

REGISTERED COMPANY NUMBER: 06930004 (England and Wales)
REGISTERED CHARITY NUMBER: 1130946

Report of the Trustees and
Unaudited Financial Statements for the Year Ended 31 March 2020
for
CITIZENS ADVICE CRAVEN AND HARROGATE
DISTRICTS LTD

Beckingtons
2 Clifton Moor Business
Village
James Nicolson Link
York
North Yorkshire
YO30 4XG



**CITIZENS ADVICE CRAVEN AND HARROGATE
DISTRICTS LTD**

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for the Year Ended 31 March 2020**

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CITIZENS ADVICE CRAVEN AND HARROGATE DISTRICTS LTD

Report of the Trustees for the Year Ended 31 March 2020

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2020. The trustees have adopted the provisions 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).

OBJECTIVES AND ACTIVITIES

Objects

The charity's objects are to promote any charitable purpose for the benefit of the community in Craven and Harrogate local government districts, by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress.

Objectives, Strategies and Activities for the Year

Citizens Advice Craven and Harrogate Districts 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.

To obtain the necessary funding to provide the additional services applications were made to various local and national providers of community finance.

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.

The principal activity of Citizens Advice Craven and Harrogate Districts remained the provision of free, confidential, independent and impartial advice, information and counsel for members of the public. This is provided through 2 offices in the borough of Harrogate at Ripon and Harrogate and one in the district of Craven at Skipton as well as outreach services at Settle, Masham and Pateley Bridge.

Advisory services were provided through face-to-face consultations, telephone advice lines, email and webchat.

Contribution of Volunteers

The charity receives help and support in the form of voluntary assistance in advising the public and administering the charity.

97 volunteers contributed approximately 37,830 hours of work to the bureau during the year. We estimate the value of this help at £487,466 in respect of the current year.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

The services continued in the three main locations of Skipton, Harrogate and Ripon. There were also outreach services in Settle, Masham and Pateley Bridge and specialist representation in court in Harrogate and in the Employment Tribunal in York and Leeds.

The service saw 4,289 clients, increasing client income by £470,072, writing off £49,102 of client debt and providing additional financial benefit of £9,806 during the year.

In February 2020 we reviewed our office in Ripon to move to deliver advice closer to the community, using GP Surgeries, Community Buildings and working more closely with other organisations in Ripon.

Investment Activities

The charity does not currently hold material investments.

**CITIZENS ADVICE CRAVEN AND HARROGATE
DISTRICTS LTD**

**Report of the Trustees
for the Year Ended 31 March 2020**

FINANCIAL REVIEW

Financial position

Incoming resources in the year were £364,508 (2018/2019 £377,182). Of this £160,800 (2018/2019 £129,297) related to project restricted activities.

A deficit of £55,327 was made in the current year (2018/2019 Deficit £19,593). At 31 March 2020 total reserves were £275,452 of which £58,065 represented unrestricted funds (2018/2019 £109,056).

Principal funding sources

The Directors extend their gratitude to Craven District Council and Harrogate Borough Council and North Yorkshire County Council who continued to support the core operating capacity of the charity. Additionally project-specific funding was received from MASDAP via Citizens Advice for debt advice.

The charity did not have any borrowings from either providers of funding or other sources at the balance sheet date.

Investment policy

As required in its Memorandum in furtherance of its objects, and for no other purposes, the Company has the power to invest the monies of the Company not immediately required for its purposes in or upon such investments, securities or property as may be thought fit, subject nevertheless to such conditions and such consents as may for the time being be imposed or required by law.

Reserves policy

Citizens Advice Craven and Harrogate Districts is required to ensure that free monies are available in each financial year to meet any reasonable foreseeable contingency. Citizens Advice Craven and Harrogate Districts will maintain a projection of income in line with the current business plan and will ensure that this continues to be derived from as wide a variety of sources possible. They 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 approximately £100,000 should be maintained which is equal to 3 months normal operating expenditure.

The reasons for holding particular reserves are outlined in note 14.

Designated funds

Redundancy reserve - these reserves have been designated by the trustees for the purposes of covering redundancy costs totalling £35,000.

Taxation - the charity is currently exempt from corporation tax.

Funds in deficit

No funds were in deficit at the balance sheet date.

FUTURE PLANS

Citizens Advice Craven and Harrogate Districts aims to continually improve access to its service, and intends to extend its service to an even wider number of the community through increased provision of telephone advice and additional outreach locations.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Citizens Advice Craven and Harrogate Districts is a registered charity and a company limited by guarantee. The maximum liability of each member is limited to £1. At 31 March 2020 the company had 12 members. Citizens Advice Craven and Harrogate Districts is governed by its Memorandum and Articles of Association.

