

# **CITIZENS ADVICE SCARBOROUGH & DISTRICT LTD.**

(Limited by Guarantee)

formerly Scarborough and District Citizens Advice Bureau

Company registration 05 538 079

## **Trustees' report and unaudited financial statements**

for the year ended 31 March 2020

### **Directors**

A Hudson  
J Ritchie  
M D Hawley  
M E Colling  
R Swiers

Chair  
Vice Chair  
Treasurer

J Maw appointed 8 August 2019  
C Sherwood appointed 4 December 2019  
J Smith appointed 5 February 2020, resigned 31 July 2020  
The following directors also served during the period  
A M Jenkinson removed 5 May 2019

### **Elected by**

Board  
NYCC co-opted  
Board  
Board  
NYCC co-opted  
Board  
Board  
Board  
Scarborough BC co-opted

### **Secretary**

S Noble

### **Bankers**

HSBC Bank PLC  
33 St Nicholas Street  
Scarborough  
YO11 2HN

### **Independent examiners**

Moore  
Chartered Accountants  
12 Alma Square  
Scarborough  
YO11 1JU

### **Registered office**

4 Elders Street  
Scarborough  
YO11 1DZ

### **Charity registration**

1 112 726

### **Company registration**

England 05 538 079



## Report of the trustees

for the year ended 31 March 2020

### Introduction

The Trustees who are also directors of the charity for the purpose of company law, present their report with the financial statements of the charity for the year ended 31 March 2020. The trustees have adopted the provision of 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 (FRS 102) (effective 1 January 2019).

### Board of trustees

The names of the trustees (directors) are stated on page one. The appointment and election of trustees are governed by the Articles of Association. The maximum number of trustees is fifteen and the minimum is three. A maximum of ten trustees may be elected at the annual general meeting. Trustees may also be nominated by member organisations or co-opted by the trustee board, provided the number of co-opted and nominated trustees does not exceed one third of the total number of trustees. The appointment of co-opted and nominated trustees shall be made at ordinary meetings of the trustee board. All trustees retire from office at the third annual general meeting following appointment but may be re-elected or re-appointed. Trustees are elected from the local community and must either reside or work in the area.

At each of the first three annual general meetings following incorporation, one third of the originally elected trustees shall retire in rotation but may be re-elected. Paid and volunteer workers of the charity are not eligible for appointment as trustees. A trustee shall not hold the office of Chair, Vice Chair or Treasurer for more than six consecutive years, but thereafter may be re-elected to the same position on an annual basis. The trustee board shall hold at least four meetings in each year. All trustees are inducted by the manager in accordance with Citizens Advice guidelines. Newly appointed trustees are provided with a comprehensive induction through the provision of training courses and mentoring by established trustees. Trustees are responsible for strategic decisions, service delivery and development and financial management.

### Investments

The constitution authorises the trustees to make and hold investments using the general funds of the charity. There are currently no investments other than bank accounts.

### Constitution, objects, policies and organisation

The charity is a company without share capital, governed by its Memorandum and Articles of Association. The liability of members in the event of winding up is limited by guarantee to an amount not exceeding £1 per member. The company is a registered charity (number 1 112 726).

The board of trustees is responsible for the governance of the charity and may from time to time appoint sub-committees as deemed necessary. Day to day operation of the service is the responsibility of the chief executive officer, A Benson, helped by the management team.

The charity's objects are to promote any charitable purpose for the benefit of the community in Scarborough and District, by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress. Citizens Advice Scarborough and District aims to provide free, confidential, impartial and independent advice and information for the benefit of the local community, to exercise a responsible influence on the development of social policies and services and to ensure individuals do not suffer through a lack of knowledge or an inability to express their needs effectively.

In addition to the continuing provision of advice services to the local community the primary objectives for the year were to secure additional funding to support people with mental health difficulties who need advice.

Existing advice provision is overseen by the service manager. Consolidation and future development are recommended to the trustees by the development group. Funding applications are made by the management team.

