots we have met difficulty face on and continued to provide a service for those most in need.

The increase in the numbers of those we have helped and the range of organisations we have partnered with shows our strength and that we have maintained our very local identities while merging to create stable and financially sound structures.

I would like to say a big thank you all volunteers, staff, partners, and funders who have made our work possible this year and welcome all those who joined our organisation during a very difficult time but have adapted so well to the strange conditions.

Our plans for providing increased specialist advice and more local partnership working mean we are confident about the future and hopefully for our communities and those services we provide.

*Carl Les, Chair of Trustee Board, Citizens Advice Mid-North Yorkshire*

### Chief Executive's report

I am immensely proud of how all our staff, volunteers, and trustee board came together this year to provide a service during the Pandemic. The fast reaction of the service changing to working different channels from different locations, keeping track with changing advice on an hourly basis, and protecting clients legal and civil rights has been amazing.

We have worked incredibly hard to meet the increase in demand for our service as can be seen in the statistics in this report and have teamed up with a range of partners to make the best use of the resources that we have.

In addition, we have continued to strive to provide new services to clients to meet the gaps that exist with the development of our specialist project team and the extension of the energy advice services, again this has been an amazing achievement given the circumstances we are in.

Towards the end of this year, we launched our second mobile advice service so we can now cover more ground in isolated areas. This is vital whilst face-to-face services throughout our area remain difficult to access because of Covid-19 restrictions.

We have been part of the initial crisis response, part of the adapting and surviving and know we will help people and our communities grow stronger by providing the services they need in the ways that they need them.

*Carol Shreeve, CEO Citizens Advice Mid-North Yorkshire*



# Citizens Advice Mid-North Yorkshire Limited

## Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year Ended 31 March 2021

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### **Objectives and aims**

#### **Objectives**

The company is a charity and exists to promote its charitable purpose for the benefit of the community in Mid North Yorkshire by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress.

#### **Aims, objectives, strategies and activities**

Citizens Advice Bureau Mid-North Yorkshire aims to enable the people within their area to gain access to information, advice and assistance necessary to participate fully within the community. To this end the service strives to ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities or of the services available or through an inability to express their needs effectively. In addition, it endeavours to exercise a responsible influence on the development of social policies and services, both locally and nationally.

#### **Public benefit**

The trustees are satisfied that the charitable activities are in line with the Charities Commission guidance on public benefit.

### **Significant activities**

We are a vital open-door service for many people. Through our 66 paid staff and 44 volunteers (10 of which are members of the Trustee Board), Citizens Advice Mid-North Yorkshire offers a free high quality advice service on a range of issues. This is delivered through our core service, projects, and specialist advice (housing, debt, family law, and discrimination).

Provision of these services is through a variety of channels including face to face, via telephone and through webchat.

We cover 4 regions of North Yorkshire. The county as a whole has a population of over 600,000 (ONS 2019).

- Hambleton - Northallerton office
- Richmondshire - Richmond office
- Ryedale - Malton office
- Selby - Selby

We run various outreaches (subject to current Covid restrictions) across all locations, mainly based in libraries, and in Hambleton and Richmondshire we run the Rural Advice Bus service which provides information and advice to more isolated communities.

Our communications team promote our service across various platforms including social media and our website news page. They also promote the work of our partners and keep MPs of our areas up-to-date on our activities and campaigns.

#### **Contribution of volunteers**

The Bureau receives help and support in the form of voluntary assistance in advising the public and administering the Bureau. We estimate that the value of this help in 2021/21 was £288,189.

We extend our thanks to our team of skilled and dedicated staff and volunteers whose commitment to the Bureau has played a major part in its success. Their continuing enthusiasm and hard work has enabled the Bureau to respond to the ever increasing demand for our services.

# Citizens Advice Mid-North Yorkshire Limited

## Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year Ended 31 March 2021

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### Our projects

#### **Money and Pension Service Debt Advice Project**

Our team of Debt Advisers can offer a full debt management service to help people begin the process of getting their finances (and often their lives) back in order. Funded by the Money and Pensions Service.

#### **Rural Reach Information and Advice Bus - Hambleton and Richmondshire**

Taking our service into rural and isolated communities across all our areas. Funded by The National Lottery Community Fund, North Yorkshire County Council, and Richmondshire District Council. The service resumed in August 2020 when the first lockdown was lifted, and then again April 2021 after the lifting of the 2nd lockdown. We now holding regular sessions at Markets across Hambleton and Richmondshire.

#### **Mobile Advice Van - Ryedale and Selby**

Towards the end of this year we launched a mobile advice service for Ryedale and Selby based on the success of the Rural Reach Information and Advice Bus. Funded by Citizens Advice.

#### **EU Settlement Scheme Support - Hambleton**

Providing support to EU citizens in Hambleton, including help to apply for settled status, and ID verification. Funded by Hambleton District Council.

#### **Macmillan Benefits Advice - Hambleton and Richmondshire**

Service delivering free information and advice to people and their families who are affected by cancer and other life limiting illnesses. 2020/21 has been an exciting and challenging year for both the project and our clients. The challenges came from delivering our advice and support over the telephone only, with no home visits or visits to patients in hospital; for patients it was something they had become used, but for our two advisers, an essential part of the way in which they support others was lost.

In July referrals from the Friarage and James Cook Hospitals resumed, in September South Tees NHS Trust provided funding towards adviser time, and in January a volunteer Benefits Adviser joined the team. There were 172 new referrals to the service (an increase of 44% on 2019/20), total benefits claimed £666,942, £4940 in Macmillan Grants gained for clients and £44,804 in debts were written off.

**Access to Justice and Litigants in Person Litigants Support - North Yorkshire** The aim of the project is to reduce the number of people who need to go to court by giving early legal advice and guidance, as well as to support those do have to face the courts. This project enables us to fill the gap in provision of free specialist advice for North Yorkshire. Because of Covid there has been an increase in people needing legal advice, especially as the impact of job losses and business closures begin to hit home.