CITIZENS ADVICE CRAVEN AND HARROGATE DISTRICTS LTD

Report of the Trustees for the Year Ended 31 March 2020

STRUCTURE, GOVERNANCE AND MANAGEMENT

Recruitment and appointment of new trustees

Trustees, who are also Directors of the Company, are elected from the local community. An Elections Committee, made up of Trustees, the Company Secretary and chaired by the Chair is established to oversee the elections process for Board appointments. A separate process agreed by the Trustee Board is followed for the election of the Chair.

Induction and training of new trustees

Newly appointed Trustees are provided with a comprehensive induction to Citizens Advice Craven and Harrogate Districts through the provision of training courses and mentoring by established trustees.

Organisational Structure

Citizens Advice Craven and Harrogate Districts is governed by its Trustee Board which is responsible for setting the strategic direction of the organisation and the policy of the charity. The Trustees carry the ultimate responsibility for the conduct of Citizens Advice Craven and Harrogate Districts and for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet as a minimum quarterly and delegate the day-to-day operation of the organisation to the Chief Executive Officer. The Trustee Board is independent from management. A register of members' interests is maintained at the registered office, and is available to the public.

Related parties

Citizens Advice Craven and Harrogate Districts is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the Trustee Board of Citizens Advice Craven and Harrogate Districts in order to fulfil its charitable objects and comply with the national membership requirements.

The charity also co-operates and liaises with a number of other advisory services, local charities and social services departments on behalf of clients. Where one of the trustees holds the position of trustee/director of another organisation they may be involved in discussions regarding that other organisation but not in the ultimate decision-making process.

Major risks

Citizens Advice Craven and Harrogate Districts 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 Craven and Harrogate Districts 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.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number
06930004 (England and Wales)

Registered Charity number
1130946

Registered office
Audrey Burton House
Queensway
Harrogate
North Yorkshire
HG1 5LX

**CITIZENS ADVICE CRAVEN AND HARROGATE
DISTRICTS LTD**

**Report of the Trustees
for the Year Ended 31 March 2020**

Trustees

K Case-Leng (resigned 15.11.19)
R Burgin (resigned 9.5.19)
S P Grenfell
N H Downey
K M Hammond (resigned 9.8.19)
D Willis (resigned 3.9.19)
J I Martin
J Behrens
K Tatham
C E Miskin (resigned 23.1.20)
O Hayward (appointed 9.12.19)
T Tribe (appointed 9.12.19)

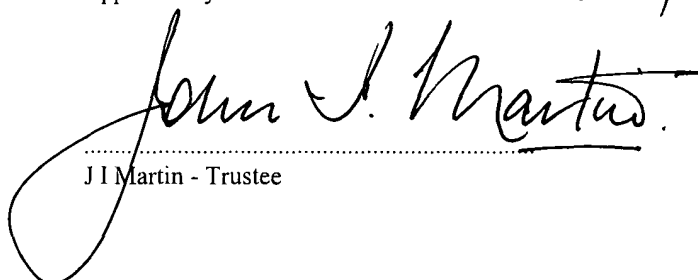
Company Secretary

E H J Pickering

Independent Examiner

Mr D Beckington
FCCA
Beckingtons
2 Clifton Moor Business
Village
James Nicolson Link
York
North Yorkshire
YO30 4XG

Approved by order of the board of trustees on 29th September 2020 and signed on its behalf by:

A large, stylized handwritten signature in black ink, appearing to read 'John I. Martin', is written over a dotted line. The signature is fluid and cursive, with a large loop at the end.

J I Martin - Trustee

**Independent Examiner's Report to the Trustees of
CITIZENS ADVICE CRAVEN AND HARROGATE
DISTRICTS LTD**

Independent examiner's report to the trustees of CITIZENS ADVICE CRAVEN AND HARROGATE DISTRICTS LTD ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2020.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors 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 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

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a registered member of FCCA which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

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 methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (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.

Mr D Beckington
FCCA
Beckingtons
2 Clifton Moor Business
Village
James Nicolson Link
York
North Yorkshire
YO30 4XG

