

Registered Charity number 1074727

Registered Company number 03537836

Citizens Advice Bournemouth, Christchurch and Poole
(Previously known as Citizens Advice Bournemouth and Poole)
Report and Unaudited Accounts

31 March 2019

**Citizens Advice Bournemouth, Christchurch and Poole
(Previously known as Citizens Advice Bournemouth
and Poole)**

Report and accounts

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for the year ended 31 March 2019

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Citizens Advice Bournemouth, Christchurch and Poole
(Previously known as Citizens Advice Bournemouth and Poole)
Registered number: 3537836
Charity Registration 1074727
Report of the Trustee Directors for the year ending 31 March 2019

The Trustee Directors present their Report and Accounts for the year ended 31 March 2019 which are also prepared to meet the requirements for a directors report and accounts for Companies Act purposes

Governance and Management

Citizens Advice Bournemouth, Christchurch and Poole is a registered charity and company limited by guarantee and not having a share capital. It is governed by its memorandum and articles of association. A Trustee Board, as constituted in accordance with the provisions set out in the Articles of Association, is responsible for the overall governance of the company. The Trustee Board is responsible for appointing certain of its members to act in an individual capacity, as its representatives, either as directors of the company or as company secretary, in accordance with the requirements of the Companies Acts. As a registered charity, the company is also required by the Charity Commissioners to appoint named individuals to act in a formal capacity as trustees of the charity, with duties and responsibilities as set out in charity law and regulations.

The maximum number of trustees is twelve, and the minimum is four. Trustees are either elected at the annual general meeting, nominated by member organisations or co-opted by the Trustee Board, providing that the total of co-opted and nominated trustees does not exceed one third of the total number of trustees. All elected trustees must retire from office at the third annual general meeting following the annual general meeting at which they were elected but may be re-elected. All nominated or co-opted trustees must retire from office at the third annual general meeting following the ordinary meeting of the Trustee Board at which they were appointed but may be re-elected.

The Trustee Board determines the pay and remuneration of key management personnel and staff based on the pay for roles in comparable organisations, the general rate of inflation and affordability. The charity promotes equality of pay irrespective of gender or other personal factors.

Trustee recruitment and training

Trustees are recruited from member organisations and/or for the specific skills that they can bring to the charity. There is a trustee induction process and new trustees are invited to visit Citizens Advice Bournemouth, Christchurch and Poole to see the work of the charity. New trustees are also able to access relevant training and information in relation to the Citizens Advice Bournemouth, Christchurch and Poole affairs and operations and the role and duties of a trustee.

Public benefit

The Trustees have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in planning its future activities. They do not consider that the charity's activities include any potential detriment or harm or that they convey any significant incidental private benefit.

Affiliations

Citizens Advice Bournemouth, Christchurch and Poole is a member of The National Association of Citizens Advice and is required to comply with the regulations provided by this umbrella organisation.

Objectives and activities

Objectives

The objects of the charity are to promote any charitable purpose for the benefit of the community mainly, but not exclusively, in the area covered by the Councils of the Boroughs of Bournemouth, Christchurch and Poole, or any successor body to them, by the advancement of education, the protection and preservation of health, and the relief of poverty, sickness and distress. In setting objectives and planning activities the trustees have given careful consideration to the Charity Commissioners' public benefit guidance.

The principal charitable object of the company is to establish and conduct a free, independent, confidential and impartial service of advice, information and counsel for the benefit of the community and the general public within mainly but not exclusively the Boroughs of Bournemouth, Christchurch and Poole.

Activities

In addition to the provision of the core advice service, which is principally financed by service level agreements with Bournemouth, Christchurch and Poole Borough Councils, all of which helps the Charity meet its overall aims of providing the advice for the problems people face, the company also operated the following specific material projects and services during the year under review. All of these additional operations assisted Citizens Advice Bournemouth, Christchurch and Poole to rise to the challenge of meeting continuing increased demand in the current economic environment. Local government have highlighted the social effects within Bournemouth, Christchurch and Poole that the previous recession had and recognise the overall contribution Citizens Advice Bournemouth, Christchurch and Poole has had and the positive impact on the lives of those who use its services.

Water Guru – Funded by Wessex Water & South West Water

This project enables people who are in financial hardship to access social tariffs, reduced rates and grants from both Wessex Water and South West Water.