The Trustees set the pay and remuneration of the charity's key personnel, and the benchmarks used are the salaries of other key personnel at other LCA's equivalent to our size and complexity, as well as those of key personnel in local voluntary sector organisations in Scarborough District.

### Developments, activities and achievements

The charity's main objectives for the year were to provide, maintain and develop advice and information services for residents in Scarborough Borough. The principal activity of Citizens Advice Scarborough and District remained the provision of free, confidential, independent and impartial advice, information and counsel for members of the public. This is provided through two local Citizens Advice in the Borough of Scarborough and District. In addition to generalist advice the charity also provided specialist advisory services of Specialist Welfare Benefit and Debt provision.

During the year we helped 3,120 individual clients with a total of 14,609 issues (2018/19 equivalents 2,837 and 14,056). The Trustees are satisfied with the level of service, given the complexity of clients' issues currently presenting and the amount of available funding.

The charity relies heavily on the support of volunteers across all our services, helping out with the delivery of our core services as well as our business support services. The main roles supported are reception, adviser and specialist advisers and all volunteers agree to cover one day per week for six hours initially, although this can vary when on rota.

## Report of the trustees

for the year ended 31 March 2020

### Financial Review

In March 2020, Citizens Advice Scarborough & District had their service level agreement (SLA) with NYCC renewed for five years. In March 2020, Citizens Advice Scarborough & District had their service level agreement (SLA) with SBC renewed for three years. These two funding streams are essential in maintaining the viability of Citizens Advice Scarborough & District.

The SLA with NYCC was tendered for through a North Yorkshire wide consortium of Local Citizens Advices (CANY) and is for five years with an option to renew for two years; the financial sums of each contract year were set at the time of tendering.

The SLA with SBC was renewed for three years, however, the level of funding in each year is renewable as part of SBC's annual Budget Review process. In March 2020, SBC confirmed the level of funding would stay at the previous set level for 2019-20.

Incoming resources in the year were £374,085 (2019 £318,326) and these were used to provide free advice in line with the key objectives of the charity, the remaining surplus for the year was £4,122 (2019 deficit £10,152).

### Future plans

The need for our advice services remains high, and Citizens Advice Scarborough and District has an ambition to increase its level of funding to enable us to continue to match the demand. We will therefore be placing much of our efforts during 20/21 in securing additional sources of funding, either alone or in partnership, so as to enable Citizens Advice Scarborough and District to maintain and enhance our services at a level that can meet the demand for both specialist and general advice services. This is particularly important given the issues and complications arising from Covid-19.

### Statement of reserves policy

Citizens Advice Scarborough and District is required to ensure that free monies are available in each financial year to meet any reasonable foreseeable contingency. Citizens Advice Scarborough will maintain a projection of income for at least 3 years ahead and will ensure that this continues to be derived from as wide a variety of sources possible. We will take all necessary steps to ensure that at no time within this period would it be possible for the cessation of one or more funding streams to present so serious a challenge to the future of the organisation that it could not be managed so as to continue to provide a best value advice service.

In reviewing the potential costs that could arise should a significant reduction in income be incurred the Trustees have determined that 'free' reserves of £82,120 should be maintained which is equal to 3 months normal operating expenditure. The Trustees have additionally designated reserves to cover contractual commitments of £80,441, an IT reserve of £5,000 and an amount to be spent in Whitby of £10,000.

### Relationships

Citizens Advice Scarborough and District is affiliated to Citizens Advice.

### Risks strategy

Citizens Advice Scarborough and District has worked on a Corporate Risk Management exercise. A risk management strategy and risk register were agreed by the Trustee Board. The Trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems put in place to mitigate those risks. To that end Citizens Advice Scarborough and District is continually monitoring and managing its risk, reviewing the corporate risk register and ensuring action plans are in place to mitigate its key risks.