8 September 2020

**CITIZENS ADVICE CRAVEN AND HARROGATE
DISTRICTS LTD**

**Statement of Financial Activities
for the Year Ended 31 March 2020**

		Unrestricted funds £	Restricted funds £	31.3.20 Total funds £	31.3.19 Total funds £
	Notes				
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	26,481	23,069	49,550	57,293
Charitable activities					
General Advice and Advocacy		171,942	-	171,942	203,518
Client Funds		-	1,500	1,500	-
Universal Credit Transitions Project		-	-	-	3,000
Action Towards Inclusion		-	21,101	21,101	14,600
Positive Progressions		-	6,136	6,136	2,568
Access To Justice Foundation		-	-	-	25,500
Universal Credit Best Practice Lead		-	39,000	39,000	3,595
Help To Claim		-	20,753	20,753	1,914
Citizens Advice: Money Advice Services		-	24,130	24,130	52,010
Move To Universal Credit Project		-	11,811	11,811	-
Volunteer Debt Support Project		-	10,000	10,000	-
Financial Capability		-	3,300	3,300	3,000
Investment income	3	585	-	585	601
Other income		4,700	-	4,700	9,583
Total		203,708	160,800	364,508	377,182
EXPENDITURE ON					
Charitable activities					
General Advice and Advocacy		256,597	-	256,597	265,939
Property		-	20,253	20,253	20,253
Client Funds		-	1,709	1,709	309
Universal Credit Transitions Project		-	3,153	3,153	7,543
Action Towards Inclusion		-	21,102	21,102	16,199
Skipton Refurb		-	-	-	4,762
Positive Progressions		-	6,136	6,136	3,559
Robert Ogden Centre		-	-	-	385
Polish Language		-	126	126	128
Access To Justice Foundation		-	12,362	12,362	13,140
Universal Credit Best Practice Lead		-	38,999	38,999	3,594
Help To Claim		-	18,855	18,855	1,914
Other Restricted		-	-	-	1,875
Citizens Advice: Money Advice Services		-	24,129	24,129	52,008
Move To Universal Credit Project		-	11,812	11,812	-
Volunteer Debt Support Project		-	1,303	1,303	-
Financial Capability		-	3,299	3,299	5,167
Total		256,597	163,238	419,835	396,775
NET INCOME/(EXPENDITURE)		(52,889)	(2,438)	(55,327)	(19,593)
Transfers between funds	12	1,898	(1,898)	-	-
Net movement in funds		(50,991)	(4,336)	(55,327)	(19,593)

The notes form part of these financial statements

**CITIZENS ADVICE CRAVEN AND HARROGATE
DISTRICTS LTD**

**Statement of Financial Activities
for the Year Ended 31 March 2020**

	Notes	Unrestricted funds £	Restricted funds £	31.3.20 Total funds £	31.3.19 Total funds £
RECONCILIATION OF FUNDS					
Total funds brought forward		109,056	221,723	330,779	350,372
TOTAL FUNDS CARRIED FORWARD		<u>58,065</u>	<u>217,387</u>	<u>275,452</u>	<u>330,779</u>

The notes form part of these financial statements

**CITIZENS ADVICE CRAVEN AND HARROGATE
DISTRICTS LTD**

Balance Sheet
31 March 2020

	Notes	Unrestricted funds £	Restricted funds £	31.3.20 Total funds £	31.3.19 Total funds £
FIXED ASSETS					
Tangible assets	9	-	564,828	564,828	585,081
CURRENT ASSETS					
Prepayments and accrued income		-	5,797	5,797	360
Cash at bank and in hand		69,183	10,913	80,096	141,009
		<u>69,183</u>	<u>16,710</u>	<u>85,893</u>	<u>141,369</u>
CREDITORS					
Amounts falling due within one year	10	(11,118)	(23,229)	(34,347)	(34,496)
NET CURRENT ASSETS		<u>58,065</u>	<u>(6,519)</u>	<u>51,546</u>	<u>106,873</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		58,065	558,309	616,374	691,954
CREDITORS					
Amounts falling due after more than one year	11	-	(340,922)	(340,922)	(361,175)
NET ASSETS		<u>58,065</u>	<u>217,387</u>	<u>275,452</u>	<u>330,779</u>
FUNDS	12				
Unrestricted funds				58,065	109,056
Restricted funds				<u>217,387</u>	<u>221,723</u>
TOTAL FUNDS				<u>275,452</u>	<u>330,779</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2020.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2020 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

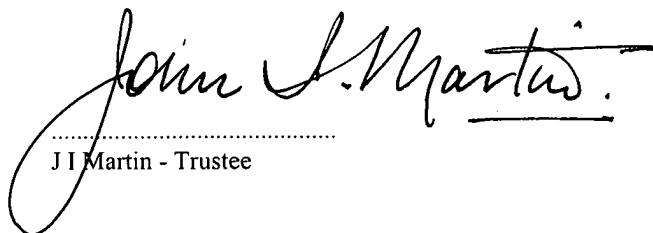
- ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus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

**CITIZENS ADVICE CRAVEN AND HARROGATE
DISTRICTS LTD**

Balance Sheet - continued
31 March 2020

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

The financial statements were approved by the Board of Trustees and authorised for issue on 29th September 2020 and were signed on its behalf by:


.....
J I Martin - Trustee

**CITIZENS ADVICE CRAVEN AND HARROGATE
DISTRICTS LTD**

**Notes to the Financial Statements
for the Year Ended 31 March 2020**

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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)', 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.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Freehold property	- 4% straight line
Fixtures and fittings	- 25% straight line
Computer equipment	- 33% straight line

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. DONATIONS AND LEGACIES

	31.3.20	31.3.19
	£	£
Donations	24,297	34,040
Charitable trust donations	25,253	23,253
	<u>49,550</u>	<u>57,293</u>

