

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 2021

Directors

A Hudson
J Ritchie
M D Hawley
M E Colling
R Swiers
J Maw
C Sherwood

Chair
Vice Chair
Treasurer

Elected by

Board
Board
Board
Board
NYCC co-opted
SBC co-opted
Board

The following directors also served during the period

J Smith resigned 31 July 2020

Board

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

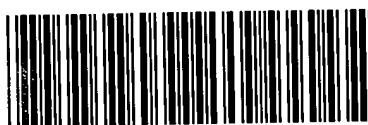
1 112 726

Company registration

England 05 538 079

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Report of the trustees

for the year ended 31 March 2021

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 2021. 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 4,084 individual clients with a total of 13,195 issues (2019/20 equivalents 3,120 and 14,609). 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. During the Covid pandemic that covered this year, the main roles supported have been adviser and specialist advisers and all volunteers have been delivering advice from home with remote supervision and support.

Report of the trustees

for the year ended 31 March 2021

Financial Review

In April 2017, 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. Discussions have started with funders to obtain a 2 year extension to this grant until March 2024.

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 £480,269 (2020 £370,571) and these were used to provide free advice in line with the key objectives of the charity, the remaining surplus for the year was £37,682 (2020 surplus £608).

Future plans

The need for our advice services remains high post-covid, and Citizens Advice Scarborough and District has an ambition to continue to increase its service delivery to better meet demand, using all channel forms, whilst maintaining face to face services for vulnerable clients or complex cases. We will therefore be concentrating much of our service delivery efforts during 21/22 on maintaining current funding and boosting our ability to provide advice.

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 £110,122 should be maintained which is equal to 3 months normal operating expenditure. The Trustees have additionally designated reserves to cover contractual commitments of £54,353, an IT reserve of £5,000, a services commitment reserve of £12,768 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 18/11/2021

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

for the year ended 31 March 2021

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2021 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 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 18 November 2021

CITIZENS ADVICE SCARBOROUGH & DISTRICT LTD.

(Limited by Guarantee)

formerly Scarborough and District Citizens Advice Bureau

Company registration 05 538 079

Statement of financial activities(Incorporating an Income and expenditure account)
for the year ended 31 March 2021

		Continuing operations		Total funds 2021	Total funds 2020
		Unrestricted funds	Restricted funds	£	£
		£	£		
Income and endowments					
Donations and legacies					
- Donations		1,892	-	1,892	2,152
Income from investments					
- Bank interest receivable		2,148	-	2,148	1,943
Income from charitable activities					
- Generalist advice SBC	note 9	68,589	-	68,589	72,375
- Generalist advice NYCC	note 9	50,936	-	50,936	53,744
- Other	note 9	10,761	-	10,761	8,547
- BEIS advice line		-	2,833	2,833	-
- Hospital	note 11	-	38,000	38,000	38,000
- BEIS IT		-	18,460	18,460	-
- Eastfield	note 11	-	7,950	7,950	7,950
- MASDAP	note 11	-	56,975	56,975	53,910
- NY Financial Hardship	note 11	-	17,333	17,333	-
- Pomac	note 11	-	33,475	33,475	-
- Help to claim	note 11	-	50,361	50,361	47,794
- Henry Smith	note 11	-	61,806	61,806	45,000
- Moneywatch	note 11	-	26,324	26,324	22,750
- Debt Trainee	note 11	-	12,426	12,426	-
- NYCC MBS	note 11	-	20,000	20,000	-
- Access to Justice Foundation		-	-	-	8,906
- Two Ridings Community Foundation		-	-	-	7,500
Total income and endowments		134,326	345,943	480,269	370,571
Expenditure					
Expenditure on charitable activities					
- Generalist advice SBC	note 9	58,243	-	58,243	68,586
- Generalist advice NYCC	note 9	44,385	-	44,385	53,341
- Other	note 9	-	-	-	9,382
- BEIS advice line	note 11	-	2,244	2,244	-
- Hospital	note 11	-	38,000	38,000	38,000
- BEIS IT	note 11	-	18,460	18,460	-
- Eastfield	note 11	-	7,950	7,950	7,950
- MASDAP	note 11	-	56,975	56,975	53,910
- NY Financial Hardship	note 11	-	17,333	17,333	-
- Pomac	note 11	-	33,475	33,475	-
- Help to claim	note 11	-	50,215	50,215	47,688
- Henry Smith	note 11	-	61,806	61,806	45,000
- Moneywatch	note 11	-	26,075	26,075	28,346
- Debt Trainee	note 11	-	12,366	12,366	-
- NYCC MBS	note 11	-	15,060	15,060	-
- Access to Justice Foundation		-	-	-	8,906
- Two Ridings Community Foundation		-	-	-	8,854
Total expenditure		102,628	339,959	442,587	369,963
Net income/(expenditure) and movement in funds for the year					
		31,698	5,984	37,682	608
Balances brought forward at 31 March 2020		255,787	106	255,893	255,285
Balances carried forward at 31 March 2021		287,485	6,090	293,575	255,893