Included in external risks is that of the loss of funding. The effects of this have been minimised by the procedures in place, which have resulted in funding being secured from a variety of sources. The charity continues to seek to diversify its funding sources. Internal risks are minimised by the implementation of procedures for authorisation of all transactions and projects and to ensure consistent quality of delivery for all operational aspects of the charitable company. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

### Public benefit

The trustees have paid due regard to the Charity Commission's guidance on public benefit in deciding the activities undertaken by the local Citizens Advice during the year. The trustees are satisfied that the information provided in the report and accounts meets the public benefit reporting requirements.

### Trustees' responsibilities statement

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

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income or expenditure, of the charitable company for that year. In preparing these financial statements the directors are required to:

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

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the company's transactions and disclose with reasonable accuracy at any time the financial position of the company 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 company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report has been prepared in accordance with the Statement of Recommended Practice -Accounting and reporting by Charities and in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

  
**A Hudson**

Chair, on behalf of the Board

Dated 9/10/2020

## **Independent examiner's report to the trustees of Citizens Advice Scarborough & District Ltd.**

for the year ended 31 March 2020

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2020 set out on pages 5 to 12.

### **Responsibilities and basis of report**

As the charity's trustees of the company (who are also the directors of the company for the purposes of company law), you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ("the 2006 Act").

Having satisfied myself that the accounts of the Company are not required to be audited this year under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your Charity's accounts as carried out under section 145 of the Charities Act 2011 ("the 2011 Act"). In carrying out my examination, I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

### **Independent examiner's statement**

The company's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants in England and Wales.

I have completed my examination. I confirm that no material matters have come to my attention which gives me cause to believe that:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the Charities SORP (FRS 102).

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

### **Use of our report**

This report is made solely to the charity's trustees, as a body, in accordance with Section 145 of the Charities Act 2011. Our work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an independent examiner'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 trustees as a body, for our work, for this report, or for the conclusions we have formed.

Sarah-Jane Sargent FCA  
Chartered Accountant  
Moore  
Chartered Accountants  
12-13 Alma Square  
Scarborough  
YO11 1JU

Dated 9/10/2020

# CITIZENS ADVICE SCARBOROUGH & DISTRICT LTD.

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## Statement of financial activities

(Incorporating an Income and expenditure account)  
for the year ended 31 March 2020

		Continuing operations		Total funds 2020	Total funds 2019
		Unrestricted funds	Restricted funds	£	£
		£	£		
<b>Income and endowments</b>					
<b>Donations and legacies</b>					
- Donations		2,152	-	2,152	1,736
<b>Income from investments</b>					
- Bank interest receivable		1,943	-	1,943	1,681
<b>Income from charitable activities</b>					
- Generalist advice SBC	note 9	72,375	-	72,375	70,498
- Generalist advice NYCC	note 9	53,744	-	53,744	51,945
- Other	note 9	8,547	-	8,547	10,609
- Comic Relief		-	-	-	46,090
- Hospital	note 11	-	38,000	38,000	24,361
- EBDx		-	-	-	14,500
- Eastfield	note 11	-	7,950	7,950	7,950
- MASDAP	note 11	-	53,910	53,910	52,906
- Barrowcliff Big Local		-	-	-	2,040
- Help to claim	note 11	-	47,794	47,794	5,873
- Henry Smith	note 11	-	45,000	45,000	
- Moneywatch	note 11	-	22,750	22,750	17,543
- Access to Justice Foundation	note 11	-	8,906	8,906	3,094
- Two Ridings Community Foundation	note 11	-	7,500	7,500	2,500
- Sanctuary		-	-	-	5,000
<b>Total income and endowments</b>		<b>138,761</b>	<b>231,810</b>	<b>370,571</b>	<b>318,326</b>
<b>Expenditure</b>					
<b>Expenditure on charitable activities</b>					
- Generalist advice SBC	note 9	68,586	-	68,586	81,526
- Generalist advice NYCC	note 9	53,341	-	53,341	63,719
- Other	note 9	9,382	-	9,382	8,326
- Comic Relief	note 11	-	-	-	46,090
- Hospital	note 11	-	38,000	38,000	24,361
- EBDx	note 11	-	-	-	14,500
- Eastfield	note 11	-	7,950	7,950	7,950
- MASDAP	note 11	-	53,910	53,910	52,906
- Barrowcliff Big Local	note 11	-	-	-	2,040
- Help to claim	note 11	-	47,688	47,688	5,873
- Henry Smith	note 11	-	45,000	45,000	
- Moneywatch	note 11	-	28,346	28,346	11,947
- Access to Justice Foundation	note 11	-	8,906	8,906	3,094
- Two Ridings Community Foundation	note 11	-	8,854	8,854	1,146
- Sanctuary		-	-	-	5,000
<b>Total expenditure</b>		<b>131,309</b>	<b>238,654</b>	<b>369,963</b>	<b>328,478</b>
<b>Net income/(expenditure) and movement in funds for the year</b>		<b>7,452</b>	<b>(6,844)</b>	<b>608</b>	<b>(10,152)</b>
Balances brought forward at 31 March 2019		248,335	6,950	255,285	265,437
<b>Balances carried forward at 31 March 2020</b>		<b>255,787</b>	<b>106</b>	<b>255,893</b>	<b>255,285</b>