While this project is about preventing people having to go to court, it is also about empowering people, giving them the support, and legal advice they need if they are either being discriminated against, are at risk of losing their home or are struggling to navigate a complex family problem; especially if they can't afford to pay for expert advice or representation. In addition to employing three Specialist Advisers to support clients, Citizens Advice Mid-North Yorkshire (CAMNY) have brought together, Scarborough District Citizens Advice and Kirklees Citizens Advice and Law Centre, in partnership to deliver the 'Litigants in Person' project, ensuring that residents in North Yorkshire have access to specialist legal advice. This advice covers the areas of Housing, Family Law and Discrimination – when experienced at work, in housing or in accessing benefits. Our partner, Kirklees, provide training and supervision for our Discrimination Caseworker and are also a referral partner for Legal Aid.

#### **Advice Matters – Selby**

Project aims to address the issues associated with financial hardship connected to poor mental health by providing specialist advice on income maximisation, money management and debt solutions,

# Citizens Advice Mid-North Yorkshire Limited

## Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year Ended 31 March 2021

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alongside mental health interventions to ensure solutions are achievable and sustainable. Funded by the National Lottery Community Fund.

### **Housing Matters - Selby**

Specialist Housing Caseworker supporting clients to prevent homelessness by providing housing-related advice, information, and support, including legal advice and court representation for those at risk of eviction. Funded by the Nationwide Community Foundation.

### **Fuel Poverty and Energy Advice Programmes - North Yorkshire**

Through various funded projects including Warm & Well in North Yorkshire, we provide information and advice to people on energy related subjects including help and support for vulnerable people in fuel poverty. Main funders include NYCC (Warm & Well in North Yorkshire), Community First Yorkshire, Two Ridings Community Foundation, and the Energy Redress Scheme. During the lockdowns and working from home the Warm & Well team handled 1103 referrals which was an increase of 664 from the previous year. During this time, the team also upskilled and completed several energy courses which enabled them to deal with a number of complex cases including the increasing need to support clients with pre-payment energy top up vouchers.

### **North Yorkshire Information and Advice Service**

Dedicated phoneline, email, and website for residents of North Yorkshire to access the services of local Citizens Advice in North Yorkshire. Working in partnership with Citizens Advice Craven and Harrogate Districts, and Citizens Advice Scarborough and District. Funded by North Yorkshire County Council.

### **Money and Benefits Advice Service - North Yorkshire**

Project to help people with issues around Universal Credit or other welfare benefits. Support also available to help people manage their money. Funded by the NYCC Communities.

### **Selby Advice - Selby**

We co-ordinate the Selby Advice network of advice and information agencies within Selby District. We host quarterly meetings where training and networking opportunities are offered. We maintain the selbyadvice.org.uk website and circulate news and service updates within the network via email.

### **Pension Wise - Nationwide**

Guidance service set up to help people aged over 50 with a personal or workplace pension. Appointments are held by telephone with one of our Guidance Specialists. We are hoping to resume partial face to face appointments Autumn 2021 (subject to Covid restrictions). In 2020/21 the project exceeded its targets across the board. Funded by the Money and Pensions Service.

### **Help to Claim - Nationwide**

The service is available for people who need support making a claim for Universal Credit. The service is delivered face-to-face, by telephone or via web chat, and will help people from opening their account to receiving their first full payment. Funded by the DWP.

### **Help Through Hardship helpline - Nationwide**

A freephone helpline for people who cannot afford food and helps them get an e-voucher for a local food parcel. It also provides information and advice on the issues that are causing financial hardship to help move clients forward. Funded by the Trussell Trust

# Citizens Advice Mid-North Yorkshire Limited

## Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year Ended 31 March 2021

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### **Achievements and Performance**

#### **Our impact in 2020/21**

- 14,903 people helped
- £5,674,653 income gained
- 51,311 issues addressed
- £530,220 debts written off

#### **Client profiles**

Gender: 56% Male 44% Female

Age: 1% 0-18 85% 20-64 14% 65 and over

Disability: 6% Disabled 40% Long term health condition

Ethnicity: 88% White 4% Asian 4% Black 2% Mixed 2% Other

#### **Main issues people wanted help with**

- Benefits & tax credits (9,050 issues)
- Universal Credit (5,727 issues)
- Employment (5,670 issues)
- Debt (5,223 issues)
- Housing (3,447 issues)
- Relationships & family (2,230 issues)

#### **Our value to society**

Citizens Advice Mid-North helps thousands of people every year. This provides us with unique insight into the challenges our clients face, more so this year considering the pandemic. We are not only helping people through difficult situations, but also identifying and tackling the underlying causes of their problems.

The people we help, our funders and the organisations we work with see the value we deliver and the impact we are making.

It is impossible to put a financial value on everything we do – but where we can, we have. We have used a Treasury-approved model to provide the figures detailed below.

From our robust management information, we have also separately considered the financial benefits to the people we help.

For every £1 invested in our service in 2020/21, we generated:

- £30.38 in public value - Wider economic and social benefits. Improvements in participation and productivity for clients and volunteers.
- £15.30 in value to the people we help. Income gained through benefits, debts written off, and consumer problems solved.
- £4.39 in fiscal benefits. Reduction in health service demand, LA homelessness service, and out-of-work benefits for clients and volunteers.

# Citizens Advice Mid-North Yorkshire Limited

## Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year Ended 31 March 2021

---

### **Financial Review**

Incoming resources in the year were £1,371,685 (2020 - £1,037,796) and, of this total, £945,564 (2020 - £573,406) related to project restricted activities.

### **Reserves Policy**

General reserves:

The trustees believe that the bureau should hold financial reserves in order to ensure that the charity can continue to operate and meet the needs of client in the event of unforeseen and potentially financially damaging circumstances arising.

In the event of total withdrawal of Local Authority funding the trustees consider that it would be prudent to set aside an amount equivalent to three months operating expenditure (together with three-month lag for implementation of decisions) a sum of £187,200

Designated reserves:

In addition, unrestricted funds totalling £151,800 have been designated for the following purposes:

- Equipment reserve - a reserve to ensure that there is sufficient money to replace equipment/cover photocopier lease surrender - £7,400
- Contractual commitment reserve - a reserve to ensure that the bureau is able to cover contracted payments to staff covering redundancy, maternity leave and long term sickness - £119,000
- Premises - a reserve to provide for the cost of dilapidations, lease surrender and office repairs - £25,400

Total general and designated reserves: £339,000

At 31 March 2021 general and designated reserves totalled £515,370.