Money Advice Services - Debt Advice Project South West - Funded through Citizens Advice

The project provides debt and insolvency advice and guidance to those living in the conurbation of Bournemouth, Christchurch and Poole.

Pension Wise - Funded by Citizens Advice

This project provides free pensions guidance to people across Dorset aged 50 and over who have a defined contribution pension

EDAS Advice Project – Funded by East Dorset Drug and Alcohol Service (EDAS)

This service provides appointments to recovering addicts accessing the services EDAS provide to receive advice and guidance on a range of enquiry areas including housing, benefits and debt.

Macmillan Benefit Service – Funded by Macmillan

This service provides a holistic advice service particularly involving benefits to those affected by cancer who live, work or treated in Bournemouth, Christchurch or Poole.

Cherry Tree Nursery - SWOP Project – Funded by Cherry Tree Nursery

This project provides advice to the vulnerable that volunteer at the nursery.

St Ann's Benefit Specialist – Funded by Borough Poole Council

This service provides benefit advice to patients of St Ann's Hospital, a facility for those with acute mental illness.

PHP Debt Advice – Funder by Poole Housing Partnership (PHP)

This project enables a referral service for residents of PHP who are struggling with arrears and require debt and insolvency advice and guidance.

Financial Wellbeing – Funded by Borough of Poole

To provide financial and budgeting advice and guidance to those referred to the service from the Housing team at Poole Council who are at risk of losing their home.

Universal Credit Support – Funded by Bournemouth Borough Council

To provide the homeless and those at risk of homelessness support with claiming and managing their Universal Credit claim.

Benefits Appeals

Partially funded project to deliver benefit advice, support and guidance to those needing to appeal a benefit decision.

Personal Budgeting Support – Partnership with Citizens Advice in Dorset funded by Stour Valley Partnership

Advice and guidance to those moving onto Universal Credit to support with the change from a mix weekly, fortnightly or four weekly benefit payments to monthly payments supporting them with budgeting and financial capability support to enable a smooth transition.

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Report of the Trustee Directors for the year ending 31 March 2019

Income Maximisation Project
 Funding from Stour Valley & Poole Partnership to support the residents of Poole, Christchurch and West Dorset with maximising their income by assisting them with Universal Credit and other benefit claims.

Help to Claim
 A nationally funded project in partnership with the DWP that supports people in the early stages of their Universal Credit claim.

EU Settlement Scheme (EUSS)
 Home Office funded partnership project with Dorset Race Equality Council (DREC) and Citizens Advice in Dorset. To provide a small team of engagement and case officers, based across Dorset to help, inform and more importantly provide support to anyone who is finding any aspect of the settled status application challenging.

The BCP Hate Crimes Project
 Funded by the Home Office and the Postcode Lottery Trust to provide training to frontline workers and the community on how to spot and challenge hate crime and discrimination and also to support victims through the reporting process.

Macmillan Caring Locally Specialist Benefit Support
 Funded by Macmillan Caring Locally to provide specialist benefits advice and guidance ensuring those who have cancer or relatives of those affected are receiving what they are entitled to.

Sovereign - Specialist Debt Advice
 Funded by the housing association, Sovereign, to provide debt advice to tenants who are struggling to maintain their tenancy due to unmanageable debt.

Targeted Enforcement
 Funded by Bournemouth, Christchurch and Poole Borough Council to promote, raise awareness and encourage the communities of Boscombe, Springbourne and Pokesdown to know their rights as a tenant, the landlord responsibilities and where to report when issues arise.

West Hill Migrant Project
 Funded by Bournemouth, Christchurch and Poole Borough Council to assist migrants with housing issues who live in the private rented sector in the West Hill area of Bournemouth to raise awareness and encourage the community to report when issues arise and be clear about their rights as a tenant.

West Howe Schools Project
 Funded by Bournemouth 2026 to provide an outreach in the schools that serve the community of West Howe to provide support to parents, pupils and staff through a range of issues including debt, benefit and housing issues.

Hospital of St Mary Magdalen – Home Service
 Funded by the charity the Hospital of Mary Magdalene we provide benefits advice to residents of Christchurch, enabling them to appeal adverse benefit decisions through mandatory reconsiderations, appeals and tribunals.

Hospital of St Mary Magdalen – Debt Advice
 Funded by the charity the Hospital of Mary Magdalene we provide debt advice to residents of Christchurch who are struggling with their finances, providing them with options moving forward and support to action this.

