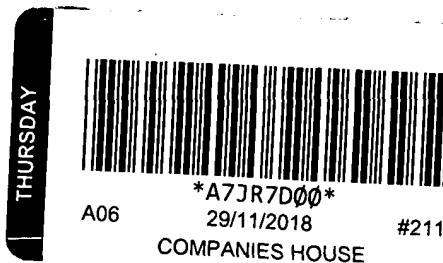


Company registration number: 04572959
Charity registration number: 1110853

Citizens Advice Rossendale & Hyndburn Ltd
(A company limited by guarantee)
Annual Report and Financial Statements
for the Year ended 31 March 2018

Lee Accountancy Services
46 Pinewood Drive, Accrington BB5 6UG



Citizens Advice Rossendale & Hyndburn Ltd

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Citizens Advice Rossendale & Hyndburn Ltd

Reference and Administrative Details

Charity name	Rossendale and Hyndburn Citizens Advice Bureau
Company registration number	4572959
Charity registration number	1110853
Trustees	JN Pilling (Chairman) H S McGinn FCA (Treasurer) E S Sinclair J H Addison M Staines J M Blackburn S A Butterworth B W Essex M W Procter A Robertson AM Penney K A Ennis Appointed 12 May 2017, Resigned 17 October 2017
Chief Officer	Rachel Whippy
Accountant	Lee Accountancy Services 46 Pinewood Drive Accrington Lancashire BB5 6UG
Bank	Barclays 8-14 Darwen Street Blackburn BB2 2BZ

Trustees' Report

Report of Trustees for the year ended 31st March 2018

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

Citizens Advice Rossendale and Hyndburn is a company limited by guarantee and consequently does not have share capital. The charity is governed by its Memorandum and Articles of Association dated 24 October 2002. It is registered as a charity with the Charity Commission. Each member is liable to contribute an amount not exceeding £1 towards the assets of the charity in the event of the charity winding up.

Objectives and Aims

The Charity's objects are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in Rossendale and Hyndburn and surrounding areas.

The Organisation

Services operate from premises in both Hyndburn and Rossendale. The Trustee Board's overall responsibility is to monitor the financial, strategic and procedural policies and their application to the delivery of the service. They undertake certain decisions in accordance with the delegated powers. The Trustee Board meets at least quarterly throughout the financial year to monitor delivery of the company's charitable objectives.

The executive sub-committee meets at least quarterly, operating within its terms of reference and have decision making authority as delegated by the full Trustee Board. Trustees have regard to the Public Benefit Rules guidance issued by the Charity Commission in respect of carrying out the activities of the organisation.

Day to day decisions are delegated to the Chief Officer and other members of Citizens Advice Rossendale and Hyndburn.

Appointment of Trustees

The Articles of Association of the charity provide that the maximum number of trustees shall be 15. Trustees are elected for 3 years after which they shall retire in rotation but may be re-elected.

The Trustee Board shall elect from its number a Chair (if none has been appointed by the members of the Charity) and may elect one of its number to be Vice Chair. The Trustees may remove from that office any person appointed to an office under this Article. If the Chair is absent from any meeting, the Vice Chair (if any) shall preside. Otherwise the members present shall, before any other business is done, choose one of their number to preside at the meeting.

A person shall not hold office as Chair, Vice Chair or Treasurer for more than six consecutive years. After the end of this period, two further years must pass before any former Chair, Vice Chair or Treasurer shall be eligible for re-election to any of those offices.

Induction and Training of Trustees

New Trustees undertake an induction process and receive an induction pack containing the Articles of Association. The induction process is undertaken by the Chief Officer with peer support from a delegated Trustee.

Members of the Trustee Board are appointed through an open and transparent selection and interview process. Membership of the Trustee Board aims to reflect the diversity of the community within which the service is located and therefore equality and diversity monitoring is undertaken each year, as well as a skills audit and the annual board appraisal.

MAIN ACTIVITIES AND ACHIEVEMENTS

Citizens Advice Rossendale & Hyndburn provides a range of services to assist people to resolve their problems. This includes giving advice and information by phone, email, face to face and over the phone in 2017/18 we helped 2,994 people with 14,171 different enquiries. We helped clients gain income of over £1.8 million and write off debts of over £2.1 million.

Our main areas of advice are Welfare 48% and Debt 29%.