### Continuing operations

All income and expenditure has arisen from continuing activities

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**Balance sheet**

as at 31 March 2020

	Note	2020 £	2020 £	2019 £	2019 £
<b>Fixed assets</b>					
Tangible assets	4		-		-
<b>Current assets</b>					
Debtors	5	32,876		32,326	
Cash at bank and in hand		266,804		252,099	
		<u>299,680</u>		<u>284,425</u>	
<b>Creditors: amounts falling due within one year</b>	6	43,787		29,140	
<b>Net current assets</b>			<u>255,893</u>		<u>255,285</u>
<b>Total assets less current liabilities</b>			<u>255,893</u>		<u>255,285</u>
<b>Funds</b>					
Unrestricted income funds	10				
- General			160,346		152,894
- Designated			95,441		95,441
			<u>255,787</u>		<u>248,335</u>
Restricted income funds	11		106		6,950
			<u>255,893</u>		<u>255,285</u>

The financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies and in accordance with the Financial Reporting Standard 102.

For the year in question the company was entitled to exemption from an audit under section 477 of the Companies Act 2006. The members have not required the company to obtain an audit of its accounts for the period in accordance with s476. The directors acknowledge their responsibilities for:

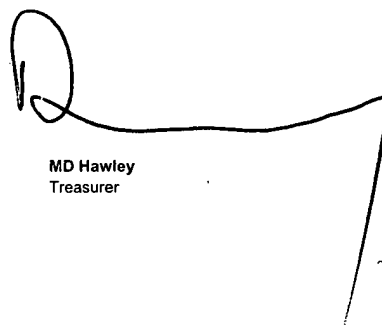
- ensuring that the company keeps accounting records which comply with sections 386 and 387 of the Companies Act 2006; and
- preparing accounts which give a true and fair view of the state of affairs of the company, as at the end of the financial year, and of its profit or loss for the financial year in accordance with the requirements of sections 394 and 395 of the Companies Act 2006, and which otherwise comply with the requirements of that Act relating to accounts, so far as applicable to the company.

Approved by the board of directors and authorised for issue on 9/10/2020

A Hudson  
Chair



MD Hawley  
Treasurer



## Notes to the accounts

for the year ended 31 March 2020

### 1 Accounting policies

The financial statements of the charity, which is a company limited by guarantee and a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting for 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 (FRS 102) (effective 1 January 2019)', the Charities Act 2011, the Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

#### 1.01 Incoming resources

All incoming resources are included in the statement of financial activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy. Income of a revenue nature is deferred where it is received in advance to be expended in the following period or it relates to a fundraising event held in the following period. Capital grants are included in the statement of financial activities at the point of receipt or when the charity is legally entitled to the grant. As required by the Statement of Recommended Practice 'Accounting and Reporting by Charities', capital grants are not deferred over the lives of the assets they fund. In accordance with the Charities SORP (FRS 102) the contribution of unpaid general volunteers is not recognised in the accounts. The amount of government grant income included in these accounts is £128,298 (2019 - £127,751). The charity has a presentation and functional currency of Pound Sterling (GBP).

