

Brecon Advice Centre

Annual Report and Accounts 2020-21

Charity Commission – registration number 510226

Brecon Advice Centre is an independent organisation providing advice that is free, confidential and impartial. It is available for everyone regardless of their race, gender, sexuality, disability, religion, age or marital status.

Trustees' Annual Report for the year ended 31st March 2021

The Chair's Report

The year 2020-21 was probably the most difficult in the forty-year history of the Centre, but as 2021-22 begins the Centre can look optimistically forward even though some challenges still remain.

The year was, of course, dominated by the impact of Covid-19 not only on the Centre but on the country as a whole. Following the first lockdown in March 2020 the Trustees felt that they had no option but to close the Centre completely and suspend the advice service. This lasted until June when following rigorous risk assessments, the Centre reopened in controlled circumstances offering telephone and email advice to the people of the Brecknock area. As could be expected the pickup in numbers was slow as word spread amongst the community despite favourable articles in the Brecon and Radnor Express.

In late August and early September, and following further risk assessments together with the provision of personal protective equipment identified in the assessment, the Trustees decided it was safe to start face to face advice, but restricting visitors to 12 Castle Street to appointments only rather than the normal drop in arrangements.

This arrangement continued until the next lockdown at the end of November and beginning of December, when advice was again restricted to phone and email which continued until the end of the financial year.

Against this background the Centre faced a number of operational challenges throughout the year. At different times of the year three of the Trustees and the Centre Manager decided that, after almost eighty years of service among the four of them, that it was time to end their association with the Centre. David Weston, the Chairman, fundraiser, and long-time adviser retired after the Annual General Meeting in October, whilst Sarah Diskin, the Centre Manager left the Centre in December. Finally, Ann Loustalan, the Secretary, fundraiser, and adviser and Julian Rabjohn, the Treasurer left on the 31st March 2021. All had provided invaluable service to the Centre and thereby to the wider community and they will all four be missed.

Recruitment drives utilising various forms of media were initiated to recruit replacements for the four, and by February 2021 this work had proved successful. Nikki Alderslade was elected as a new Trustee in October and she will also take on Ann's work as Secretary from the beginning of 2021-22. Jackie Boarer and David Burden were appointed as new Trustees over the Christmas period and Jackie has taken responsibility for fundraising and David will replace Julian as Treasurer. In February Keith Lawson was appointed as Sarah's replacement as Centre Manager, and he will also serve as an ex officio Trustee on the Management Committee.

Sally Palmer, an existing Trustee and adviser, agreed to become the Chair of the Trustees, and took over that role after the Annual General Meeting.

A further challenge arose in the autumn of 2020 when the Centre was served with notice to quit its premises at 12 Castle Street by the end of April 2021 as the building had been sold by the then landlords to an individual who wished to redevelop the site.

David Russell kindly volunteered to lead the search for alternate premises, and offices in the Bulwark were identified as being ideal for purpose, and at the time of writing this report negotiations are proceeding for the centre to lease these in time to meet the deadline for vacating Castle Street.

Fundraising in 2020-21 has proved successful, and as well as the grants made by Brecon Town Council and Powys County Council (whose support over the years has been critical), funds were received from the Truemark Trust, Coronavirus Resilience Fund, the Gwendoline and Margaret Davies Charity, the National Lottery Community Fund and the Moondance Foundation. In addition, both Brecon Town Council and Powys County Council have announced their further support for the activities of the Centre for 2021-22. The thanks of everybody associated with the Centre is offered to these organisations.

Looking forward to 2021-22, the biggest immediate challenge is to increase the number of volunteer advisers from the current levels. It is our aspiration to attract both recently retired people but also to encourage those with school age children to think about giving up a few hours a week of their time in a worthwhile manner.

As part of that process the Centre is embarking on steps to increase its use of both social media and the web. Over the recent past social media has replaced the more traditional forms of communication such as newsprint as the principal method whereby people receive information, and an active social media presence is essential. Similarly, there is a need to develop the current static website into a more interactive site that fully promotes the Centre.