Continuing operations

All income and expenditure has arisen from continuing activities

CITIZENS ADVICE SCARBOROUGH & DISTRICT LTD.*(Limited by Guarantee)*

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Balance sheet

as at 31 March 2021

	Note	2021 £	2021 £	2020 £	2020 £
Fixed assets					
Tangible assets	4		-		-
Current assets					
Debtors	5	40,685		32,876	
Cash at bank and in hand		356,146		266,804	
		<u>396,831</u>		<u>299,680</u>	
Creditors: amounts falling due within one year	6	103,256		43,787	
Net current assets			293,575		255,893
Total assets less current liabilities			<u>293,575</u>		<u>255,893</u>
Funds					
Unrestricted income funds	10				
- General			205,364		160,346
- Designated			82,121		95,441
			<u>287,485</u>		<u>255,787</u>
Restricted income funds	11		6,090		106
			<u>293,575</u>		<u>255,893</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.

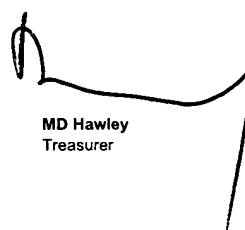
For the year in question the company was entitled to exemption from an audit under section 477 of the Companies Act 2006. The members have not required the company to obtain an audit of its accounts for the period in accordance with s476. The directors acknowledge their responsibilities for:

- 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 18/11/2021



A Hudson
Chair



MD Hawley
Treasurer

Notes to the accounts

for the year ended 31 March 2021

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 £180,945 (2020 - £128,298). 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 £3,270 (2020 - £3,180) 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	2021	2020
	£	£
Wages and salaries	284,839	248,277
Social security costs	18,976	16,496
Other pension costs	11,386	8,825
	<u>315,201</u>	<u>273,598</u>

The average number of employees by monthly headcount was 18 (2020 - 16).

The total key management personnel compensation was £127,286 (2020- £92,836). 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 (2020 - £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 2021

3 Comparatives for the statement of financial activities

	Unrestricted funds 2020 £	Restricted funds 2020 £	Total funds 2020 £
Income and endowments			
Donations and legacies			
- Donations	2,152	-	2,152
Income from investments			
- Bank interest receivable	1,943	-	1,943
Income from charitable activities			
- Generalist advice SBC	72,375	-	72,375
- Generalist advice NYCC	53,744	-	53,744
- Other	8,547	-	8,547
- Hospital	-	38,000	38,000
- Eastfield	-	7,950	7,950
- MASDAP	-	53,910	53,910
- Help to claim	-	47,794	47,794
- Henry Smith	-	45,000	45,000
- Moneywatch	-	22,750	22,750
- Access to Justice Foundation	-	8,906	8,906
- Two Ridings Community Foundation	-	7,500	7,500
	<u>138,761</u>	<u>231,810</u>	<u>370,571</u>
Expenditure			
Expenditure on charitable activities			
- Generalist advice SBC	68,586	-	68,586
- Generalist advice NYCC	53,341	-	53,341
- Other	9,382	-	9,382
- Hospital	-	38,000	38,000
- Eastfield	-	7,950	7,950
- MASDAP	-	53,910	53,910
- Help to claim	-	47,688	47,688
- Henry Smith	-	45,000	45,000
- Moneywatch	-	28,346	28,346
- Access to Justice Foundation	-	8,906	8,906
- Two Ridings Community Foundation	-	8,854	8,854
	<u>131,309</u>	<u>238,654</u>	<u>369,963</u>
Total expenditure	<u>131,309</u>	<u>238,654</u>	<u>369,963</u>
Net income/(expenditure) and movement in funds for the year	<u>7,452</u>	<u>(6,844)</u>	<u>608</u>
Balances brought forward	248,335	6,950	255,285
Balances carried forward	<u>255,787</u>	<u>106</u>	<u>255,893</u>

Notes to the accounts

for the year ended 31 March 2021

4 Tangible assets

	Short leasehold property improvements	Fixtures fittings, tools & equipment	Total
Cost	£	£	£
As at 31.03.20	46,415	10,507	56,922
Additions	-	-	-
Disposals	-	-	-
As at 31.03.21	<u>46,415</u>	<u>10,507</u>	<u>56,922</u>
Depreciation			
As at 31.03.20	46,415	10,507	56,922
Charge for period	-	-	-
On disposals	-	-	-
As at 31.03.21	<u>46,415</u>	<u>10,507</u>	<u>56,922</u>
Net book value			
As at 31.03.20	-	-	-
As at 31.03.21	<u>-</u>	<u>-</u>	<u>-</u>