**CITIZENS ADVICE CRAVEN AND HARROGATE
DISTRICTS LTD**

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2020**

3. INVESTMENT INCOME

	31.3.20	31.3.19
	£	£
Deposit account interest	585	601

4. SUPPORT COSTS

	Staff £	Office £	Premises £	Governance costs £	Totals £
General Advice and Advocacy	194,732	29,453	28,329	4,083	256,597
Property	20,253	-	-	-	20,253
Client Funds	-	-	1,709	-	1,709
Universal Credit Transitions Project	3,153	-	-	-	3,153
Action Towards Inclusion	18,795	1,238	908	161	21,102
Positive Progressions	5,024	538	517	57	6,136
Polish Language	-	126	-	-	126
Access To Justice Foundation	10,866	758	648	90	12,362
Universal Credit Best Practice Lead	34,475	2,323	1,920	281	38,999
Help To Claim	16,547	1,062	1,086	160	18,855
Citizens Advice: Money Advice Services	21,001	1,683	1,442	3	24,129
Move To Universal Credit Project	10,793	476	458	85	11,812
Volunteer Debt Support Project	53	1,250	-	-	1,303
Financial Capability	2,595	410	256	38	3,299
	<u>338,287</u>	<u>39,317</u>	<u>37,273</u>	<u>4,958</u>	<u>419,835</u>

Support costs, included in the above, are as follows:

Staff

	General Advice and Advocacy £	Property £	Universal Credit Transitions Project £	Action Towards Inclusion £
Trustees' expenses	140	-	-	6
Wages	164,611	-	-	16,494
Social security	11,007	-	-	1,103
Training	1,334	-	3,153	26
Travel and volunteer costs	17,640	-	-	1,166
Depreciation of tangible fixed assets	-	20,253	-	-
	<u>194,732</u>	<u>20,253</u>	<u>3,153</u>	<u>18,795</u>

**CITIZENS ADVICE CRAVEN AND HARROGATE
DISTRICTS LTD**

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2020**

4. SUPPORT COSTS - continued

Staff - continued

	Positive Progressions £	Access To Justice Foundation £	Universal Credit Best Practice Lead £	Help To Claim £	Citizens Advice: Money Advice Services £
Trustees' expenses	2	3	10	5	-
Wages	4,324	9,873	28,575	14,915	18,824
Social security	289	660	1,911	997	1,259
Training	11	147	1,065	30	24
Travel and volunteer costs	398	183	2,914	600	894
Depreciation of tangible fixed assets	-	-	-	-	-
	<u>5,024</u>	<u>10,866</u>	<u>34,475</u>	<u>16,547</u>	<u>21,001</u>
				31.3.20	31.3.19
	Move To Universal Credit Project £	Volunteer Debt Support Project £	Financial Capability £	Total activities £	Total activities £
Trustees' expenses	3	-	1	170	327
Wages	9,940	-	2,061	269,617	245,832
Social security	665	-	138	18,029	13,214
Training	16	50	7	5,863	4,216
Travel and volunteer costs	169	3	388	24,355	14,931
Depreciation of tangible fixed assets	-	-	-	20,253	20,253
	<u>10,793</u>	<u>53</u>	<u>2,595</u>	<u>338,287</u>	<u>298,773</u>
Office					
	General Advice and Advocacy £	Action Towards Inclusion £	Positive Progressions £	Polish Language £	
Office insurance	1,364	44	24	-	
Telephone	4,019	274	146	-	
Printing and stationery	2,523	82	45	-	
Postage	368	12	9	-	
Repairs and renewals	7,491	491	132	-	
Legals and reference materials	13,688	335	182	126	
	<u>29,453</u>	<u>1,238</u>	<u>538</u>	<u>126</u>	

**CITIZENS ADVICE CRAVEN AND HARROGATE
DISTRICTS LTD**

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2020**

4. SUPPORT COSTS - continued

Office - continued

	Access To Justice Foundation £	Universal Credit Best Practice Lead £	Help To Claim £	Citizens Advice: Money Advice Services £
Office insurance	33	100	55	84
Telephone	96	583	164	247
Printing and stationery	60	241	103	155
Postage	9	27	15	23
Repairs and renewals	179	615	305	461
Legals and reference materials	381	757	420	713
	<u>758</u>	<u>2,323</u>	<u>1,062</u>	<u>1,683</u>
			31.3.20	31.3.19

	Move To Universal Credit Project £	Volunteer Debt Support Project £	Financial Capability £	Total activities £	Total activities £
Office insurance	25	-	13	1,742	2,149
Telephone	73	-	198	5,800	8,060
Printing and stationery	46	-	24	3,279	5,627
Postage	7	-	4	474	1,713
Repairs and renewals	136	-	72	9,882	11,948
Legals and reference materials	189	1,250	99	18,140	12,897
	<u>476</u>	<u>1,250</u>	<u>410</u>	<u>39,317</u>	<u>42,394</u>