There is a desire to grow client numbers back up to pre-pandemic numbers, and, in order to achieve that, use will be made of social media, but also the Centre will be looking to strengthen its partnerships with current local organisations and look to build new relationships with other organisations to our mutual benefit.

At the same time, it is becoming increasingly important to understand in greater detail the make-up of the clients that visit the Centre, and the new Centre Manager will be reviewing the data that clients voluntarily provide so as to improve this understanding.

I am confident that the Centre can look forward with renewed confidence to helping the people of Brecknock in the future with increasing certainty as the challenges that both the nation and the Centre has faced over the past twelve months are mitigated.



Sally Palmer

Chair of Trustees

The Objectives

Brecon Advice Centre's **Constitution** states that:

The Centre is established for the promotion of any charitable purpose for the benefit of the community in Brecon and district by the advancement of education, the protection of health and the relief of poverty, sickness and distress.

In furtherance of the foregoing purposes, but not further or otherwise, the Centre may:

- a) *provide centres for the supply of advice and guidance;*
- b) *obtain, collect and receive money and funds by way of contributions, donations, legacies, grants and any other lawful method and accept and receive gifts of property of any description (whether subject to special trusts or not);*
- c) *procure to be written, and print, publish, issue and circulate gratuitously or otherwise any reports or periodicals, books, pamphlets, leaflets or other documents;*
- d) *arrange and provide for, or join in arranging and providing for, the holding of exhibitions, meetings, lectures and classes;*
- e) *promote, encourage or undertake organised research and experimental work and disseminate the results of such research;*
- f) *affiliate or become affiliated to any institution having charitable purposes only and acquire and undertake all or any part of the assets, liabilities and engagements of any such institution which the Centre may lawfully acquire; and*
- g) *do all such other things as are necessary for the furtherance of the objects of the Centre.*

Its main aims are:

- (i) To provide a quality generalist advice service that is free, confidential, impartial and accessible for all people in Brecon and its neighbouring communities
- (ii) To ensure the local provision of specialist legal advice
- (iii) To use clients' experiences to influence legislation and its administration
- (iv) To manage the organisation and its service with due regard to probity and inclusiveness; and
- (v) To co-operate with other agencies and participate in collaborative endeavours intended to benefit existing and other potential clients

The Service

The pandemic has curtailed the ability of the Centre to keep the detailed records of the number of clients seen during 2020-21. The table below provides a high-level summary of the number of clients who have had their queries dealt with.

| Month | New Clients | | | | On-going Clients |
|-------------------------------|----------------------|-----------|--------------|------------|-------------------------|
| | Telephone | Emails | Face To Face | Total | |
| April | <i>Centre Closed</i> | | | | |
| May | <i>Centre Closed</i> | | | | |
| June (from 29 th) | 3 | 0 | 0 | 3 | 1 |
| July | 25 | 10 | 1 | 36 | 39 |
| August | 19 | 7 | 0 | 26 | 36 |
| September | 27 | 1 | 3 | 31 | 32 |
| October | 25 | 2 | 6 | 33 | 42 |
| November | 20 | 0 | 3 | 23 | 53 |
| December | 9 | 3 | 3 | 15 | 25 |
| January | 20 | 0 | 0 | 20 | 27 |
| February | 19 | 0 | 0 | 19 | 30 |
| March | 29 | 3 | 0 | 32 | 15 |
| Totals | 196 | 26 | 16 | 238 | 300 |

The Clients

A geographical analysis of the client base is normally provided but because of the pandemic it has not been possible to record these figures for 2020-21, but it is anticipated that next year's report will again provide such an analysis.