We delivered services from our offices in Accrington and Bacup and through 7 outreach locations. Our services operate over 5 days a week, providing Adviceline over 4 days a week and a drop-in service 2 days a week. We ensure that clients needing urgent help have access to the service throughout our opening times. We rely on our dedicated volunteers, who contributed around 12,000 hours of their time to support the delivery of our services. Our highly experienced work force provide in-depth advice on welfare benefits, debt, financial inclusion and financial crisis support.

Trustees' Report (continued)

Last year we transitioned smoothly to the new database Casebook. We underwent a thorough governance audit, which Citizens Advice scored us as green in all areas. Adviceline posed some challenges throughout the year, but we are confident that the new platform will improve access and we meet the performance requirements.

Our Money Advice Service contract successfully delivered 117% of the performance requirements. We attained the AQS quality marks for general advice, phone advice, specialist debt and welfare benefit advice.

Despite an ever competitive funding environment, we successfully attracted additional funding from The Esmée Fairbairn to deliver an equality project and Tudor Trust continue to deliver equality and welfare advice that enabled us to expand services to Hyndburn. We successfully delivered Energy Best Deal Extra project meeting our targets. A new digital inclusion project also began, funded through The Big Lottery and The European Social Fund. We continue to allocate resources to fundraising as our main priority to continue to deliver services reflecting the needs of our beneficiaries.

FINANCIAL REVIEW AND RESERVES POLICY

Our funding picture has changed over the last 10 years, with only 25% of funding coming from local authorities. Our local authorities continue to provide grant funding and help in kind with regard to premises in Bacup, where we pay a peppercorn rent. However, we have received a 15% cut year on year to 2019/20. This makes it more difficult to plan for a sustainable general advice service, as well as maintaining the level of overall management and finance required to run the organisation. The general advice service is paramount to support the delivery of projects and helps identify unmet need, which in turn helps to determine our business planning and attract local project funding. Eighty percent of expenditure on salaries, reflecting the level of frontline service delivery we generate.

Our reserves policy continues to be 3 months running costs of around £83,000 for 2017/18, at the end of the year our deficit of £6,000 was less than expected, leaving unrestricted reserves of £131,000.

We recognise that we must plan carefully for the next 12 months in order to reduce the impact on our reserves exposure, whilst maintaining access to the service. Our business planning will therefore focus on how best to use our resources, diversify and improve access channels so that people can receive the help they need in the way most suited to their needs. We will build on our partnership work, which at a local level is strong and ensures clients receive a holistic service.

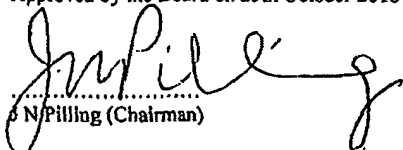
Specialist projects we delivered in 2017/18 included; Comic Relief debt, welfare benefits and housing; Money Advice Service, specialist debt advice; Bacup Consortium, specialist welfare benefit, debt and general advice to people with severe mental health issues; United Utilities, debt and financial inclusion; Energy Best Deal Extra, preventing fuel poverty; Rossendale Hospice, general advice to service users; Big Lottery Help Through Crisis working in partnership to prevent and respond to financial crisis; The Tudor Trust, specialist welfare and equality casework and The BLF/ESF funded Age of Opportunity financial inclusion support.

Our ability to successfully attract project funding for local need is our strength going forwards, but with project funding comes uncertainty as it is generally short-term, therefore our priority focus will be to seek and apply for grant funding from trusts. Continued resilience, proactive and reactive approach to service development in the future will ensure that we continue to deliver local services within our resources.

Small company provisions

This report has been prepared in accordance with the small companies regime under the Companies Act 2006.

Approved by the Board on 25th October 2018 and signed on its behalf by:


J. N. Pilling (Chairman)

**Independent Examiner's Report to the Trustees of
Citizens Advice Rossendale & Hyndburn Ltd**

I report on the accounts of the company for the year ended 31 March 2018, which are set out on pages 5 to 12.

Respective responsibilities of trustees and examiner

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

The charity's trustees consider that an audit is not required for this year under Part 16 of the 2006 Act and that an independent examination is needed.

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Association of Accounting Technicians.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commission under section 145 (5) (b) of the 2011 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 Commission. 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 no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

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

which gives me reasonable cause to believe that in any material respect:

- accounting records were not kept in accordance with section 386 of the Companies Act 2006; or
- the accounts do not accord with such records; or
- the accounts do not comply with relevant accounting requirements under section 396 of the Companies Act 2006 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
- the accounts have not been prepared in accordance with the Charities SORP (FRS102).