#### 1.02 Resources expended

All expenditure is accounted for on an accruals basis. Expenditure included under charitable activities 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. Expenditure is accounted for on an accruals basis by including creditors for unpaid expenses incurred. Operating lease rentals are charged against profits of the period to which they relate. Costs are allocated based on the hours worked on each project. Governance costs which are included within support costs are those costs associated with meeting the constitutional and statutory requirement of the charity, these include fees to the independent examiners of £3,180 (2019 - £2,880) which include statutory accounts preparation services. All costs include VAT which is not recoverable.

#### 1.03 Tangible fixed assets, capital grants and depreciation

The charity's policy is to recognise grants received in respect of assets in full as income in the statement of financial activities and to capitalise and depreciate tangible assets. Individual fixed assets costing £1,000 or more are capitalised at cost.

Depreciation of fixed assets has been provided at rates which are anticipated to amortise the cost less residual value on a straight line basis over the assets' expected useful lives as follows:-

Short leasehold property improvements	Over the length of the lease
Computer equipment	3 years
Fixtures and fittings	5 years

#### 1.04 Fund accounting

Unrestricted income funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Restricted income funds are funds to be used in accordance with specific restrictions imposed by donors or funds which have been raised for a particular purpose. The aim and use of each restricted fund is set out in the notes to the financial statements.

#### 1.05 Financial Instruments

The charity only enters into basic financial instrument transactions that result in the recognition of financial assets and liabilities such as trade, other debtors and creditors. Debt instruments that are payable or receivable within one year, typically debtors or creditors, are measured, initially and subsequently, at the undiscounted amount of the cash or other consideration expected to be paid or received.

#### 1.06 Preparation of the accounts on a going concern basis

Having considered the finances of the organisation and the present funding environment, the Trustees are confident that the organisation is and continues to be for the foreseeable future, a going concern.

#### 1.07 Critical judgements in applying the company's policies

The trustees do not consider that there are any significant judgements which have had to be made in preparing these financial statements and they also do not consider that any of the estimates and assumptions used in the preparation of these financial statements have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year.

2 Staff costs	2020	2019
	£	£
Wages and salaries	248,277	223,128
Social security costs	16,496	15,656
Other pension costs	8,825	4,060
	<u>273,598</u>	<u>242,844</u>

The average number of employees by monthly headcount was 16 (2019 - 16).

The total key management personnel compensation was £92,836 (2019- £92,945). No employee earned in excess of £60,000 in either year.

Trustees received no remuneration or benefits in either year. Trustees received reimbursement of travel expenses of £nil (2019 - £nil) in the year and there were no other related party transactions.

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**Notes to the accounts**

for the year ended 31 March 2020

**3 Comparatives for the statement of financial activities**

	Unrestricted funds 2019 £	Restricted funds 2019 £	Total funds 2019 £
<b>Income and endowments</b>			
<b>Donations and legacies</b>			
- Donations	1,736	-	1,736
<b>Income from investments</b>			
- Bank interest receivable	1,681	-	1,681
<b>Income from charitable activities</b>			
- Generalist advice SBC	70,498	-	70,498
- Generalist advice NYCC	51,945	-	51,945
- Other	10,609	-	10,609
- Comic Relief	-	46,090	46,090
- Hospital	-	24,361	24,361
- EBDx	-	14,500	14,500
- Eastfield	-	7,950	7,950
- MASDAP	-	52,906	52,906
- Barrowcliff Big Local	-	2,040	2,040
- Help to claim	-	5,873	5,873
- Sanctuary	-	5,000	5,000
- Moneywatch	-	17,543	17,543
- Access to Justice Foundation	-	3,094	3,094
- Two Ridings Community Foundation	-	2,500	2,500
	<u>136,469</u>	<u>181,857</u>	<u>318,326</u>
<b>Expenditure</b>			
<b>Expenditure on charitable activities</b>			
- Generalist advice SBC	81,526	-	81,526
- Generalist advice NYCC	63,719	-	63,719
- Other	8,326	-	8,326
- Comic Relief	-	46,090	46,090
- Hospital	-	24,361	24,361
- EBDx	-	14,500	14,500
- Eastfield	-	7,950	7,950
- MASDAP	-	52,906	52,906
- Barrowcliff Big Local	-	2,040	2,040
- Help to claim	-	5,873	5,873
- Sanctuary	-	5,000	5,000
- Moneywatch	-	11,947	11,947
- Access to Justice Foundation	-	3,094	3,094
- Two Ridings Community Foundation	-	1,146	1,146
	<u>153,571</u>	<u>174,907</u>	<u>328,478</u>
<b>Total expenditure</b>	<u>153,571</u>	<u>174,907</u>	<u>328,478</u>
<b>Net income/(expenditure) and movement in funds for the year</b>	(17,102)	6,950	(10,152)
<b>Balances brought forward</b>	265,437	-	265,437
<b>Balances carried forward</b>	<u>248,335</u>	<u>6,950</u>	<u>255,285</u>