Premises

	General Advice and Advocacy £	Client Funds £	Action Towards Inclusion £	Positive Progressions £
Rent	7,102	-	178	99
Property insurance	1,373	-	47	26
Light and heat	5,657	-	194	108
Rates	897	-	32	18
Cleaning, repairs and maintenance	7,226	-	248	138
Sundries	(12)	1,709	-	11
Sundry property costs	4,951	-	170	95
Legal costs	1,135	-	39	22
	<u>28,329</u>	<u>1,709</u>	<u>908</u>	<u>517</u>

**CITIZENS ADVICE CRAVEN AND HARROGATE
DISTRICTS LTD**

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2020**

4. SUPPORT COSTS - continued

Premises - continued

	Access To Justice Foundation £	Universal Credit Best Practice Lead £	Help To Claim £	Citizens Advice: Money Advice Services £
Rent	127	377	213	262
Property insurance	33	100	56	69
Light and heat	138	411	232	285
Rates	23	68	38	47
Cleaning, repairs and maintenance	176	524	297	364
Sundries	2	(1)	-	9
Sundry property costs	121	359	203	349
Legal costs	28	82	47	57
	<u>648</u>	<u>1,920</u>	<u>1,086</u>	<u>1,442</u>
			31.3.20	31.3.19
	Move To Universal Credit Project £	Financial Capability £	Total activities £	Total activities £
Rent	92	50	8,500	15,930
Property insurance	24	13	1,741	2,353
Light and heat	100	55	7,180	6,891
Rates	16	9	1,148	1,550
Cleaning, repairs and maintenance	127	70	9,170	25,181
Sundries	(8)	-	1,710	309
Sundry property costs	87	48	6,383	-
Legal costs	20	11	1,441	1,242
	<u>458</u>	<u>256</u>	<u>37,273</u>	<u>53,456</u>
Governance costs				
		General Advice and Advocacy £	Action Towards Inclusion £	Positive Progressions £
Accountancy		1,483	58	21
AGM and meeting expenses		-	-	-
Legal and professional fees		2,482	98	34
Bank charges		118	5	2
		<u>4,083</u>	<u>161</u>	<u>57</u>

**CITIZENS ADVICE CRAVEN AND HARROGATE
DISTRICTS LTD**

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2020**

4. SUPPORT COSTS - continued

Governance costs - continued

	Access To Justice Foundation £	Universal Credit Best Practice Lead £	Help To Claim £	Citizens Advice: Money Advice Services £
Accountancy	33	102	58	1
AGM and meeting expenses	-	-	-	-
Legal and professional fees	54	171	97	2
Bank charges	3	8	5	-
	<u>90</u>	<u>281</u>	<u>160</u>	<u>3</u>
			31.3.20	31.3.19
	Move To Universal Credit Project £	Financial Capability £	Total activities £	Total activities £
Accountancy	31	14	1,801	1,800
AGM and meeting expenses	-	-	-	19
Legal and professional fees	52	23	3,013	164
Bank charges	2	1	144	169
	<u>85</u>	<u>38</u>	<u>4,958</u>	<u>2,152</u>

5. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	31.3.20 £	31.3.19 £
Depreciation - owned assets	<u>20,253</u>	<u>20,253</u>

6. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2020 nor for the year ended 31 March 2019.

Trustees' expenses

	31.3.20 £	31.3.19 £
Trustees' expenses	<u>170</u>	<u>327</u>

2 trustees received travel and training expenses.

**CITIZENS ADVICE CRAVEN AND HARROGATE
DISTRICTS LTD**

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2020**

7. STAFF COSTS

The average monthly number of employees during the year was as follows:

	31.3.20	31.3.19
Employees	<u>12</u>	<u>15</u>

No employees received emoluments in excess of £60,000.

8. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	35,174	22,119	57,293
Charitable activities			
General Advice and Advocacy	203,518	-	203,518
Universal Credit Transitions Project	-	3,000	3,000
Action Towards Inclusion	-	14,600	14,600
Positive Progressions	-	2,568	2,568
Access To Justice Foundation	-	25,500	25,500
Universal Credit Best Practice Lead	-	3,595	3,595
Help To Claim	-	1,914	1,914
Citizens Advice: Money Advice Services	-	52,010	52,010
Financial Capability	-	3,000	3,000
Investment income	601	-	601
Other income	8,592	991	9,583
Total	<u>247,885</u>	<u>129,297</u>	<u>377,182</u>
EXPENDITURE ON			
Charitable activities			
General Advice and Advocacy	265,939	-	265,939
Property	-	20,253	20,253
Client Funds	-	309	309
Universal Credit Transitions Project	-	7,543	7,543
Action Towards Inclusion	-	16,199	16,199
Skipton Refurb	-	4,762	4,762
Positive Progressions	-	3,559	3,559
Robert Ogden Centre	-	385	385
Polish Language	-	128	128
Access To Justice Foundation	-	13,140	13,140
Universal Credit Best Practice Lead	-	3,594	3,594
Help To Claim	-	1,914	1,914
Other Restricted	-	1,875	1,875
Citizens Advice: Money Advice Services	-	52,008	52,008
Financial Capability	-	5,167	5,167
Total	<u>265,939</u>	<u>130,836</u>	<u>396,775</u>
NET INCOME/(EXPENDITURE)	<u>(18,054)</u>	<u>(1,539)</u>	<u>(19,593)</u>