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

D Dole

Denise Dole MAAT ATT
Lee Accountancy Services

2.11.18

Date

Citizens Advice Rossendale & Hyndburn Ltd
Statement of Financial Activities (including Income and Expenditure Account)
for the Year Ended 31 March 2018

		Unrestricted Funds	Restricted Funds	Total Funds 2018	Total Funds 2017
	Note	£	£	£	£
Income and Endowments					
Incoming resources from generated funds					
Charitable activities	2	80,715	303,530	384,245	360,252
Donations and Legacies	2	126	-	126	731
Other income	4	3,475	-	3,475	-
Income from investments	3	87	-	87	102
Total income		<u>84,403</u>	<u>303,530</u>	<u>387,932</u>	<u>361,085</u>
Expenditure					
Expenditure on raising funds					
Expenditure on charitable activities					
	5	66,312	325,562	391,874	333,955
Governance costs	5	709	1,686	2,395	2,428
Total expenditure		<u>67,021</u>	<u>327,248</u>	<u>394,269</u>	<u>336,383</u>
Net income before transfers		17,381	(23,718)	(6,337)	24,702
Transfers					
Gross transfers between funds		<u>(15,441)</u>	<u>15,441</u>	<u>-</u>	<u>-</u>
Net movements in funds		1,940	(8,277)	(6,337)	24,702
Reconciliation of funds					
Total funds brought forward		<u>129,547</u>	<u>9,458</u>	<u>139,005</u>	<u>114,303</u>
Total funds carried forward		<u>131,487</u>	<u>1,181</u>	<u>132,667</u>	<u>139,005</u>

The notes on pages 8 to 13 form an integral part of these financial statements.

Citizens Advice Rossendale & Hyndburn Ltd
Balance Sheet as at 31 March 2018

			2018		2017
	Note	£	£	£	£
Fixed assets					
Tangible assets	10	-	-		763
Current assets					
Debtors	11	15,786		31,990	
Cash at bank and in hand		<u>170,576</u>		<u>140,059</u>	
		186,362		172,049	
Creditors: amounts falling due within one year	12	<u>(53,694)</u>		<u>(33,807)</u>	
Net current assets			132,667		138,242
Net assets			<u>132,667</u>		<u>139,005</u>
The funds of the charity:					
Restricted funds			1,181		9,458
Unrestricted funds					
Unrestricted income funds			131,487		129,547
Total charity funds			<u>132,667</u>		<u>139,005</u>

The notes on pages 8 to 13 form an integral part of these financial statements.

Citizens Advice Rossendale & Hyndburn Ltd
Balance Sheet as at 31 March 2018 (continued)

For the financial year ended 31 March 2018, the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with Section 476.

The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to the small companies regime and with the Financial Reporting Standard 102 (effective January 2015).

Approved by the Board on 25th October 2018 and signed on its behalf by:


H.S. McGinn FCA
Treasurer

The notes on pages 8 to 13 form an integral part of these financial statements.

1. Accounting policies

Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities : Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2015) - (Charities SORP (FRS102) and the Companies Act 2006.

Fund accounting policy

Unrestricted income funds are general funds that are available for use at the trustees' discretion in furtherance of the objectives of the charity.

Restricted funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Deficits and surpluses on restricted and unrestricted funds at the balance sheet date are considered and, if considered appropriate, are eliminated or reduced by transfers to or from core funds.

Details of each fund are disclosed in note 15.

Income and Endowments

Voluntary income including donations and grants that provide core funding or are of a general nature is recognised where there is entitlement, it is probable that the income will be received and the amount can be measured with sufficient reliability.

Deferred income represents amounts received for future periods and is released to incoming resources in the period for which it has been received. Such income is only deferred when:

- the donor specifies that the grant or donation must only be used in future accounting periods; or
- the donor has imposed conditions which must be met before the charity has unconditional entitlement.

Investment income is recognised on a receivable basis.

Expenditure

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to the expenditure. All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category.

Costs of generating funds are the costs associated with attracting voluntary income.

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.

Governance costs

Governance costs include costs of the preparation and examination of the statutory accounts, the costs of trustee meetings and the cost of any legal advice to trustees on governance or constitutional matters.

Irrecoverable VAT

Irrecoverable VAT is charged against the category of resources expended for which it was incurred.

Fixed assets

Individual fixed assets costing £100 or more are initially recorded at cost.

Depreciation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Fixtures, fittings and equipment	25% - 33% on cost
----------------------------------	-------------------

Operating leases

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

Pensions

The charity operates a defined contribution pension scheme operated by NEST pensions, the workplace pension scheme set up by the government. The pension cost charge for the period represents contributions payable by the charity to the scheme and amounted to £7,241 (2017 - £1,087).