**Notes to the accounts**

for the year ended 31 March 2020

<b>4 Tangible assets</b>	Short leasehold property improvements	Fixtures fittings, tools & equipment	Total		
<b>Cost</b>	£	£	£		
As at 31.03.19	46,415	10,507	56,922		
Additions	-	-	-		
Disposals	-	-	-		
As at 31.03.20	<u>46,415</u>	<u>10,507</u>	<u>56,922</u>		
<b>Depreciation</b>					
As at 31.03.19	46,415	10,507	56,922		
Charge for period	-	-	-		
On disposals	-	-	-		
As at 31.03.20	<u>46,415</u>	<u>10,507</u>	<u>56,922</u>		
<b>Net book value</b>					
As at 31.03.19	<u>-</u>	<u>-</u>	<u>-</u>		
As at 31.03.20	<u>-</u>	<u>-</u>	<u>-</u>		
<b>5 Debtors</b>			2020	2019	
			£	£	
Trade debtors			28,569	19,689	
Other debtors			3,018	11,750	
Prepayments and accrued income			1,289	887	
			<u>32,876</u>	<u>32,326</u>	
<b>6 Creditors: amounts falling due within one year</b>			2020	2019	
			£	£	
Trade creditors			8,862	-	
Other creditors			8,008	3,126	
Taxation and social security			-	4,488	
Accruals			3,030	2,880	
Deferred income			23,887	18,646	
			<u>43,787</u>	<u>29,140</u>	
Deferred income relates to funding received before the year end for future periods, an amount of £18,646 (2019 - £19,134) has been released in the current period from the previous year.					
<b>7 Operating leases</b>			2020	2019	
			£	£	
The company is committed to total future operating lease rentals under non-cancellable leases payable					
Within one year			11,953	20,703	
Within two to five years				8,750	
			<u>11,953</u>	<u>29,453</u>	
Included within expenses are charges relating to operating lease rentals of £27,141 (2019 - £27,141).					
<b>8 Pension schemes</b>					
The trust operates one defined contribution pension scheme. The assets of the scheme are held separately from those of the trust in independently administered funds. The pension cost charge represents contributions payable to the funds amounting to £8,825 (2019 - £4,060). No outstanding contributions were included in creditors (2019 - £nil).					

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(Limited by Guarantee)