**CITIZENS ADVICE CRAVEN AND HARROGATE
DISTRICTS LTD**

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2020**

8. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted funds £	Restricted funds £	Total funds £
RECONCILIATION OF FUNDS			
Total funds brought forward	127,110	223,262	350,372
TOTAL FUNDS CARRIED FORWARD	<u>109,056</u>	<u>221,723</u>	<u>330,779</u>

9. TANGIBLE FIXED ASSETS

	Freehold property £	Fixtures and fittings £	Computer equipment £	Totals £
COST				
At 1 April 2019 and 31 March 2020	<u>709,973</u>	<u>37,749</u>	<u>12,094</u>	<u>759,816</u>
DEPRECIATION				
At 1 April 2019	124,892	37,749	12,094	174,735
Charge for year	<u>20,253</u>	<u>-</u>	<u>-</u>	<u>20,253</u>
At 31 March 2020	<u>145,145</u>	<u>37,749</u>	<u>12,094</u>	<u>194,988</u>
NET BOOK VALUE				
At 31 March 2020	<u>564,828</u>	<u>-</u>	<u>-</u>	<u>564,828</u>
At 31 March 2019	<u>585,081</u>	<u>-</u>	<u>-</u>	<u>585,081</u>

Included in cost or valuation of land and buildings is freehold land of £203,654 (2019 - £203,654) which is not depreciated.

10. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.20 £	31.3.19 £
Social security and other taxes	4,001	4,082
Other creditors	709	8,361
Accrued expenses	7,061	1,800
Deferred grants and donations	<u>22,576</u>	<u>20,253</u>
	<u>34,347</u>	<u>34,496</u>

**CITIZENS ADVICE CRAVEN AND HARROGATE
DISTRICTS LTD**

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2020**

11. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

	31.3.20 £	31.3.19 £
Deferred grants and donations	<u>340,922</u>	<u>361,175</u>

12. MOVEMENT IN FUNDS

	At 1.4.19 £	Net movement in funds £	Transfers between funds £	At 31.3.20 £
Unrestricted funds				
General Advice and Advocacy	39,056	(52,889)	21,898	8,065
Redundancy Provision Fund	55,000	-	(20,000)	35,000
Building Contingency	15,000	-	-	15,000
	<u>109,056</u>	<u>(52,889)</u>	<u>1,898</u>	<u>58,065</u>
Restricted funds				
Property Fund	203,654	-	-	203,654
Client Funds	1,074	2,605	-	3,679
Universal Credit Transitions Project	4,334	(3,153)	-	1,181
Polish Language	302	(126)	-	176
Access To Justice Foundation	12,360	(12,360)	-	-
Help To Claim	(1)	1,899	(1,898)	-
Volunteer Debt Support Project	-	8,697	-	8,697
	<u>221,723</u>	<u>(2,438)</u>	<u>(1,898)</u>	<u>217,387</u>
TOTAL FUNDS	<u>330,779</u>	<u>(55,327)</u>	<u>-</u>	<u>275,452</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General Advice and Advocacy	203,708	(256,597)	(52,889)
Restricted funds			
Property Fund	20,253	(20,253)	-
Client Funds	4,314	(1,709)	2,605
Universal Credit Transitions Project	-	(3,153)	(3,153)
Action Towards Inclusion	21,102	(21,102)	-
Positive Progressions	6,136	(6,136)	-
Polish Language	-	(126)	(126)
Access To Justice Foundation	2	(12,362)	(12,360)
Universal Credit Best Practice Lead	38,999	(38,999)	-
Help To Claim	20,754	(18,855)	1,899
Citizens Advice: Money Advice Services	24,129	(24,129)	-
Move To Universal Credit Project	11,812	(11,812)	-
Volunteer Debt Support Project	10,000	(1,303)	8,697
Financial Capability	3,299	(3,299)	-
	<u>160,800</u>	<u>(163,238)</u>	<u>(2,438)</u>
TOTAL FUNDS	<u>364,508</u>	<u>(419,835)</u>	<u>(55,327)</u>