### **Funds in deficit**

There were no funds in deficit.

### **Our funders and supporters**

#### **Organisations**

Age UK North Yorkshire Darlington  
Access to Justice Foundation  
Cllr. Caroline Goodrick  
Clothworkers Foundation  
Community First North Yorkshire  
Groundworks Tesco Bags for Help  
Darlington MIND  
Dishforth Nursery Gardens  
IDAS  
Money and Pensions Service  
Nationwide Community Foundation  
NYCC Fire and Rescue Service  
PCC of St Peters Norton  
South Tees NHS  
The National Lottery Community Fund  
Trussell Trust  
Two Ridings Community Foundation

# Citizens Advice Mid-North Yorkshire Limited

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year Ended 31 March 2021

---

## **Regional Councils**

North Yorkshire CC  
NYCC Stronger Communities  
NYCC Living Well  
District Councils  
Hambleton DC  
Richmonshire DC  
Ryedale DC  
Selby DC

## **Town Councils**

Selby  
Richmond  
Helmsley  
Colburn  
Easingwold  
Barby and Osgodby  
Stokesley  
Thirsk  
Tadcaster

## **Parish Councils**

Brafferton  
Brayton  
Brompton  
Brompton on Swale  
Bryam Cum Sutton  
Burton Salmon  
Carthorpe  
Catterick  
Gilling West  
Habton  
Hipswell  
Husthwaite  
Ingelby Arncliffe  
Kellington  
Kirby Grindalythe  
Middleton Tyas  
Newton le Willows  
North Duffield  
Pickhill  
Riccall  
Sherriff Hutton  
Sinnington  
Skeeby  
St Martins  
Tanfield  
Ulleskelf  
Whorlton  
Womersley

# Citizens Advice Mid-North Yorkshire Limited

## Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year Ended 31 March 2021

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### **Plans for Future Periods**

Our Strategic Priorities for 2021/24 are:

- Making sure our service is accessible to all who need it
- Opening a Law Centre specialising in the areas of law covering Housing, Family, and Discrimination.
- Looking after the wellbeing of all our staff and volunteers Standing up for equality, diversity, and inclusion.
- Sustainability and resilience of the organisation through diverse funding streams and working in partnership with other organisations, both locally and regionally.

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

#### **Governing document**

The organisation is a charitable company limited by guarantee incorporated on 22 December 2011 and registered as a charity on 28 February 2012. It commenced trading on 1 April 2012 when it acquired the assets and liabilities of the Hambleton Citizens Advice Bureau and the Richmondshire Citizens Advice Bureau.

The company was established under a Memorandum of Association, which sets out the objects and powers of the charitable company and is governed under its Articles of Association. The maximum liability of each member of the company is £1 and at 31 March 2021 it had 10 members.

#### **Recruitment and appointment of trustees**

##### **Members of the Board**

Members of the Board who are directors for the purpose of company law and trustees for the purpose of charity law, who served during the year and up to the date of this report, are given on page 1.

The maximum number of trustees is fifteen and the minimum is three. Appointment is by election at the Annual General Meeting or by being co-opted by the Board, provided that, on appointment the total number of co-opted trustees does not exceed one third of the total number of trustees.

All elected trustees shall retire from office at the third annual general meeting following the annual general meeting at which they were elected but may be re-elected. All co-opted trustees shall retire from office at the third annual general meeting following the meeting of the Board at which they were appointed but may then be elected or reappointed.

The charity wishes its Board to be representative of the local communities as well as containing the range of skills necessary to provide leadership and good governance. All trustees give their time voluntarily and any expenses reclaimed by trustees are set out in the notes to the financial statements.

# Citizens Advice Mid-North Yorkshire Limited

## Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year Ended 31 March 2021

---

### **Organisational structure**

The Board is responsible for setting the strategic direction of the Bureau and it meets quarterly to administer the charity. Only trustees may vote at these meetings, but they are assisted in their decision making by recommendations from the various sub-committees and by the advice of representatives from staff, volunteers and funders who attend the meetings.

The Chief Executive is appointed by the Board to manage the day to day operations of the charity. Full details of the current staff, volunteers and board observers are provided in the Bureau's annual report.

### **Induction and training of new trustees**

Trustees are recruited and trained in accordance with Citizens Advice policies and procedures.

### **Related parties**

Each CAB must be a member of the national organisation 'Citizens Advice' and, to comply with the membership criteria, must meet strictly audited standards of service and delivery annually.

The charity's Chairman and Chief Executive are directors of Citizens Advice North Yorkshire and York which co-ordinates regional Citizens Advice activities.



# Citizens Advice Mid-North Yorkshire Limited

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year Ended 31 March 2021

---

## Reference and Administrative Details

<b>Registered charity name</b>	Citizens Advice Mid-North Yorkshire Limited
<b>Charity registration number</b>	1146084
<b>Company registration number</b>	07890996
<b>Principal office and registered office</b>	277 High Street North End Northallerton North Yorkshire DL7 8DW

## **The Trustees**

C A Les (Chairman)  
Mrs C Brown (Resigned 5/8/20)  
Cllr L Grose  
Mr K McGready  
Mr M Hoggard (Treasurer)  
Mr R Pringle (Vice Chairman)  
Mr M C Collins  
Mrs J E Sharp  
Mrs C G Goodrick  
Ms M A Davis  
Ms L Tunney

**Company Secretary** Ms Carol Ann Shreeve

**Auditor** Jane Ascroft Accountancy Limited  
Chartered accountants & statutory auditor  
Enterprise House  
Harmire Enterprise Park  
Barnard Castle  
County Durham  
DL12 8XP

**Bankers** CAF Bank Ltd  
25 Kings Hill Avenue  
Kings Hill  
West Malling  
Kent  
ME19 4JQ

## **Trustees' Responsibilities Statement**

The trustees, who are also directors for the purposes of company law, are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charitable company and the incoming resources and application of resources, including the income and expenditure, for that period.