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## Notes to the accounts

for the year ended 31 March 2020

### 9 Unrestricted funds - analysis in support of statement of financial activities

	Generalist Advice			Support	Total	Total
	SBC	NYCC	Other	Costs	2020	2019
	£	£	£	£	£	£
<b>Income from charitable activities</b>						
Grants	73,530	54,768	-	-	128,298	127,751
Other income	-	-	8,547	-	8,547	10,609
Match funding transfer	(1,155)	(1,024)	-	-	(2,179)	(5,308)
	<u>72,375</u>	<u>53,744</u>	<u>8,547</u>	<u>-</u>	<u>134,666</u>	<u>133,052</u>
<b>Expenditure on charitable activities</b>						
Office expenses			4,781	20,577	25,358	31,014
Staff & volunteer expenses		51	3,373	12,964	16,388	7,084
Other			1,228	142	1,370	32
Depreciation			-	-	-	-
Premises expenses			-	31,347	31,347	29,516
Salaries	43,355	33,228	-	66,750	143,333	154,189
Support costs recharged	25,231	20,062	-	(131,780)	(86,487)	(68,264)
	<u>68,586</u>	<u>53,341</u>	<u>9,382</u>	<u>-</u>	<u>131,309</u>	<u>153,571</u>
<b>Governance costs</b>						
AGM	-	-	-	237	237	61
Accountancy	-	-	-	3,180	3,180	2,880
Trustee expenses	-	-	-	-	-	-
Other	-	-	625	360	985	145
Recharged as support costs	-	-	(625)	(3,777)	(4,402)	(3,086)
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
	<u>3,789</u>	<u>403</u>	<u>(835)</u>	<u>-</u>	<u>3,357</u>	<u>(20,519)</u>

### 10 Unrestricted funds - summary and transfers

	31.03.20	Movement in resources			31.03.19
	£	Transfers	Incoming	Outgoing	£
	£	£	£	£	£
Undesignated	160,346	-	138,761	(131,309)	152,894
Designated:					
- contractual commitment reserve	80,441	-	-	-	80,441
- IT reserve	5,000	-	-	-	5,000
- Whitby	10,000	-	-	-	10,000
	<u>255,787</u>	<u>-</u>	<u>138,761</u>	<u>(131,309)</u>	<u>248,335</u>

The contractual commitment reserve is to ensure the charity is able to cover contractual payments to staff such as redundancy and committed lease payments.

The IT reserve is to ensure the charity is able to continue to service and update computers.

A bequest received during the previous financial year from a Whitby resident, whilst not restricted, has been designated for expenditure within Whitby.

## 11 Restricted funds

	Comic Relief £	MAPS DAP (formerly MASDAP) £	Hospital Project £	Eastfield £	EBDx £	Barrowcliff Big Local £	Sub Total c/f
As at 31.03.19	-	-	-	-	-	-	-
<b>Income from charitable activities</b>							
Grants		51,731	38,000	7,950			97,681
Match funding transfer		2,179					2,179
Other income							-
	-	53,910	38,000	7,950	-	-	99,860
<b>Expenditure on charitable activities</b>							
Office expenses		240	148	227			615
Staff & volunteer expenses		2,134	73	146			2,353
Other							0
Depreciation							-
Premises expenses							0
Salaries		31,104	21,496	4,318			56,918
Professional fees							-
Support costs recharged		20,432	16,283	3,259			39,974
	-	53,910	38,000	7,950	-	-	99,860
As at 31.03.20	-	-	-	-	-	-	-
<b>Debtors</b>	-	-	-	-	-	-	-
<b>Cash at bank and in hand</b>	-	-	-	-	-	-	-

	Sub total b/f £	Help to claim £	Henry Smith £	MoneyWatch £	Access to Justice Foundation £	Two Ridings Community Foundation £	Total 2020 £	Total 2019 £
As at 31.03.19	-	-	-	5,596	-	1,354	6,950	-
<b>Income from charitable activities</b>								
Grants	97,681	47,794	45,000	22,750	8,906	7,500	229,631	175,653
Match funding transfer	2,179						2,179	5,308
Other income	-		-				-	896
	<b>99,860</b>	<b>47,794</b>	<b>45,000</b>	<b>22,750</b>	<b>8,906</b>	<b>7,500</b>	<b>231,810</b>	<b>181,857</b>
<b>Expenditure on charitable activities</b>								
Office expenses	615	149					764	1,643
Staff & volunteer expenses	2,353	855	111	260			3,579	2,985
Other	-		12,922				12,922	10,278
Depreciation	-						-	-
Premises expenses	-						-	-
Salaries	56,918	24,380	23,745	18,092	4,873	2,256	130,264	88,655
Professional fees	-						-	-
Support costs recharged	39,974	22,304	8,222	9,994	4,033	6,598	91,125	71,346
	<b>99,860</b>	<b>47,688</b>	<b>45,000</b>	<b>28,346</b>	<b>8,906</b>	<b>8,854</b>	<b>238,654</b>	<b>174,907</b>
As at 31.03.20	<b>-</b>	<b>106</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>106</b>	<b>6,950</b>
<b>Represented by:</b>								
Debtors	-	-	-	-	-	-	-	-
Cash at bank and in hand	-	106	-	3,514	-	-	3,620	6,950
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3,620</b>	<b>6,950</b>