The Centre Personnel

Management Committee & Trustees:

| | | |
|---------------------|----------------------------|------------------------------------|
| Sally Palmer | Volunteers' Representative | Chair (from October 2020) |
| Julian Rabjohn | Elected | Treasurer |
| Ann Loustalan | Elected | Secretary |
| Nikki Alderslade | Elected | (from October 2020) |
| Jim Price | Elected | |
| Cllr. Robert Thomas | Brecon Town Council | |
| Jackie Boarer | Co-opted | (from January 2021) |
| David Burden | Co-opted | (from January 2021) |
| Keith Lawson | Centre Manager | (from March 2021) |
| David Weston | Volunteers' Representative | Chair (from April to October 2020) |
| Rosemary Evans | Elected | (from April until October 2020) |

Centre Staff:

(a) Volunteers:

| | |
|-----------------|---------------------|
| Jonathan Bean | Sally Palmer |
| Beryl Griffiths | Surinder Kaur Price |
| Tish Jack | Tess Russell |
| Glyn Mathias | |

(b) Employees

| | |
|-----------------|--------------------------------------|
| Keith Lawson | Centre Manager (from March 2021) |
| Sarah Diskin | Centre Manager (until December 2020) |
| Janice Prentice | Administrator (Debt Advice) |

The Structure, Governance & Management

Constitution

The Centre is a registered charity (Reg. No. 510226) and was set up by constitution in June 1981, which was subsequently amended in October 2002 and December 2008.

Principal Office

The principal office of the Centre is: -

12 Castle Street
Brecon
Powys
LD3 9BU

From April 2021 the Centre is planning to relocate from Castle Street to: -

11 Bulwark
Brecon
Powys
LD3 7AE

Method of appointment or election of Trustees

Trustees are either elected at the Annual General Meeting or co-opted in line with the constitution. The Centre Manager is an ex officio Trustee.

Policies adopted for the induction and training of Trustees

The Centre places a specific emphasis on the governance issues of running a charity. Trustees are recruited who are committed to the objectives of the Centre and who possess specific skills which support the effective running of the Centre. All Trustees undergo an induction process.

Organisational structure and decision making

The Trustees comprise the Management Committee which is responsible for the management of the Centre. In undertaking this role, they are supported by the Centre Manager.

Risk Management

The risks facing the Centre fall, broadly, into two categories, financial and operational. The more serious of the two are financial and the management of this risk is dealt with in the following section on the Reserve Policy.

Operational risks are managed on an on-going basis by the Centre Manager, and are reported to the Chair and Management Committee depending on their severity. At the first Management Committee meeting of each financial year, the Centre Manager reports formally on progress on managing operational risk together with an appraisal of the systems in place to mitigate them.

Reserves Policy

The financial reserves of the Centre result when income in a particular financial year exceeds expenditure and are, in general, retained to mitigate those years when expenditure exceeds income. Responsibility for monitoring the level of reserves lies with the Treasurer, who will keep the Trustees informed on a regular basis and at a minimum on a quarterly basis. Consideration of reserves should be made beyond the forthcoming year, as the levels of income, for a charity such as BAC, are variable year-on-year and are dependent primarily on the funds available from grant providers.

The first call on the reserves is to meet any liabilities the Centre has should the need arise to close the Centre, and these are designated reserves which are ring-fenced. Designated reserves will cover redundancy payments to staff, any outstanding rent liabilities at the time of closure, together with any specific one-off liabilities identified at the time of initiating the closure procedures.

The balance of the reserves are unrestricted, and will be utilised when the income received is insufficient to meet the day-to-day expenditure of the Centre. When such time arises that the unrestricted reserves equate to three months day-to-day expenditure, then the Treasurer will immediately inform the Trustees, and initiate closure procedures.

In terms of financial risk mitigation, the Treasurer will advise on the status of available reserves to appropriate Trustees, such that grant/fund applications can be timely and ensure sufficient financial stability without compromising future applications which are often impacted by the level of reserves

As of the 31st of March 2021, the unrestricted reserves of the Centre equated to nine months expenditure.