# Citizens Advice Mid-North Yorkshire Limited

## Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

### Year Ended 31 March 2021

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In preparing these financial statements, the trustees are required to:

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

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

### Auditor

Each of the persons who is a trustee at the date of approval of this report confirms that:

- so far as they are aware, there is no relevant audit information of which the charity's auditor is unaware; and
- they have taken all steps that they ought to have taken as a trustee to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information.

### Small Company Provisions

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

The trustees' annual report was approved on ..... and signed on behalf of the board of trustees by:

Ms Carol Ann Shreeve  
Charity Secretary

# **Citizens Advice Mid-North Yorkshire Limited**

## **Independent Auditor's Report to the Members of Citizens Advice Mid-North Yorkshire Limited**

**Year Ended 31 March 2021**

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### **Opinion**

We have audited the financial statements of Citizens Advice Mid-North Yorkshire Limited (the 'charity') for the year ended 31 March 2021 which comprise the statement of financial activities (including income and expenditure account), statement of financial position, statement of cash flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 March 2021 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
- have been prepared in accordance with the requirements of the Companies Act 2006.

### **Basis for Opinion**

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

### **Conclusions Relating to Going Concern**

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

# Citizens Advice Mid-North Yorkshire Limited

## Independent Auditor's Report to the Members of Citizens Advice Mid-North Yorkshire Limited (continued)

Year Ended 31 March 2021

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### Other Information

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

### Opinions on Other Matters Prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' report has been prepared in accordance with applicable legal requirements.

### Matters on Which We are Required to Report by Exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the directors' report and from the requirement to prepare a strategic report.

# Citizens Advice Mid-North Yorkshire Limited

## Independent Auditor's Report to the Members of Citizens Advice Mid-North Yorkshire Limited (continued)

Year Ended 31 March 2021

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### Responsibilities of Trustees

As explained more fully in the trustees' responsibilities statement, the trustees (who are also the directors for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

### Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud.

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.

# Citizens Advice Mid-North Yorkshire Limited

## Independent Auditor's Report to the Members of Citizens Advice Mid-North Yorkshire Limited (continued)

Year Ended 31 March 2021

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- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charity to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

### Use of Our Report

This report is made solely to the charity's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charity's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's members as a body, for our audit work, for this report, or for the opinions we have formed.

Jane Ascroft (Senior Statutory Auditor)

For and on behalf of  
Jane Ascroft Accountancy Limited  
Chartered accountants & statutory auditor  
Enterprise House  
Harmire Enterprise Park  
Barnard Castle  
County Durham  
DL12 8XP

# Citizens Advice Mid-North Yorkshire Limited

## Statement of Financial Activities (including income and expenditure account)

Year Ended 31 March 2021

		Unrestricted funds	2021 Restricted funds	Total funds	2020 Total funds
	Note	£	£	£	£
<b>Income and endowments</b>					
Donations and legacies	5	17,240	–	17,240	78,288
Charitable activities	6	385,077	945,297	1,330,374	920,978
Other trading activities	7	23,502	267	23,769	37,740
Investment income	8	302	–	302	790
<b>Total income</b>		<u>426,121</u>	<u>945,564</u>	<u>1,371,685</u>	<u>1,037,796</u>
<b>Expenditure</b>					
Expenditure on charitable activities	9,10	264,717	898,757	1,163,474	906,159
<b>Total expenditure</b>		<u>264,717</u>	<u>898,757</u>	<u>1,163,474</u>	<u>906,159</u>
<b>Net income</b>		<u>161,404</u>	<u>46,807</u>	<u>208,211</u>	<u>131,637</u>
Transfers between funds		373,098	(373,098)	–	–
<b>Net movement in funds</b>		<u>534,502</u>	<u>(326,291)</u>	<u>208,211</u>	<u>131,637</u>
<b>Reconciliation of funds</b>					
Total funds brought forward		372,273	450,787	823,060	691,423
<b>Total funds carried forward</b>		<u>906,775</u>	<u>124,496</u>	<u>1,031,271</u>	<u>823,060</u>

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

The notes on pages 19 to 32 form part of these financial statements.

# Citizens Advice Mid-North Yorkshire Limited

## Statement of Financial Position

31 March 2021

	Note	2021 £	2020 £
<b>Fixed Assets</b>			
Tangible fixed assets	15	317,570	330,944
<b>Current Assets</b>			
Debtors	16	62,010	35,446
Cash at bank and in hand		790,567	569,562
		852,577	605,008
<b>Creditors: amounts falling due within one year</b>	17	138,876	112,892
<b>Net Current Assets</b>		713,701	492,116
<b>Total Assets Less Current Liabilities</b>		1,031,271	823,060
<b>Net Assets</b>		1,031,271	823,060
<b>Funds of the Charity</b>			
Restricted funds		124,496	450,787
Unrestricted funds		906,775	372,273
<b>Total charity funds</b>	19	1,031,271	823,060

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

These financial statements were approved by the board of trustees and authorised for issue on ....., and are signed on behalf of the board by:

C A Les (Chairman)  
Trustee

The notes on pages 19 to 32 form part of these financial statements.



# Citizens Advice Mid-North Yorkshire Limited

## Statement of Cash Flows

Year Ended 31 March 2021

	2021 £	2020 £
<b>Cash Flows from Operating Activities</b>		
Net income	208,211	131,637
<i>Adjustments for:</i>		
Depreciation of tangible fixed assets	21,168	13,723
Other interest receivable and similar income	(302)	(790)
Accrued expenses	12,288	14,082
<i>Changes in:</i>		
Trade and other debtors	(26,564)	(35,446)
Trade and other creditors	13,696	98,810
Cash generated from operations	228,497	222,016
Interest received	302	790
Net cash from operating activities	<u>228,799</u>	<u>222,806</u>
<b>Cash Flows from Investing Activities</b>		
Purchase of tangible assets	(7,794)	—
Net cash used in investing activities	<u>(7,794)</u>	<u>—</u>
<b>Net Increase in Cash and Cash Equivalents</b>	221,005	222,806
<b>Cash and Cash Equivalents at Beginning of Year</b>	<u>569,562</u>	<u>346,756</u>
<b>Cash and Cash Equivalents at End of Year</b>	<u>790,567</u>	<u>569,562</u>

The notes on pages 19 to 32 form part of these financial statements.