Note other costs include onward grants made to Scarborough, Whitby and Ryedale Mind £12,922 (2019 £10,310). This charity acts as an agent for these total grant funds of £12,922 (2019 £10,310) received and paid on.

## Notes to the accounts

for the year ended 31 March 2020

### 11 Restricted funds (continued)

#### Comic Relief

Good Finances - Good Health. A three year project assisting clients with mental health problems in partnership with Scarborough and Ryedale Mind. This project came to an end in December 2018.

#### MAPS DAP (formerly MASDAP)

Money and Pensions Service Debt Advice Project delivering face to face specialist debt advice. This contract is renewed annually at present, but will most likely be commissioned for a three year period at some point in 20-21. We have held some iteration of funding for this work, from various government funders since 2007.

#### Hospital Project

Project to provide welfare benefit and general advice in the cancer care unit at Scarborough Hospital. This project is generously funded by York Against Cancer, on a year by year basis. Current funding ends in December 2020, but there are already discussions around this funding being renewed for a two or three year contract at that point.

#### Eastfield

One year grant funded by the Eastfield Parish Council for the purpose of delivering generalist advice to the residents of the Eastfield area of Scarborough. This funding is reviewed every year, but has been awarded since 2007.

#### Energy Best Deal Extra (EBDx)

Six month grant to provide one to one appointments relating to advice on all energy related matters, and to promote awareness of assistance available and energy saving tips

#### Barrowcliff Big Local

Two month project to provide generalist advice service for Barrowcliff residents, provided out of the Gallows Close Community Centre.

#### Help to claim

Service delivery of Help to Claim project, which provides face to face, telephony and digital support services that help clients make a claim for Universal Credit. This funding will currently run until the end of March 2021.

#### Sanctuary

Project to deliver financial capability and money advice to Sanctuary Tenants in the Gallows Close area. This project ran for four months, and was funded by Sanctuary Housing.

#### Henry Smith

A three year project advising and assisting clients with mental health problems in partnership with Scarborough & Ryedale Mind. This project comes to an end in June 2022

#### MoneyWatch

Three year project to provide money advice and financial capability work to serving Armed Forces and Emergency Service personnel, as well as Veterans of these services and their immediate families, working in conjunction with FirstLight Trust. This funding is provided by the MOD Libor Fund, and is administered through Citizens Advice. The funding continues until July 2021.

#### Access to Justice Foundation

Funding for one year providing additional resource to undertake welfare benefits tribunal submissions and representation. This funding ended in December 2019.

#### Two Ridings Community Foundation

Funding for one year to promote and engage young people in social action in the local area. This funding came to an end in December 2019.

### 12 Analysis of net assets between funds

	General fund £	Designated funds £	Restricted funds £	2020 Total funds £
Fund balances are represented by:				
Tangible fixed assets	-	-	-	-
Cash at bank and in hand	167,743	95,441	3,620	266,804
Other net current assets/(net current liabilities)	(10,911)	-	-	(10,911)
	<u>156,832</u>	<u>95,441</u>	<u>3,620</u>	<u>255,893</u>

### 13 Post balance sheet events

Trustees have considered the impact of Covid-19 on our business model and have adapted our work as required by government legislation and health and safety regulations. Trustees will continue to monitor the situation and adapt the organisation's work as necessary.