Trustees' Responsibilities

The Trustees are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and accounting standards. In undertaking these responsibilities, the Trustees have ensured that: -

- Suitable accounting policies have been applied consistently
- Judgements and estimates are reasonable and prudent
- The financial statements have been prepared on a going concern basis

The Trustees confirm that the financial statements comply with current statutory requirements and the requirements of the charity's constitution.

Approval

This report was approved by the Trustees on 27th May 2021 and signed on its behalf by

A handwritten signature in dark ink, reading "Sally Palmer". The script is cursive and fluid, with the first letters of each word being capitalized and prominent.

Sally Palmer
Chair

Independent Examiners' Report to the Trustees of Brecon Advice Centre

I report on the receipts and payments account and the statement of assets and liabilities of the Brecon Advice Centre for the year ended 31st March 2021.

Respective responsibilities of Trustees and Examiner

The charity's Trustees are responsible for the preparation of the accounts. The charity's Trustees consider that an audit is not required for this year (under section 43(2) of the Charities Act 1993 (the 1993 Act) and that an independent examination is needed.

It is my responsibility to: -

- Examine the accounts (under section 43(2)(a) of the 1993 Act)
- Follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 43(7)(b) of the 1993 Act) and
- State whether particular matters have come to my attention.

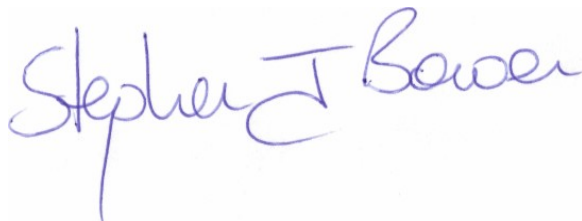
Basis of Independent Examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the accounts.

Independent Examiner's statement

In connection with my examination, no matter has come to my attention:

1. Which gives me reasonable cause to believe that in any material respect the requirements to keep accounting records in accordance with section 41 of the 1993 Act and to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Act have not been met; or
2. To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Stephen Bowen

4th April 2021

Receipts & Payments Account for the year 2020-21

| | 2020-21 | | 2019-20 | |
|--------------------------------------|----------|-----------|----------|-----------|
| | £ | £ | £ | £ |
| <u>Receipts</u> | | | | |
| <u>Grants</u> | | | | |
| Local Community Councils | 795.00 | | 860.00 | |
| Brecon Town Council | 5,000.00 | | 5,000.00 | |
| National Lottery Community Fund | 9,500.00 | | 0.00 | |
| Moondance Foundation | 7,500.00 | | 0.00 | |
| Coronavirus Resilience Fund | 5,000.00 | | 0.00 | |
| Gwendoline & Margaret Davies Charity | 2,000.00 | | 0.00 | |
| Powys County Council | 3,825.00 | | 3,825.00 | |
| Truemark Trust | 5,000.00 | | 0.00 | |
| | <hr/> | | <hr/> | |
| | | 38,620.00 | | 9,685.00 |
| <u>Donations</u> | | | | |
| Group Donations | 150.00 | | 270.00 | |
| Individual Donations | 796.38 | | 4,500.37 | |
| | <hr/> | | <hr/> | |
| | | 946.38 | | 4,770.37 |
| <u>Miscellaneous</u> | | | | |
| Bank Interest | 4.96 | | 8.91 | |
| Gift Aid | 1,050.82 | | 0.00 | |
| | <hr/> | | <hr/> | |
| | | 1,055.78 | | 8.91 |
| Total Receipts | | 40,622.16 | | 14,464.28 |