**CITIZENS ADVICE CRAVEN AND HARROGATE
DISTRICTS LTD**

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2020**

12. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.18 £	Net movement in funds £	At 31.3.19 £
Unrestricted funds			
General Advice and Advocacy	57,110	(18,054)	39,056
Redundancy Provision Fund	55,000	-	55,000
Building Contingency	15,000	-	15,000
	<u>127,110</u>	<u>(18,054)</u>	<u>109,056</u>
Restricted funds			
Property Fund	203,654	-	203,654
Client Funds	1,383	(309)	1,074
Universal Credit Transitions Project	8,880	(4,546)	4,334
Action Towards Inclusion	1,600	(1,600)	-
Skipton Refurb	4,762	(4,762)	-
Robert Ogden Centre	385	(385)	-
Polish Language	430	(128)	302
Access To Justice Foundation	-	12,360	12,360
Help To Claim	-	(1)	(1)
Financial Capability	2,168	(2,168)	-
	<u>223,262</u>	<u>(1,539)</u>	<u>221,723</u>
TOTAL FUNDS	<u>350,372</u>	<u>(19,593)</u>	<u>330,779</u>

**CITIZENS ADVICE CRAVEN AND HARROGATE
DISTRICTS LTD**

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2020**

12. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General Advice and Advocacy	247,885	(265,939)	(18,054)
Restricted funds			
Property Fund	20,253	(20,253)	-
Client Funds	-	(309)	(309)
Universal Credit Transitions Project	2,997	(7,543)	(4,546)
Action Towards Inclusion	14,599	(16,199)	(1,600)
Skipton Refurb	-	(4,762)	(4,762)
Positive Progressions	3,559	(3,559)	-
Robert Ogden Centre	-	(385)	(385)
Polish Language	-	(128)	(128)
Access To Justice Foundation	25,500	(13,140)	12,360
Universal Credit Best Practice Lead	3,594	(3,594)	-
Help To Claim	1,913	(1,914)	(1)
Other Restricted	1,875	(1,875)	-
Citizens Advice: Money Advice Services	52,008	(52,008)	-
Financial Capability	2,999	(5,167)	(2,168)
	<u>129,297</u>	<u>(130,836)</u>	<u>(1,539)</u>
TOTAL FUNDS	<u><u>377,182</u></u>	<u><u>(396,775)</u></u>	<u><u>(19,593)</u></u>

**CITIZENS ADVICE CRAVEN AND HARROGATE
DISTRICTS LTD**

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2020**

12. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.4.18 £	Net movement in funds £	Transfers between funds £	At 31.3.20 £
Unrestricted funds				
General Advice and Advocacy	57,110	(70,943)	21,898	8,065
Redundancy Provision Fund	55,000	-	(20,000)	35,000
Building Contingency	15,000	-	-	15,000
	127,110	(70,943)	1,898	58,065
Restricted funds				
Property Fund	203,654	-	-	203,654
Client Funds	1,383	2,296	-	3,679
Universal Credit Transitions Project	8,880	(7,699)	-	1,181
Action Towards Inclusion	1,600	(1,600)	-	-
Skipton Refurb	4,762	(4,762)	-	-
Robert Ogden Centre	385	(385)	-	-
Polish Language	430	(254)	-	176
Help To Claim	-	1,898	(1,898)	-
Volunteer Debt Support Project	-	8,697	-	8,697
Financial Capability	2,168	(2,168)	-	-
	223,262	(3,977)	(1,898)	217,387
TOTAL FUNDS	350,372	(74,920)	-	275,452

**CITIZENS ADVICE CRAVEN AND HARROGATE
DISTRICTS LTD**

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2020**

12. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General Advice and Advocacy	451,593	(522,536)	(70,943)
Restricted funds			
Property Fund	40,506	(40,506)	-
Client Funds	4,314	(2,018)	2,296
Universal Credit Transitions Project	2,997	(10,696)	(7,699)
Action Towards Inclusion	35,701	(37,301)	(1,600)
Skipton Refurb	-	(4,762)	(4,762)
Positive Progressions	9,695	(9,695)	-
Robert Ogden Centre	-	(385)	(385)
Polish Language	-	(254)	(254)
Access To Justice Foundation	25,502	(25,502)	-
Universal Credit Best Practice Lead	42,593	(42,593)	-
Help To Claim	22,667	(20,769)	1,898
Other Restricted	1,875	(1,875)	-
Citizens Advice: Money Advice Services	76,137	(76,137)	-
Move To Universal Credit Project	11,812	(11,812)	-
Volunteer Debt Support Project	10,000	(1,303)	8,697
Financial Capability	6,298	(8,466)	(2,168)
	<u>290,097</u>	<u>(294,074)</u>	<u>(3,977)</u>
TOTAL FUNDS	<u>741,690</u>	<u>(816,610)</u>	<u>(74,920)</u>

The balances will be carried forward and used as follows:-

The Property Fund has been treated as a non-depreciating asset which will stand at £203,654. (The original site cost including searches and legal fees)

The Clients Fund balance will be utilised to give financial assistance to clients in an emergency.