# Citizens Advice Mid-North Yorkshire Limited

## Notes to the Financial Statements

Year Ended 31 March 2021

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### 1. General Information

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is 277 High Street, North End, Northallerton, North Yorkshire, DL7 8DW.

### 2. Statement of Compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Companies Act 2006.

### 3. Accounting Policies

#### Basis of Preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

#### Going Concern

There are no material uncertainties about the charity's ability to continue.

#### Judgements and Key Sources of Estimation Uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. The Trustees consider that there are no significant estimates or judgements affecting these financial statements.

#### Fund Accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the purposes of the charity.

Designated funds are unrestricted funds earmarked by the trustees for specific purposes.

Restricted funds are subjected to restrictions on their expenditure imposed by the donor.

# Citizens Advice Mid-North Yorkshire Limited

## Notes to the Financial Statements *(continued)*

Year Ended 31 March 2021

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### 3. Accounting Policies *(continued)*

#### Income

All income is included in the statement of financial activities when the charity is entitled to the income, any performance related conditions attached have been met or are fully within the control of the charity, the income is considered probable and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

Donations and legacy income is received by way of donations, legacies, grants and gifts and is included in full in the Statement of Financial Activities when receivable. Where legacies have been notified to the charity but the criteria for income recognition have not been met, the legacy is treated as a contingent asset and disclosed if material. Grants, where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.

Donated services and facilities are included at the value to the charity, being the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market.

Investment income is included when receivable.

Income from charitable trading activity is accounted for when earned.

Income from grants, where related to performance and specific deliverables, are accounted for as the charity earns the right to consideration by its performance.

#### Expenditure

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates:

Costs of raising funds comprise the costs associated with attracting donations, grants and legacies and the costs of trading for fundraising purposes.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated between the expenditure categories of the SOFA on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned based on the number of staff working on each activity.

#### Tangible Assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Additions under £1,000 are not capitalised.

# Citizens Advice Mid-North Yorkshire Limited

## Notes to the Financial Statements *(continued)*

Year Ended 31 March 2021

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### 3. Accounting Policies *(continued)*

#### Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Freehold property	-	2% straight line
Plant and machinery	-	20% straight line
Motor vehicles	-	25% straight line
Property Improvements	-	2% straight line

#### Impairment of Fixed Assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

For impairment testing of goodwill, the goodwill acquired in a business combination is, from the acquisition date, allocated to each of the cash-generating units that are expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the charity are assigned to those units.

#### Financial Instruments

The charity only has financial assets and liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

#### Defined Contribution Plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

When contributions are not expected to be settled wholly within 12 months of the end of the reporting date in which the employees render the related service, the liability is measured on a discounted present value basis. The unwinding of the discount is recognised as an expense in the period in which it arises.

# Citizens Advice Mid-North Yorkshire Limited

## Notes to the Financial Statements *(continued)*

Year Ended 31 March 2021

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### Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Accrued income and tax recoverable is included at the best estimate of the amounts receivable at the balance sheet date.

### Cash at Bank and in Hand

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

### Creditors

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

### Taxation

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

## 4. Limited by Guarantee

The company is limited by guarantee. At 31st March 2021 there were 10 members each of whom had undertaken to contribute an amount not exceeding £1 in the event of a winding up.

The charity is not under the control of any one individual but of the board as a whole.

## 5. Donations and Legacies

	Unrestricted Funds £	Total Funds 2021 £	Unrestricted Funds £	Total Funds 2020 £
<b>Donations</b>				
Donations	<u>17,240</u>	<u>17,240</u>	<u>78,288</u>	<u>78,288</u>

# Citizens Advice Mid-North Yorkshire Limited

## Notes to the Financial Statements (continued)

Year Ended 31 March 2021

### 6. Charitable Activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Unrestricted grants (see page 33)	385,077	–	385,077
MASDAP	–	124,464	124,464
Pension Wise	–	148,336	148,336
Advice Matters	–	83,100	83,100
Winter Health	–	65,743	65,743
Trussell Trust	–	47,806	47,806
Help to Claim	–	84,921	84,921
Access to Justice	–	110,286	110,286
Nationwide Housing Matters	–	45,338	45,338
Rural Advice Bus	–	89,187	89,187
Money & Benefits (NYCC)	–	80,000	80,000
Other income from charitable activities	–	66,116	66,116
	<u>385,077</u>	<u>945,297</u>	<u>1,330,374</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
Unrestricted grants (see page 33)	348,072	–	348,072
MASDAP	–	52,032	52,032
Pension Wise	–	144,750	144,750
Advice Matters	–	24,098	24,098
Winter Health	–	77,415	77,415
Trussell Trust	–	–	–
Help to Claim	–	81,433	81,433
Access to Justice	–	30,000	30,000
Nationwide Housing Matters	–	–	–
Rural Advice Bus	–	89,683	89,683
Money & Benefits (NYCC)	–	–	–
Other income from charitable activities	–	73,495	73,495
	<u>348,072</u>	<u>572,906</u>	<u>920,978</u>

### 7. Other Trading Activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Room hire/Misc	<u>23,502</u>	<u>267</u>	<u>23,769</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
Room hire/Misc	<u>37,238</u>	<u>502</u>	<u>37,740</u>

# Citizens Advice Mid-North Yorkshire Limited

## Notes to the Financial Statements (continued)

Year Ended 31 March 2021

### 8. Investment Income

	Unrestricted Funds	Total Funds 2021	Unrestricted Funds	Total Funds 2020
	£	£	£	£
Bank interest receivable	302	302	790	790

### 9. Expenditure on Charitable Activities by Fund Type

	Unrestricted Funds	Restricted Funds	Total Funds 2021
	£	£	£
Costs of charitable activities (see page 34)	205,128	750,102	955,230
Support costs (see page 34)	59,589	148,655	208,244
	<u>264,717</u>	<u>898,757</u>	<u>1,163,474</u>