5 Debtors

	2021	2020
	£	£
Trade debtors	18,384	28,569
Other debtors	21,233	3,018
Prepayments and accrued income	1,068	1,289
	<u>40,685</u>	<u>32,876</u>

6 Creditors: amounts falling due within one year

	2021	2020
	£	£
Trade creditors	3,520	8,862
Other creditors	9,826	8,008
Taxation and social security	6,459	-
Accruals	3,150	3,030
Deferred income	80,301	23,887
	<u>103,256</u>	<u>43,787</u>

Deferred income relates to funding received before the year end for future periods, an amount of £23,887 (2020 - £18,646) has been released in the current period from the previous year. Note other creditors includes client funds of £8,986 (2020 £1,600) carried forward which are administered by the charity directly on behalf of clients and not included in the Statement of Financial Activities. The total client fund receipts in the year of £12,370 (2020 £4,802) include a £5,000 legacy from a former volunteer for Whitby clients, £3,000 from the Two Ridings Foundation and £1,000 from the NYCC locality fund which are used for direct grants to individual clients for fuel top ups and similar costs.

7 Operating leases

	2021	2020
	£	£
The company is committed to total future operating lease rentals under non-cancellable leases payable		
Within one year	7,404	11,953
Within two to five years	-	-
	<u>7,404</u>	<u>11,953</u>

Included within expenses are charges relating to operating lease rentals of £28,593 (2020 - £27,141).

8 Pension schemes

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 £11,386 (2020 - £8,825). No outstanding contributions were included in creditors (2020 - £nil).

Notes to the accounts

for the year ended 31 March 2021

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

	Generalist Advice SBC £	NYCC £	Other £	Support Costs £	Total 2021 £	Total 2020 £
Income from charitable activities						
Grants	73,530	55,318	-	-	128,848	128,298
Other income			10,761	-	10,761	8,547
Match funding transfer	(4,941)	(4,382)	-	-	(9,323)	(2,179)
	68,589	50,936	10,761	-	130,286	134,666
Expenditure on charitable activities						
Office expenses	490	372		26,507	27,369	25,358
Staff & volunteer expenses				5,806	5,806	16,388
Other				32	32	1,370
Depreciation				-	-	-
Premises expenses				28,870	28,870	31,347
Salaries	45,178	34,334		68,764	148,276	143,333
Support costs recharged	12,575	9,679		(129,979)	(107,725)	(86,487)
	58,243	44,385	-	-	102,628	131,309
Governance costs						
AGM	-	-	-	-	-	237
Accountancy	-	-	-	3,270	3,270	3,180
Trustee expenses	-	-	-	-	-	-
Other	-	-	-	3,753	3,753	985
Recharged as support costs	-	-	-	(7,023)	(7,023)	(4,402)
	-	-	-	-	-	-
	10,346	6,551	10,761	-	27,658	3,357

10 Unrestricted funds - summary and transfers

	31.03.21 £	Movement in resources			31.03.20 £
		Transfers £	Incoming £	Outgoing £	
Undesignated	205,364	13,320	134,326	(102,628)	160,346
Designated:					
- contractual commitment reserve	54,353	(26,088)	-	-	80,441
- IT reserve	5,000	-	-	-	5,000
- service commitment reserve	12,768	12,768	-	-	-
- Whitby	10,000	-	-	-	10,000
	287,485	-	134,326	(102,628)	255,787

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.

CITIZENS ADVICE SCARBOROUGH & DISTRICT LTD.

(Limited by Guarantee)

formerly Scarborough and District Citizens Advice Bureau

Company registration 05 538 079

Notes to the accounts

for the year ended 31 March 2021

11 Restricted funds

	BEIS Adviceline £	MAPS DAP £	Hospital Project £	Eastfield £	BEIS IT £	NY Financial Hardship £	Pomoc	Sub Total c/f
As at 31.03.20	-	-	-	-	-	-	-	-
Income from charitable activities								
Grants	2,833	52,959	38,000	7,950	18,460	17,333	29,764	167,299
Match funding transfer		3,806					3,711	7,517
Other income		210						210
	2,833	56,975	38,000	7,950	18,460	17,333	33,475	175,026
Expenditure on charitable activities								
Office expenses		964	451	210	18,460	76	957	21,118
Staff & volunteer expenses		90						90
Other		3,319				15,000		18,319
Depreciation								-
Premises expenses								0
Salaries	1,668	33,653	21,367	4,461		1,425	19,300	81,874
Professional fees								-
Support costs recharged	576	18,949	16,182	3,279		832	13,218	53,036
	2,244	56,975	38,000	7,950	18,460	17,333	33,475	174,437
As at 31.03.21	589	-	-	-	-	-	-	589
Represented by:								
Debtors	-	-	-	-	-	-	-	-
Cash at bank and in hand	589	-	-	-	-	-	-	589
	589	-	-	-	-	-	-	589