Street Support-
 Connecting people and organisations locally, to end homelessness in Bournemouth, Christchurch & Poole.

Achievements and performance

During the year ended 31 March 2019, we helped 12,996 people and dealt with 29,181 different issues for these people, with 4 in 5 clients we support saying that the charity has helped change their lives. We have also generated an income of £2,832,098 and written off £1,622,358 worth of debt for our clients.

We delivered advice through our Town Hall drop in, countywide AdviceLine, email advice and at our 20 different outreaches within key communities across the conurbation, we have done this with our 83 dedicated volunteers who provided an estimated total public value of £519,877 to the organisation and the conurbation of Bournemouth, Christchurch and Poole.

The breakdown of the areas of work was as follows, together with comparatives for the previous year:

	2019	2018
Welfare benefits	34%	31%
Consumer	3%	4%
Debt and Finance	24%	23%
Employment	8%	9%
Housing	9%	11%
Legal	5%	5%
Immigration	2%	2%
Relationships	6%	7%
Other	9%	8%

The management and trustees continue to monitor the number of enquiries and breakdown of areas of work to ensure resources are appropriately allocated. In addition, client feedback continues to be sought which provides information about methods of contact, waiting times and levels of satisfaction in relation to the advice offered.

Volunteers

The operations are supported to a significant extent by a team of unpaid volunteers, either acting as trained advisers or providing additional clerical and administrative support. Without the assistance of such volunteers, it would not be possible for the charity to provide the range of services currently made available to clients. The Trustee Directors once again wish to express their appreciation of the invaluable contribution made by the volunteers during the year under review.

Risk management

The Trustee Directors Board actively review, on a regular basis, the major risks to which the charity is exposed. The major risks being strategic, compliance, financial, operational and market/environmental risks. A Risk Register for the charity has been agreed by the Board; this defines the risks to the organisation, their likelihood, their effect and mitigation plans. The Trustee Directors are satisfied that systems have been established to enable regular reports to be produced so that they can monitor such risks and, where necessary, steps can be taken to mitigate exposure thereto.

Citizens Advice Bournemouth, Christchurch and Poole
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Registered number: 3537836
Charity Registration 1074727
Report of the Trustee Directors for the year ending 31 March 2019

Financial Review

The financial statements of the company for the year ended 31 March 2019 are as set out on pages 5 to 15 attached. The results are presented in accordance with the Charities Act 2011, the Companies Act 2006 and Accounting and Reporting by Charities Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective January 2015). The total income for the year ended 31 March 2019 amounted to £903,145 (2018: £564,606). The total expenditure was £947,418 (2018: £638,323) thereby generating a deficit for the year of £44,273 (2018: £73,717), making the total funds £94,084 at 31 March 2019 (2018: £138,357). A shortfall in income and higher expenses than originally budgeted was the reason for this loss. On 1 January 2019 Citizens Advice Bournemouth and Poole amalgamated with Christchurch Citizens Advice enabling the charity to deliver comprehensive advice and advocacy service across the conurbation ahead of local government reorganisation and the 3 councils merging which took place in April 2019. The most significant factors likely to affect the future financial performance of Citizens Advice Bournemouth, Christchurch and Poole are the level of income the charity procures and the level of expenses. The charity has an element of core funding (mainly from Bournemouth, Christchurch and Poole Borough Councils, PensionWise, Money Advice Service and Macmillan) but in addition it seeks income from many other organisations either through 'one-offs' each year or through longer term strategic partnerships.

Reserves Policy

The balance carried forward on the General Fund represents unrestricted funds arising from past operating results which are available to finance future activities. Such funds also represent the free reserves of the charity, as all fixed assets are separately designated within the Capital Equipment Fund. The level of free reserves is vital to the ongoing stability of the company's financial position, and should be viewed in relative terms with the level of operating activities and the degree of financial commitment and risk inherent therein. The Trustee Board's aim, notwithstanding the constraints inherent in the present funding arrangements is to maintain the balance of free reserves at a level which would enable the closure costs of the charity to be met in such an unforeseen event occurring. As a result of the deficit arising in the period, the level of the Designated Core Continuity Fund fell to £91,082 as at 31 March 2019.