	Unrestricted Funds	Restricted Funds	Total Funds 2020
	£	£	£
Costs of charitable activities (see page 34)	311,686	434,738	746,424
Support costs (see page 34)	79,810	79,925	159,735
	<u>391,496</u>	<u>514,663</u>	<u>906,159</u>

### 10. Expenditure on Charitable Activities by Activity Type

	Activities undertaken directly	Support costs	Total funds 2021	Total fund 2020
	£	£	£	£
Costs of charitable activities	<u>955,230</u>	<u>208,244</u>	<u>1,163,474</u>	<u>906,159</u>

### 11. Net Income

Net income is stated after charging/(crediting):

	2021	2020
	£	£
Depreciation of tangible fixed assets	<u>21,168</u>	<u>13,723</u>

### 12. Staff Costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2021	2020
	£	£
Wages and salaries	840,492	637,302
Social security costs	56,342	40,550
Employer contributions to pension plans	14,705	10,307
	<u>911,539</u>	<u>688,159</u>

# Citizens Advice Mid-North Yorkshire Limited

## Notes to the Financial Statements (continued)

Year Ended 31 March 2021

### 12. Staff Costs (continued)

The average head count of employees during the year was 55 (2020: 45). The average number of full-time equivalent employees during the year is analysed as follows:

	2021 No.	2020 No.
Total head count of staff	55	45

No employee received employee benefits of more than £60,000 during the year (2020: Nil).

### Key Management Personnel

Key management personnel include all persons that have authority and responsibility for planning, directing and controlling the activities of the charity. The total compensation paid to key management personnel for services provided to the charity was £41,404 (2020:£35,483).

### 13. Trustee Remuneration and Expenses

There were no trustees' remuneration or other benefits for the year ended 31 March 2021 nor for the year ended 31 March 2020.

There were no trustees' expenses paid for the year ended 31 March 2021 nor for the year ended 31 March 2020.

### 14. Transfers Between Funds

During the year £373,098 was transferred from restricted to unrestricted funds. This included £306,800 of fixed assets transferred from restricted funds to a new designated funds holding the value of all fixed assets. There is no restriction on the use of any fixed assets. Other transfers totalled £66,298 and comprised contributions to costs by restricted funds.

### 15. Tangible Fixed Assets

	Freehold property £	Plant and machinery £	Motor vehicles £	Property Improvements £	Total £
<b>Cost</b>					
At 1 April 2020	333,621	5,692	9,240	51,943	400,496
Additions	–	–	7,794	–	7,794
<b>At 31 March 2021</b>	<u>333,621</u>	<u>5,692</u>	<u>17,034</u>	<u>51,943</u>	<u>408,290</u>
<b>Depreciation</b>					
At 1 April 2020	58,433	5,692	2,310	3,117	69,552
Charge for the year	7,648	–	2,308	11,212	21,168
<b>At 31 March 2021</b>	<u>66,081</u>	<u>5,692</u>	<u>4,618</u>	<u>14,329</u>	<u>90,720</u>
<b>Carrying amount</b>					
<b>At 31 March 2021</b>	<u>267,540</u>	<u>–</u>	<u>12,416</u>	<u>37,614</u>	<u>317,570</u>
At 31 March 2020	<u>275,188</u>	<u>–</u>	<u>6,930</u>	<u>48,826</u>	<u>330,944</u>



# Citizens Advice Mid-North Yorkshire Limited

## Notes to the Financial Statements *(continued)*

Year Ended 31 March 2021

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### 16. Debtors

	2021	2020
	£	£
Prepayments	7,071	6,453
Accrued income	54,939	28,993
	<u>62,010</u>	<u>35,446</u>

### 17. Creditors: amounts falling due within one year

	2021	2020
	£	£
Accruals	26,370	14,082
Social security and other taxes	18,383	10,445
Deferred income	92,426	84,480
Other creditors	1,697	3,885
	<u>138,876</u>	<u>112,892</u>

### 18. Pensions and Other Post Retirement Benefits

#### Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £14,705 (2020: £10,307).

The company participates in the National Employment Savings Trust pension scheme which operates on a defined contributions basis. The scheme is open to all employees at any time. The assets of the scheme are held separately from those of the company in the independently administered fund. There were no contributions payable or outstanding at the year end.

# Citizens Advice Mid-North Yorkshire Limited

## Notes to the Financial Statements (continued)

Year Ended 31 March 2021

### 19. Analysis of Charitable Funds

#### Unrestricted funds

	At 1 April 2020	Income	Expenditure	Transfers	At 31 March 2021
	£	£	£	£	£
General funds	186,986	249,706	(118,570)	45,448	363,570
Fixed assets	–	–	–	317,570	317,570
Premises	–	9,849	921	(10,770)	–
Designated	130,950	–	–	20,850	151,800
Financial Development	50,557	10,000	(17,306)	–	43,251
NYCC	3,780	156,566	(129,762)	–	30,584
	<u>372,273</u>	<u>426,121</u>	<u>(264,717)</u>	<u>373,098</u>	<u>906,775</u>

	At 1 April 2019	Income	Expenditure	Transfers	At 31 March 2020
	£	£	£	£	£
General funds	88,067	280,133	(193,787)	12,573	186,986
Premises	–	13,568	(6,413)	(7,155)	–
Designated	130,950	–	–	–	130,950
Financial Development	53,470	15,671	(18,584)	–	50,557
Selby Fixed Assets	679	–	(679)	–	–
NYCC	20,797	155,016	(172,033)	–	3,780
	<u>293,963</u>	<u>464,388</u>	<u>(391,496)</u>	<u>5,418</u>	<u>372,273</u>