2. Voluntary income

	Unrestricted Funds	Restricted Funds	Total Funds 2018	Total Funds 2017
	£	£	£	£
Donations and legacies				
Appeals and donations	<u>126</u>	<u>-</u>	<u>126</u>	<u>731</u>
Grants				
UK Government grants	35,000	95,036	130,036	156,743
Grants - other agencies	<u>45,715</u>	<u>208,494</u>	<u>254,209</u>	<u>203,509</u>
	<u>80,715</u>	<u>303,530</u>	<u>384,245</u>	<u>360,252</u>
	<u>80,841</u>	<u>303,530</u>	<u>384,371</u>	<u>360,983</u>

3. Investment income

	Unrestricted Funds	Restricted Funds	Total Funds 2017	Total Funds 2017
	£	£	£	£
Interest on cash deposits	87	-	87	102

4. Other income

	Unrestricted Funds	Restricted Funds	Total Funds 2018	Total Funds 2017
	£	£	£	£
BT compensation	3,090	-	3,090	-
Other income	<u>385</u>	<u>-</u>	<u>385</u>	<u>-</u>
	<u>3,475</u>	<u>-</u>	<u>3,475</u>	<u>-</u>

5. Total resources expended

	Donations and legacies	Charitable activity	Governance	Total
	£	£	£	£
Direct costs				
Employment	-	247,995		247,995
Staff and volunteers	-	4,562		4,562
Office expenses	-	8,379		8,379
Establishment	-	704		704
Other	-	386		386
Payments to Partners	-	19,417		19,417
Depn of tangible fixed assets	-	763		763
Governance -				
Accountancy	-		400	400
Trustee meetings	-		31	31
Other	-		26	26
	<u>-</u>	<u>282,207</u>	<u>457</u>	<u>282,664</u>
Support costs				
Employment costs	-	53,277		53,277
Staff and volunteers	-	7,214		7,214
Office expenses	-	31,825		31,825
Establishment	-	17,223		17,223
Other	-	130		130
Governance -				
Accountancy	-		1,600	1,600
Trustee meetings	-		337	337
	<u>-</u>	<u>109,668</u>	<u>1,937</u>	<u>111,605</u>
	<u>-</u>	<u>391,875</u>	<u>2,394</u>	<u>394,269</u>

6. Trustees' remuneration and expenses

No trustees received any remuneration during the year, expenses totalling £368 (2017 - £134) were reimbursed.

7. Net income

Net income is stated after charging:

	2018	2017
	£	£
Depreciation of tangible fixed assets	<u>763</u>	<u>1,000</u>

8. Employees' remuneration

The aggregate payroll costs of employees was:

	2018	2017
	£	£
Wages, salaries and NIC	<u>294,031</u>	<u>248,786</u>
Employer pension contributions	<u>7241</u>	<u>1,087</u>

No employees, including employee benefits were paid in excess of £60,000. The key management personnel of the charity were paid £53,534 in total.

9. Taxation

The society is exempt from taxation on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

10. Tangible fixed assets

	Computer Equipment	Fixtures & Equipment	Total £
Cost			
At 1 April 2017	16,565	4,411	20,976
Additions	-	-	-
Disposals	-	-	-
As at 31 March 2018	<u>16,565</u>	<u>4,411</u>	<u>20,976</u>
Depreciation			
At 1 April 2017	15,802	4,411	20,213
Charge for the year	763	-	763
Elim on disposal	-	-	-
As at 31 March 2018	<u>16,565</u>	<u>4,411</u>	<u>20,976</u>
Net book value			
As at 31 March 2018	<u>-</u>	<u>-</u>	<u>-</u>
At 31 March 2017	<u>763</u>	<u>-</u>	<u>763</u>

11. Debtors

	2018 £	2017 £
Other debtors	-	-
Prepayments and accrued income	<u>15,786</u>	<u>31,990</u>
	<u>15,786</u>	<u>31,990</u>

12. Creditors: amounts falling due within one year

	2018 £	2017 £
Other creditors	232	6,557
Accruals and deferred income	<u>53,462</u>	<u>27,249</u>
	<u>53,694</u>	<u>33,806</u>

Creditors amounts falling due with one year includes deferred income:

	2018 £	2017 £
Deferred income	<u>43,635</u>	<u>24,250</u>

13. Members' liability

The charity is a private company limited by guarantee and consequently does not have share capital. Each of the members is liable to contribute an amount not exceeding £1 towards the assets of the charity in the event of liquidation.