	Sub total b/f £	Help to claim £	Henry Smith £	MoneyWatch £	Debt Trainee £	NY Money & Benefits Service £	Total 2021 £	Total 2020 £
As at 31.03.20	-	106	-	-	-	-	106	6,950
Income from charitable activities								
Grants	167,299	50,361	60,000	26,324	12,426	20,000	336,410	229,631
Match funding transfer	7,517		1,806				9,323	2,179
Other income	210						210	-
	175,026	50,361	61,806	26,324	12,426	20,000	345,943	231,810
Expenditure on charitable activities								
Office expenses	21,118	308	540			245	22,211	764
Staff & volunteer expenses	90		23	185			298	3,579
Other	18,319		17,489				35,808	12,922
Depreciation	-						-	-
Premises expenses	-						-	-
Salaries	81,874	26,377	29,136	16,911	6,731	5,895	166,924	130,264
Professional fees	-						-	-
Support costs recharged	53,036	23,530	14,618	8,979	5,635	8,920	114,718	91,125
	174,437	50,215	61,806	26,075	12,366	15,060	339,959	238,654
As at 31.03.21	589	252	-	249	60	4,940	6,090	106
Represented by:								
Debtors	-	-	-	-	-	-	-	-
Cash at bank and in hand	589	252	-	249	60	4,940	6,090	106
	589	-	-	-	-	-	6,090	106

Note other costs include onward grants made to Scarborough, Whitby and Ryedale Mind £35,808 (2020 £12,922). This charity acts as an agent for these total grant funds of £35,808 (2020 £12,922) received and paid on.

Notes to the accounts

for the year ended 31 March 2021

11 Restricted funds (continued)

BEIS Adviceline

Funding provided by BEIS Covid Response funds through Citizens Advice, to provide additional telephone advice to clients through Adviceline. This funding started in March 2021 and runs until March 2023.

MAPS DAP (formerly MASDAP)

Money and Pensions Service (MAPS) 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 21-22. 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 2021, but there are already discussions around this funding being renewed for a two or three year contract at that point. This project has run in one form or another since 2015.

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.

BEIS IT

Funding provided by BEIS Covid Response funds through Citizens Advice, to provide additional IT equipment and support -helping Citizens Advice Scarborough & District respond to the changing way of working during the Covid pandemic. This was a capital grant and was fully spent by March 2021.

NY Financial Hardship

Funding provided by DEFRA Covid response through NYCC and SBC, with contributions from Two Ridings Community Fund, Sirius Foundation and CA Craven & Harrogate, to provide additional debt advice and mental health support to clients in response to the effects of the Covid pandemic. Citizens Advice Scarborough & District provide the debt advice and mental health support, with Citizens Advice Scarborough & District being the lead contractor. As part of this project we provide debt advice to clients of CA Craven & Harrogate. This funding started in March 2021 and runs until March 2022.

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 2022, with the service possibly being re-commissioned by DWP in 2021-22.

Debt trainee

Funding from MAPS Increasing Capacity funds provided through Citizens Advice to train an additional debt trainee, to increase our local capacity to provide debt advice. This funding started in January 2021 and ended in April 2021, with the resignation of the worker.

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.

Pomoc Project

Funding for 18 months to provide services to local East European Communities in Scarborough & Ryedale. The work includes help with EUSS applications, accessing local services and community development work. This work is funded by NYCC, SBC, the NY Police & Fire Commissioner, NY Clinical Commissioning Group. This project funding is currently due to end in December 2021, but new grants are being sought. This funding started in July 2021.

NY Money & Benefits Service

Funding originally provided during Covid times to provide a telephone benefits and income maximization helpline for all residents in North Yorkshire. This project is run in conjunction with CA Craven & Harrogate and CA Mid-North Yorkshire. This project was originally funded by NYCC through the DEFRA Covid emergency funds until end of March 2021. This funding started in September 2021 and runs until March 2022.

12 Analysis of net assets between funds

	General fund £	Designated funds £	Restricted funds £	2021 Total funds £
Fund balances are represented by:				
Tangible fixed assets	-	-	-	-
Cash at bank and in hand	267,935	82,121	6,090	356,146
Other net current assets/(net current liabilities)	(62,571)	-	-	(62,571)
	<u>205,364</u>	<u>82,121</u>	<u>6,090</u>	<u>293,575</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.