#### Restricted funds

	At 1 April 2020	Income	Expenditure	Transfers	At 31 March 2021
	£	£	£	£	£
Building	324,013	–	–	(324,013)	–
Pension Wise	–	148,336	(128,032)	–	20,304
MaPS Debt Advice	–	124,464	(97,913)	(26,551)	–
Rural Advice Bus	26,948	89,187	(83,001)	–	33,134
Selby Advice Network	1,110	–	(474)	–	636
Winter Health	–	–	–	–	–
Co-ordinator	48,847	65,743	(83,313)	–	31,277
Community Fund Advice	–	–	–	–	–
Matters	–	83,100	(75,496)	–	7,604
Aged Veterans	13,046	–	(10,046)	(3,000)	–
Help To Claim	1,541	85,188	(84,723)	(288)	1,718
Fixed Assets	6,930	–	–	(6,930)	–

# Citizens Advice Mid-North Yorkshire Limited

## Notes to the Financial Statements (continued)

Year Ended 31 March 2021

### 19. Analysis of Charitable Funds (continued)

Access to Justice Foundation	28,352	56,000	(82,119)	—	2,233
Access to Justice (LSLIP)	—	54,286	(54,101)	—	185
Nationwide Housing Matters	—	45,338	(45,338)	—	—
Money & Benefits (NYCC)	—	80,000	(67,880)	—	12,120
Innovation Community	—	25,000	(2,835)	(7,794)	14,371
Trussell Trust	—	47,806	(46,892)	—	914
Energy Redress Scheme	—	21,756	(17,102)	(4,654)	—
Covid 19 - Community Fund	—	10,000	(10,066)	66	—
Advice Plus	—	9,360	(9,426)	66	—
	<u>450,787</u>	<u>945,564</u>	<u>(898,757)</u>	<u>(373,098)</u>	<u>124,496</u>

	At 1 April 2019 £	Income £	Expenditure £	Transfers £	At 31 March 2020 £
Building	331,661	—	(7,648)	—	324,013
Pension Wise	4,746	144,750	(149,496)	—	—
MaPS Debt Advice	—	52,031	(49,307)	(2,724)	—
Rural Advice Bus	—	89,683	(62,735)	—	26,948
ESF Action Towards Inclusion	(2,315)	49,068	(45,797)	(956)	—
Selby Advice Network	1,883	—	(773)	—	1,110
Winter Health Co-ordinator	41,629	77,915	(70,697)	—	48,847
Community Fund Advice Matters	3,308	24,098	(25,684)	(1,722)	—
Aged Veterans	5,618	16,733	(9,305)	—	13,046
Help To Claim	1,690	81,434	(81,583)	—	1,541
Fixed Assets	9,240	—	(2,310)	—	6,930
Access to Justice Foundation	—	30,001	(1,649)	—	28,352
Swaledale and Wensleydale Recovery Fund	—	7,695	(7,679)	(16)	—
	<u>397,460</u>	<u>573,408</u>	<u>(514,663)</u>	<u>(5,418)</u>	<u>450,787</u>

# Citizens Advice Mid-North Yorkshire Limited

## Notes to the Financial Statements *(continued)*

Year Ended 31 March 2021

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### 19. Analysis of Charitable Funds *(continued)*

Restricted funds are for the following purposes:

#### Building

The fund was used to purchase the freehold property at Northallerton which would be refundable to the Big Lottery on subsequent disposal of the property. The balance will fund the future depreciation of the freehold property and other fixed assets purchased with the funding.

#### Money Advice Service Debt Advice Project (MASDAP)

This fund is to provide advice to individuals experiencing financial difficulty in the Hambleton and Richmondshire areas.

#### Welfare Benefits

This fund is for promoting the uptake of welfare benefits.

#### The Big Lottery Fund (Rural Reach)

This fund is a continuation of the Reaching Richmondshire fund to provide a service offering advice and support to people residing in the rural communities of Hambleton and Richmondshire via outreach, home visits, telephone and email.

#### Pension Wise

This is a project to provide information on pension access rights for those who are aged 55 years and over across the whole of North Yorkshire and York.

#### The Big Lottery Fund (Advice Matters)

Based in Selby, the project delivers welfare benefits and debt advice to individuals and to front line workers in other organisations. The funding also enables us to recruit and train volunteers to deliver advice on any matter.

#### Action Towards Inclusion

Action Towards Inclusion is a project in York, North Yorkshire and East Riding over the next 3 years which is part of the national Building Better Opportunities programme, funded by the Big Lottery Fund and European Social Fund. It will see 60+ organisations engage with and provide mentoring and support around health, finance and skills to 2,000 of the most disadvantaged individuals in the community experiencing a range of complex challenges. Participants will be economically inactive or unemployed and through the project we will support individuals to overcome barriers and move closer towards employment as well as addressing a range of social issues such as poverty and social exclusion.

#### Army Covenant Aged Veterans Fund

CAMNY is one of 14 partners that are supporting veterans across North Yorkshire providing practical support and companionship to improve older veterans' well-being and services to assist individuals in their needs.

#### Warm & Well in North Yorkshire

Funded by NYCC as part of the Winter Health Partnership enables NYCC to meet their public health requirements to provide a countrywide single point to gather referrals and to tackle the causes of fuel poverty and excess winter deaths.

#### Help to Claim

Funded by the DWP to provide support and advice for individuals claiming Universal Credit for the first time.

# Citizens Advice Mid-North Yorkshire Limited

## Notes to the Financial Statements *(continued)*

Year Ended 31 March 2021

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### 19. Analysis of Charitable Funds *(continued)*

#### Swaledale and Wensleydale Recovery Fund

Thanks to the grant from the Two Riding foundation when flooding hit homes in the Richmondshire area We were able to provide information advice and support around how people could claim from funding available and deals with issues such as insurance and housing in the future.

#### Rural Advice Bus

This service provides communities in our most hard to reach rural areas in Richmondshire and Hambleton with to large range of services both from ourselves and our partner organisations.

#### Access to Justice Fund

Helping individuals to access specialist advice and support so that they are more likely to pursue their case. Helping the most vulnerable clients in our community in the area of welfare benefits and rights.

#### Access to Justice (LSLIP)

Project funded by the ministry of Justice to pilot different approaches across the country to finding alternatives to court in social law cases. Our project is focused on funding a specialist adviser in family law, discrimination and housing law. We work in partnership with IDAS (domestic violence charity) and Kirklees Citizens advice and law centre. Due to end August 2022 but we are currently part of an application with Access to Justice to extend the project.