Due to this, the Trustees Board have prepared a 3-year reserves action plan to increase free reserves to a value of £250,000, which the Trustee Board have deemed is a suitable level to cover 3 month's normal operating expenditure, this will ensure that the charity continues to be robust and sustainable for the future. The core continuity fund includes tangible fixed assets of £13,522 thus leaving free reserves of £77,560. Restricted funds totalled £2,570 as at 31 March 2019 (2018: £4,130).

Investment Policy

The Trustee Board adopts a risk averse strategy in relation to the investment of surplus funds. Cash funds held by the charity that exceed the immediate requirements to finance its charitable activities are invested in interest-bearing deposit accounts with Cambridge & Counties Bank Ltd, Lloyds Bank plc, Scottish Widows Bank plc and Virgin Money plc. There are no other investments relevant to the organisations activities.

Plans for future periods

The charity will continue to provide our free, independent and impartial general advice service and will look for new ways to provide more in depth support to those with more complex problems. The charity also aims for efficient financial planning, monitoring and achieving balanced books.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Numbers

Registered company number 03537836
Registered charity number 1074727

Company Secretary and Registered Office

Keith Agombar (resigned 26 September 2018)
Ian Blanchard (appointed 8 October 2018 and resigned 12 April 2019)
David Sargent (appointed 23 April 2019)
The West Wing, Town Hall, Bourne Avenue, Bournemouth, Dorset BH2 6DX

Trustee Directors

Matthew Moore - Chair
Keith Agombar - Secretary (resigned 26 September 2018)
Christopher Beale - Vice Chair (resigned 23 April 2019)
Ian Blanchard - Finance Director and Company Secretary (resigned 12 April 2019)
Anthony Bradley
Jane Burrows - Vice Chair
Matthew Lewis (resigned 15 August 2018)
Ted Taylor (resigned 1 December 2019)
David Sargent - Finance Director and Company Secretary (appointed 23 April 2019)
Scott Faulkner (appointed 23 April 2019 and resigned 19 June 2019)
Marianne Abley (appointed 23 April 2019)
Lucy Cooper (appointed 5 August 2019)

Management Team

Zoe Bradley - Chief Executive
Emma Lee - Head of Partnership and Business Development
Donna Martin - Head of Service Delivery
Dan Stannard - Head of Training and HR

Bankers

Cambridge & Counties Bank Ltd, Charnwood Court, New Walk, Leicester LE1 6TE
Lloyds Bank plc, 45 Old Christchurch Road, Bournemouth, Dorset BH1 1ED
Scottish Widows Bank plc, 67 Morrison Street, Edinburgh EH3 8YJ
Virgin Money plc, Jubilee House, Gosforth, Newcastle upon Tyne NE3 4PL

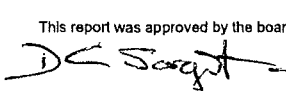
Independent examiner

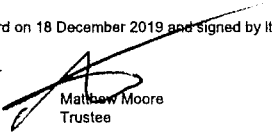
Mr P J Schofield
ICAEW
Schofields
Chartered Accountants
6th Floor
Dean Park House
Dean Park Crescent
Bournemouth
Dorset
BH1 1HP

Small company provisions

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

This report was approved by the board on 18 December 2019 and signed by its order on its behalf.


David Sargent
Trustee


Matthew Moore
Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
CITIZENS ADVICE BOURNEMOUTH, CHRISTCHURCH AND POOLE
(PREVIOUSLY KNOWN AS CITIZENS ADVICE BOURNEMOUTH AND POOLE)
(REGISTERED NUMBER: 03537836)**

I report to the charity trustees on my examination of the accounts of the company for the year ended 31 March 2019 set out on pages five to fifteen.

Responsibilities and basis of report

As the charity 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 company'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.

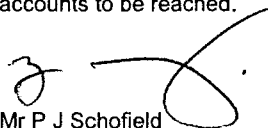
Independent examiner's statement

Since the company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the ICAEW, 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 that in any material respect:

- 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 P J Schofield
ICAEW
Schofields
Chartered Accountants
6th Floor
Dean Park House
Dean Park Crescent
Bournemouth
Dorset
BH1 1HP

Date: 19 December 2019

Citizens Advice Bournemouth, Christchurch and Poole
(Previously known as Citizens Advice Bournemouth and Poole)
Company No 03537836
Statement of Financial Activities (Incorporating an Income and Expenditure account).
for the year ended 31 March 2019