14. Related parties

Controlling entity

The charity is controlled by the trustees who are all directors of the company.

15. Analysis of funds

	At 1 April 2017	Incoming resources	Resources expended	Transfers	At 31 March 2018
	£	£	£	£	£
General funds					
General fund	126,682	84,403	(67,021)	(15,441)	128,622
Campaign in a box	2,865	-	-	-	2,865
	<u>129,547</u>	<u>84,403</u>	<u>(67,021)</u>	<u>(15,441)</u>	<u>131,487</u>
Restricted funds					
Money Advice Service	1,081	47,739	(50,719)	1,899	-
Money Advice extra	-	-	-	-	-
Big Lottery, Help through Crisis	-	81,926	(87,599)	5,673.58	-
Comic Relief	-	23,247	(27,904)	4,657	-
Bacup Consortium	-	35,000	(34,845)	-	155
Tudor Trust	-	31,150	(37,269)	6,119	-
United Utilities Trust	-	27,000	(32,884)	5,884	-
Building Better Opportunities	-	220	(220)	-	-
Energy Best	8,377	23,579	(21,657)	(10,299)	-
BBO Digital	-	3,500	(5,007)	1,507	-
Esmee Fairbairn	-	20,560	(22,205)	-	(1,645)
Awards 4 All	-	8,610	(6,645)	-	1,965
Living Well	-	1,000	(294)	-	706
	<u>9,458</u>	<u>303,530</u>	<u>(327,249)</u>	<u>15,441</u>	<u>1,180</u>
	<u>139,005</u>	<u>387,932</u>	<u>(394,270)</u>	<u>-</u>	<u>132,667</u>

16. Net assets by fund

	Unrestricted Funds	Restricted Funds	Total Funds 2018	Total Funds 2017
	£	£	£	£
Tangible assets	-	-	-	763
Current assets	185,182	1,180	186,362	172,049
Creditors: Amounts falling due within one year	(53,694)	-	(53,694)	(33,807)
Net assets	<u>131,487</u>	<u>1,180</u>	<u>132,667</u>	<u>139,005</u>

Citizens Advice Rossendale & Hyndburn Ltd
Year ended 31 March 2018

Detailed Statement of Financial Activities

	2018		2017
	£		£
Income			
Donations	126		731
Contracts, fees	-		-
Grants	384,245		360,252
Other	3,475		
	<u>387,846</u>		<u>360,983</u>
Investment income			
Bank interest received	87		102
Total incoming resources	<u>387,933</u>		<u>361,085</u>
Expenditure			
	£		£
Employment costs			
Salaries, pensions and related costs	301,272		255,824
Staff and Volunteers			
Staff training	2,168		961
Recruitment	1,435		-
Staff travel	2,136		881
Subsistence/refreshments	1,826		1,418
Volunteer training	(59)		105
Volunteer expenses	4,270		5,922
Other	-	11,776	118
	<u>-</u>		<u>9,405</u>
Office			
Telephone and communications	10,100		8,884
Postage	2,054		2,325
Data protection	-		35
Insurance	1,621		1,702
IT equipment and support	11,775		3,913
Office equipment	1,103		1,375
Printing and stationery	3,136		3,179
Payroll, accountancy, consultancy	3,756		2,056
Reference materials, subscriptions	6,660		14,232
Other	-		236
Depn of tangible fixed assets	763	40,967	1,000
	<u>763</u>		<u>38,937</u>
Premises			
Rent and other premises expenses	12,647		12,278
Water	1,139		26
Heat and light	2,735		1,417
Cleaning and repairs	1,406		318
Other	-	17,927	8
	<u>-</u>		<u>14,047</u>
Other			
Publicity and promotion	133		401
Bank charges	113		170
Payments to partners	19,417		14,458
Emergency fuel payments	-		-
Miscellaneous	270	19,933	713
	<u>270</u>		<u>15,742</u>
Carried forward	<u>391,875</u>		<u>333,955</u>

Citizens Advice Rossendale & Hyndburn Ltd
Year ended 31 March 2018

Detailed Statement of Financial Activities (continued)

	2018		2017
	£		£
Carried forward	391,875		333,955
Governance			
Legal and professional	-		38
Accountancy	2000		2000
Trustee meetings	369		390
Other	<u>26</u>	2,395	<u>-</u>
			2,428
Total expenses for the year	<u>394,270</u>		336,383
Net income/(expenditure)	<u>(6,337)</u>		<u>24,702</u>