On the 1st October 2014 Craven Citizens Advice Bureau and Ripon Citizens Advice Bureau merged with Harrogate Citizens Advice Bureau to become Craven and Harrogate Districts Citizens Advice Bureau.

**CITIZENS ADVICE CRAVEN AND HARROGATE
DISTRICTS LTD**

Notes to the Financial Statements - continued
for the Year Ended 31 March 2020

13. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2020.

14. PURPOSES OF RESTRICTED FUNDS

Client funds - restricted funds from the 2 Ridings Community Trust and other local funds to provide support for clients in need of urgent support.

Money Advice Services Debt Advice Project - A restricted fund from Citizens Advice to deliver debt advice under this contract.

Universal Credit Transitions - A restricted project from The Brelms Trust, Skipton Temperance Hall and the Ann Rylands Trust to deliver training to volunteers to support clients moving to the new Universal Credit benefit.

Action Towards Inclusion (ATI) - A restricted fund from Your Consortium Ltd to deliver Financial Capability interventions and advice to clients referred by the Building Better Opportunities regional project.

Skipton Refurbishment - Restricted funds to assist with the relocation and making good of the Skipton office.

Positive Progressions (PP) - A restricted fund from Craven College to deliver Financial Capability interventions and advice to clients referred by the Building Better Opportunities regional project.

Financial Capability - A restricted fund from Skipton Temperance Hall and the Brelms Trust to provide Financial Capability sessions alongside our general advice service.

Robert Ogden Centre - A restricted fund from Bettys & Taylors of Harrogate to pilot advice sessions at the Robert Ogden Centre in Harrogate.

Polish Language - A restricted fund from Truth Legal Ltd to assist with the cost of providing advice to Polish speaking clients, whose first language is not English.

Access To Justice Foundation (ATJF) - A restricted fund from the Access To Justice Foundation to support clients who need assistance and representation at Benefit Tribunals and Court hearings.

Universal Credit Best Practice Lead (UCBPL) - A restricted fund from Citizens Advice to provide best practice gathering and guidance to all Citizens Advice organisations operating in our Job Centre Plus district.

Help To Claim (HTC) - A restricted fund from Citizens Advice to provide face-to-face assistance to clients with their first Universal Credit claim.

Move To Universal Credit Project - A restricted fund from Citizens Advice to provide strategic support for clients in the JCP 'Move to UC' Managed Migration pilot in Harrogate Job Centre.

Volunteer Debt Support Project (VOL DEBT) - A restricted fund from the BIG Lottery 'Awards for All' to enable Face-to-Face debt support to be provided by volunteers.

**CITIZENS ADVICE CRAVEN AND HARROGATE
DISTRICTS LTD**

**Detailed Statement of Financial Activities
for the Year Ended 31 March 2020**

	31.3.20 £	31.3.19 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	24,297	34,040
Charitable trust donations	25,253	23,253
	<hr/> 49,550	<hr/> 57,293
Investment income		
Deposit account interest	585	601
Charitable activities		
Grants	309,673	309,705
Other income		
Sundry income	4,700	9,583
	<hr/> 364,508	<hr/> 377,182
Total incoming resources		
EXPENDITURE		
Support costs		
Staff		
Trustees' expenses	170	327
Wages	269,617	245,832
Social security	18,029	13,214
Training	5,863	4,216
Travel and subsistence	6,516	5,479
Volunteer expenses	9,759	7,628
Sundry staff costs	8,080	1,824
Freehold property	20,253	20,253
	<hr/> 338,287	<hr/> 298,773
Office		
Office insurance	1,742	2,149
Telephone	5,800	8,060
Printing and stationery	3,279	5,627
Postage	474	1,713
Repairs and renewals	9,882	11,948
Legal and professional fees	8,790	3,744
Reference materials	8,962	9,091
Sundry office expenses	388	62
	<hr/> 39,317	<hr/> 42,394
Premises		
Rent	8,500	15,930
Carried forward	8,500	15,930

This page does not form part of the statutory financial statements

CITIZENS ADVICE CRAVEN AND HARROGATE
DISTRICTS LTD

Detailed Statement of Financial Activities
for the Year Ended 31 March 2020

	31.3.20	31.3.19
	£	£
Premises		
Brought forward	8,500	15,930
Property insurance	1,741	2,353
Light and heat	7,180	6,891
Rates	1,148	1,550
Cleaning, repairs and maintenance	9,170	25,181
Sundries	1,710	309
Sundry property costs	6,383	-
Legal fees	1,441	1,242
	<hr/>	<hr/>
	37,273	53,456
 Governance costs		
Accountancy	1,801	1,800
AGM and meeting expenses	-	19
Legal and professional fees	3,013	164
Bank charges	144	169
	<hr/>	<hr/>
	4,958	2,152
 Total resources expended	<hr/>	<hr/>
	419,835	396,775
 Net expenditure	<hr/>	<hr/>
	(55,327)	(19,593)