Income and expenditure	Notes				2019	2018
		General Fund £	Designated Funds £	Restricted Funds £	Total £	Total £
Income and endowments from:						
Donations and legacies	2	162,039	-	-	162,039	131,343
Charitable activities	3	282,005	-	456,391	738,396	425,694
Other trading activities	4	1,600	-	-	1,600	6,578
Investments	5	1,110	-	-	1,110	991
Total income and endowments		446,754	-	456,391	903,145	564,606
Expenditure on:						
Charitable activities	6	490,491	-	456,927	947,418	638,323
Total	10	490,491	-	456,927	947,418	638,323
Net income/(expenditure)		(43,737)	-	(536)	(44,273)	(73,717)
Transfers between funds	18,19,20	10,396	(9,372)	(1,024)	-	-
Net movement in funds		(33,341)	(9,372)	(1,560)	(44,273)	(73,717)
Reconciliation of funds						
Total funds brought forward		33,341	100,886	4,130	138,357	212,074
Total funds carried forward		-	91,514	2,570	94,084	138,357

Comparative Statement of Financial Activities for the year ending 31 March 2018
(Incorporating an Income and Expenditure account)

		General Fund £	Designated Funds £	Restricted Funds £	Total 2018 £
Income and endowments from:					
Donations and legacies	2	131,343	-	-	131,343
Charitable activities	3	195,637	-	230,057	425,694
Other trading activities	4	6,578	-	-	6,578
Investments	5	991	-	-	991
Total income and endowments		334,549	-	230,057	564,606
Expenditure on:					
Charitable activities	6	392,106	-	246,217	638,323
Total	10	392,106	-	246,217	638,323
Net income/(expenditure)		(57,557)	-	(16,160)	(73,717)
Transfers between funds	18,19,20	2,522	(778)	(1,744)	-
Net movement in funds		(55,035)	(778)	(17,904)	(73,717)
Reconciliation of funds					
Total funds brought forward		88,376	101,664	22,034	212,074
Total funds carried forward		33,341	100,886	4,130	138,357

The notes form part of these financial statements

Citizens Advice Bournemouth, Christchurch and Poole
(Previously known as Citizens Advice Bournemouth and Poole)
Company No 03537836
Balance Sheet
for the year ended 31 March 2019

	Notes	Unrestricted Funds	Restricted Funds	2019 Total £	2018 Total £
Fixed assets					
Tangible assets	13	13,954	106	14,060	2,016
		<u>13,954</u>	<u>106</u>	<u>14,060</u>	<u>2,016</u>
Current assets					
Debtors	14	2,973	41,166	44,139	34,664
Cash at bank and in hand		106,680	(3,993)	102,687	147,303
		<u>109,653</u>	<u>37,173</u>	<u>146,826</u>	<u>181,967</u>
Creditors: amounts falling due within one year					
	15	32,093	34,709	66,802	45,626
Net current assets					
		<u>77,560</u>	<u>2,464</u>	<u>80,024</u>	<u>136,341</u>
Total assets less current liabilities					
		<u>91,514</u>	<u>2,570</u>	<u>94,084</u>	<u>138,357</u>
Net assets					
		<u>91,514</u>	<u>2,570</u>	<u>94,084</u>	<u>138,357</u>
The funds of the charity					
Restricted income Funds	18	-	2,570	2,570	4,130
Unrestricted Funds:				-	-
Designated Funds	19	91,514	-	91,514	100,886
General Fund	20	-	-	-	33,341
Total charity funds					
		<u>91,514</u>	<u>2,570</u>	<u>94,084</u>	<u>138,357</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2019

The members have not required the charitable company to obtain an audit of its financial statements for the year ended 31 March 2019 in accordance with section 476 of the Companies Act 2006.

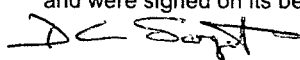
The trustees acknowledge their responsibilities for

(a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and

(b) 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.

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small charitable companies.