| | 2020-21 | | 2019-20 | |
|--------------------------------------|-----------------|--------------------|-----------------|--------------------|
| | £ | £ | £ | £ |
| <u>Payments</u> | | | | |
| <u>Employee Costs</u> | | | | |
| Salaries & Associated Employee Costs | | (5,951.89) | | (10,444.50) |
| <u>Travel Expenses</u> | | | | |
| Volunteers | | (0.00) | | (33.00) |
| <u>Expenses of Premises</u> | | | | |
| Rent | (4,950.00) | | (4,500.00) | |
| Electricity/Gas/Water | (1,162.56) | | (1,107.99) | |
| Cleaning | (482.08) | | (39.24) | |
| General Maintenance | <u>(150.39)</u> | | <u>(107.96)</u> | |
| | | (6,745.03) | | (5,755.20) |
| <u>Office Expenses</u> | | | | |
| Stationery | (65.20) | | (229.13) | |
| Insurance | (551.28) | | (571.28) | |
| Photocopying | (620.27) | | (1,256.96) | |
| Postage | (133.49) | | (237.49) | |
| Telephone | (1,710.94) | | (1,180.64) | |
| IT Software & Hardware | (553.99) | | (1,795.56) | |
| Books & CAB Material | (683.00) | | (670.00) | |
| Foodstuffs | <u>(28.40)</u> | | <u>(103.52)</u> | |
| | | (4,346.57) | | (6,047.10) |
| <u>Miscellaneous</u> | | | | |
| Professional Membership | (681.00) | | (0.00) | |
| Audit & Regulatory Fees | (35.00) | | (0.00) | |
| Other | <u>(362.10)</u> | | <u>(94.00)</u> | |
| | | (1,078.10) | | (94.00) |
| Total Payments | | <u>(18,121.59)</u> | | <u>(22,373.80)</u> |
| SURPLUS/(DEFICIT) | | <u>22,500.57</u> | | <u>(7,909.52)</u> |

Balance Sheet as at 31st March 2021

| | 31 st March 2021 | | 31 st March 2020 | |
|--|-----------------------------|---|-----------------------------|---|
| | £ | £ | £ | £ |
| <u>Reserves</u> | | | | |
| Balance Brought Forward From Previous Year | 9,330.46 | | 17,239.98 | |
| Difference Between Receipts and Payments | 22,500.57 | | (7,909.52) | |
| | <u>31,831.03</u> | | <u>9,330.46</u> | |
| <u>Funds</u> | | | | |
| Bank Account | 450.00 | | 450.00 | |
| Deposit Account | 31,261.69 | | 8,758.10 | |
| Cash | 119.34 | | 122.36 | |
| | <u>31,831.03</u> | | <u>9,330.46</u> | |

The Trustees have pleasure in presenting the above financial statements for the year ended 31st March 2021. The statements were approved by the Trustees on 27th May 2021] and signed on its behalf by:



David Burden
Treasurer

Notes to the accounts

1. The employee costs include £4,450 in respect of monies received by the centre in respect of the UK governments furlough scheme.

Appreciation

Brecon Advice Centre depends on the co-operation and support that it receives from a large number of individuals, statutory bodies, charitable trusts and other voluntary organisations. During 2020-21 the following grants, donations and contributions were gratefully received: -

| | £ |
|--|-------|
| National Lottery – Community Fund | 9,500 |
| Moondance Foundation | 7,500 |
| Brecon Town Council | 5,000 |
| Truemark Trust | 5,000 |
| Coronavirus Resilience Fund | 5,000 |
| Powys County Council | 3,825 |
| Gwendoline and Margaret Davies Charity | 2,000 |
| Donations | 646 |
| Clyro CC | 250 |
| Presbyterian Church In Brecon | 150 |
| Peter & Carole Chance | 150 |
| Cwmdu CC | 100 |
| Llanfrynach CC | 100 |
| Talgarth TC | 100 |
| Llangorse CC | 75 |
| Llangynidr CC | 50 |
| Llywel CC | 50 |
| Trallong CC | 50 |
| Erwood CC | 20 |

The Centre maintained formal reciprocal arrangements with other organisations that provide advice. These included: -

Shelter Cymru
Woodland Davies Partnership LLP
Brecon Food Bank (seeded by the Trussell Trust)