#### Nationwide Housing Matters

Project to provide housing advice to those who are at most at risk of homelessness with a focus on mental health and foodbank users. Project provides generalist and specialist advice including court representation. Need to apply for funding each year.

#### Money & Benefits (NYCC)

Run in partnership with Scarborough and District Citizens Advice and Citizens Advice Craven and Harrogate. Phone line staffed Mon-Fri 9am-4:30 pm providing income generating advice focused on debt employment and benefits across North Yorkshire. Funded by NYCC stronger communities programme, the Lottery Awards For All. Ends 31st March 2022.

#### Innovation Community

Project funded by central government through Citizens Advice National. Funded second advice vehicle. Project designed to pilot different ways to provide advice other than traditional face to face models. We were part of the rural focus. Ends June 2021. Van now funded by core and local grants.

#### Trussell Trust

Also known as Help through Hardship. Phoneline funded by Trussell Trust to give advice to users of foodbanks. A national project funded until end of March 2023. We have just been offered an increase in funding of 3 FTE.

#### Energy Redress Scheme

Two energy advisers. Due to end October but we have just re-bid for a larger project which would fund these workers and other partner agencies. The Energy Redress fund is paid for via fines on energy companies.

#### Covid 19 - Community Fund and Advice Plus

Funded by the Lottery to help cope with covid services. We used it to help pay for additional capacity on our adviceline.

# Citizens Advice Mid-North Yorkshire Limited

## Notes to the Financial Statements *(continued)*

Year Ended 31 March 2021

### 20. Analysis of Net Assets Between Funds

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Tangible fixed assets	317,570	–	317,570
Current assets	728,081	124,496	852,577
Creditors less than 1 year	(138,876)	–	(138,876)
<b>Net assets</b>	<u>906,775</u>	<u>124,496</u>	<u>1,031,271</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
Tangible fixed assets	–	330,944	330,944
Current assets	485,165	119,843	605,008
Creditors less than 1 year	(112,892)	–	(112,892)
<b>Net assets</b>	<u>372,273</u>	<u>450,787</u>	<u>823,060</u>

### 21. Analysis of Changes in Net Debt

	At 1 Apr 2020 £	Cash flows £	At 31 Mar 2021 £
Cash at bank and in hand	<u>569,562</u>	<u>221,005</u>	<u>790,567</u>

### 22. Related Parties

There were no related party transactions for the year ended 31 March 2021 nor for the year ending 31 March 2020.

# **Citizens Advice Mid-North Yorkshire Limited**

## **Management Information**

**Year Ended 31 March 2021**

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**The Following Pages Do Not Form Part of the Financial Statements.**

# Citizens Advice Mid-North Yorkshire Limited

## Detailed Statement of Financial Activities

Year Ended 31 March 2021

	2021 £	2020 £
<b>Income and endowments</b>		
<b>Donations and legacies</b>		
Donations	17,240	78,288
<b>Charitable activities</b>		
<b>Unrestricted grants</b>		
North Yorkshire County Council	157,966	155,016
Ryedale District Council	48,100	48,100
Selby District Council	35,000	43,750
Selby Town Council	13,000	12,500
Richmondshire District Council	35,480	35,480
Hambleton District Council	27,450	27,450
Other Town Councils	3,700	7,800
Financial Development	8,500	15,170
Cita Single queue grant	34,000	-
Cita BEIS grant	6,715	-
Tees NHS	7,366	-
Other unrestricted grants	7,800	2,806
	385,077	348,072
<b>Restricted grants</b>		
MASDAP	124,464	52,032
Pension Wise	148,336	144,750
Advice Matters	83,100	24,098
Winter Health	65,743	77,415
Trussell Trust	47,806	-
Help to Claim	84,921	81,433
Access to Justice	110,286	30,000
Nationwide Housing Matters	45,338	-
Rural Advice Bus	89,187	89,683
Money & Benefits (NYCC)	80,000	-
Innovation Community	25,000	-
Energy Redress	21,756	-
Covid Community Fund	10,000	-
Advice Plus	9,360	-
ESF Action	-	49,068
Aged Veterans	-	16,731
S&W Recovery Fund	-	7,695
	945,297	572,906
	1,330,374	920,978
<b>Other trading activities</b>		
Room hire/Misc	23,769	37,740
<b>Investment income</b>		
Bank interest receivable	302	790
<b>Total income</b>	1,371,685	1,037,796



# Citizens Advice Mid-North Yorkshire Limited

## Detailed Statement of Financial Activities *(continued)*

Year Ended 31 March 2021

	2021 £	2020 £
<b>Expenditure</b>		
<b><i>Activities undertaken directly</i></b>		
Wages	741,219	568,380
Employer's NIC	56,342	40,550
Pension costs	14,705	10,307
Rent & rates	4,333	7,050
Light & heat	11,202	9,154
Repairs & maintenance	14,476	25,749
Insurance	786	1,051
Partner payments	43,855	9,200
IT equipment & support	17,512	3,628
Publicity	373	2,466
Legal and professional fees	8,010	5,564
Telephone	5,410	2,570
Other office costs	2,860	1,984
Depreciation	2,308	13,723
Volunteer expenses	3,359	21,978
Staff travel	1,519	16,411
Staff training & recruitment	14,634	2,483
Misc expenses	12,327	4,176
	<u>955,230</u>	<u>746,424</u>
<b><i>Support costs</i></b>		
Wages	99,273	68,922
Rent & rates	26,460	26,457
Light & heat	9,616	8,040
Repairs & maintenance	2,957	4,051
Insurance	1,958	2,843
Legal & Professional fees	12,140	5,409
Telephone	15,185	13,422
Printing, postage & stationery	3,930	12,582
Depreciation	18,860	–
Travel and training	293	1,456
Reference Materials	10,698	10,712
Office & IT Equipment & Support	6,260	5,500
Other costs	614	341
	<u>208,244</u>	<u>159,735</u>
<b>Total expenditure</b>	<u>1,163,474</u>	<u>906,159</u>
<b>Net income</b>	<u>208,211</u>	<u>131,637</u>