The financial statements were approved by the Board of Trustees on 18th December 2019 and were signed on its behalf by:


David Sargent
Trustee


Matthew Moore
Trustee

The notes form part of these financial statements

Citizens Advice Bournemouth, Christchurch and Poole
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Company No 03537836
Statement of Cash flows
for the year ended 31 March 2019

	2019 £	2018 £
Net cash used in operating activities (see below)	<u>(27,696)</u>	<u>(81,057)</u>
Cash flows from investing activities:		
Dividends, interest and rents from investments	1,110	991
Purchase of property, plant and equipment	<u>(18,030)</u>	-
Net cash provided (used in) by investing activities	<u>(16,920)</u>	<u>991</u>
Change in cash and cash equivalents in the reporting period	(44,616)	(80,066)
Cash and cash equivalents at the beginning of the reporting period	147,303	227,369
Cash and cash equivalents at the end of the reporting period	<u>102,687</u>	<u>147,303</u>

Reconciliation of net income/(expenditure) to net cash flow from operating activities

	2019 £	2018 £
Net income/(expenditure) for the reporting period (as per the statement of financial activities)	(44,273)	(73,717)
Adjustments for:		
Depreciation charges	5,986	2,520
Dividends, interest and rents from investments	(1,110)	(991)
(Increase)/decrease in debtors	(9,475)	(17,914)
Increase/(decrease) in creditors	21,176	9,045
Net cash used in operating activities	<u>(27,696)</u>	<u>(81,057)</u>

Analysis of cash and cash equivalents

	2019 £	2018 £
Cash in hand	50,372	70,980
Notice deposits (less than 3 months)	52,315	76,323
Total cash and cash equivalents	<u>102,687</u>	<u>147,303</u>

The notes form part of these financial statements

Citizens Advice Bournemouth, Christchurch and Poole
(Previously known as Citizens Advice Bournemouth and Poole)
Company No 03537836
Notes to the Accounts
for the year ended 31 March 2019

1 Accounting policies

Statutory Information

Citizens Advice Bournemouth and Poole is a private company, limited by guarantee, registered in England and Wales. The company's registered number and registered office address can be found within the Reference and Administrative details section of the Trustees report.

Basis of preparation

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 2015)', 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.

Going Concern

The Trustees consider there are no material uncertainties about the Charity's ability to continue as a going concern. Their review of the financial position, reserve levels and future plans give the Trustees confidence that the charity shall remain a going concern for the foreseeable future and thus the financial statements have been prepared on a going concern basis.

Critical accounting judgements and key sources of estimation uncertainty

In the application of the accounting policies, the Trustees are required to make judgements, estimates and assumptions about the carrying value of assets and liabilities that are not readily apparent from other sources. The estimates and underlying assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates. The estimates and underlying assumptions are reviewed on an ongoing basis.

In the view of the Trustees, there are no assumptions concerning the future estimation uncertainty affecting assets or liabilities at the Balance Sheet date that are likely to result in a material adjustment to their carrying amounts in the next financial year.

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.

Donated services and facilities

Income from government and other grants are recognised at fair value when the charity has entitlement after any performance conditions have been met, it is probable that the income will be received and the amount can be measured reliably. If entitlement is not met then these amounts are deferred.

Donated Services and Facilities

Donated services and facilities provided by individuals or entities are included as incoming resources at their estimated open market value where the benefit to the Fund is reasonably quantifiable and measurable. There has been no offsetting of assets and liabilities or income and expenses.

Citizens Advice Bournemouth, Christchurch and Poole
(Previously known as Citizens Advice Bournemouth and Poole)
Company No 03537836
Notes to the Accounts
for the year ended 31 March 2019

1 Accounting policies (Continued)

Expenditure

Resources expended are included in the Statement of Financial Activities when, and to the extent that, a liability, legal or constructive, is likely to be incurred and the amount of the obligation can be measured with reasonable certainty.

Allocation and apportionment of costs

Support costs have been allocated between governance costs and other support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice. Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources e.g. staff costs by the time spent and other costs pro-rated based on the full time equivalent percentage of the staff costs directly costed to each fund.

Redundancy costs

Redundancy costs arising from periodic reviews of staff levels and changes in charitable activities are charged to the Statement of Financial Activities in the financial year that the employee leaves the charity.

Pensions

Employees of the charity are entitled to join a defined contribution 'Money Purchase' scheme. The charity contribution is restricted to contributions disclosed in note 17 and are charged to the Statement of Financial Activities as they become payable.

Fixed Assets

Fixed Assets comprise office furniture and equipment, expenditure greater than £100 on individual assets which have a useful life of more than 12 months is capitalised, valued at cost.

Depreciation has been provided at the following rates in order to write off the assets over their estimated useful lives.

Office equipment and furniture	20% straight line
Computer systems and equipment	25% straight line

Debtors and creditors receivable/payable within one year

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

Cash at bank and in hand

Cash at bank and in hand represents such accounts and instruments that are available on demand or have a maturity of less than three months from the date of acquisition.

Volunteer Help

The value of any voluntary help received is not included in accounts but is described in the Trustee Directors annual report.

Hire purchase and leasing commitments

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

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1 Accounting policies (Continued)

Financial instruments

The charity has financial assets and liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are recognised initially in the accounts at transaction price, including any transaction costs. At the end of each accounting period, basic financial instruments are recognised at amortised cost. For debt instruments this is calculated using the effective interest rate method.

Taxation

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

Fund accounting

The General Fund is an unrestricted fund which is available for use at the discretion of the Trustee Directors in furtherance of the general objectives of the charity and which have not been designated for specific purposes.

The Designated Funds are unrestricted funds which have been set aside by the Trustee Directors for specific purposes.

Restricted Funds are funds which are to be used in accordance with specific restrictions imposed by the donors. The aim and use of each Restricted Fund is set out in the Trustee Directors Annual Report.

Incoming resources and resources expended are allocated to the Funds on a direct or time apportioned basis as appropriate and detailed further under 'Allocation and apportionment of costs'.

2 Donations and legacies

	General Fund £	Restricted Funds £	2019 Total £	2018 Total £
Donated facilities	85,000	-	85,000	85,000
Gift arising from dissolution of Poole Citizens Advice Bureau	-	-	-	45,763
Gift arising from dissolution of Christchurch Citizens Advice Bureau	70,000	-	70,000	-
Voluntary donations	7,039	-	7,039	580
	162,039	-	162,039	131,343

Donated facilities represents donated accommodation from Bournemouth Borough Council. In addition the charity benefits from contributions of its volunteers, details of which are given in the annual report. In accordance with FRS102 and the Charities SORP (FRS102) the economic contribution of general volunteers is not recognised in the accounts

All voluntary donations in the year ended 31 March 2019 were unrestricted.

3 Charitable activities

	General Fund £	Restricted Funds £	2019 Total £	2018 Total £
<u>Grants received</u>				
Local authority service level agreements:	235,500	-	235,500	158,667
Local authority Moving costs	-	-	-	1,606
Local authority Broadband grants	-	-	-	750
Local authority Financial Wellbeing Contract	-	27,345	27,345	6,757
Local authority Universal Credit Advisor Service	-	10,000	10,000	3,589
Local authority St Ann's Welfare Benefit Service	-	14,620	14,620	4,873
Local authority Bournemouth 2026 Trust and West Howe Regeneration Partnership - West Howe Schools Project	7,569	-	7,569	-
Local authority West Hill Migrant Project	8,668	-	8,668	-
Local authority Targeted Enforcement Awareness Campaign	8,239	-	8,239	-
Sub-Total of Government Grants	259,976	51,965	311,941	176,242
Citizens Advice Pension Wise	-	103,316	103,316	79,108
Citizens Advice Money Advice Service	-	78,015	78,015	65,075
Citizens Advice - Big Energy Saving Week	500	-	500	1,000
Citizens Advice Miscellaneous	-	-	-	299
Citizens Advice Broadband costs for moving	500	-	500	-
Citizens Advice Income Maximisation project	-	14,579	14,579	6,203
Citizens Advice Help to Claim Project	-	13,318	13,318	-
CAiD Health Watch	10,029	-	10,029	7,667
CAiD Personal Budgeting Service	-	17,571	17,571	4,079
Christchurch Citizens Advice - Debt and benefits project	-	10,334	10,334	-
The Valentine Charitable Trust - Debt and benefits project	-	10,000	10,000	-
Lottery Community Fund - Debt and benefits project	-	10,000	10,000	-
Alice Ellen Cooper Dean Foundation- Debt and benefits project	-	5,000	5,000	-
Big Lottery - Awards for All	-	-	-	10,000
Essential Drug & Alcohol Support Service Benefits project	-	3,900	3,900	1,625
T/Moor - Hamworthy Money Advice	-	-	-	3,000
Poole Housing Partnership	-	15,000	15,000	5,000
SWOP Contract	-	9,564	9,564	3,188
Quartet Foundation	-	-	-	4,994
Cherries Community Fund	-	-	-	950
Wessex Water Projects	-	17,078	17,078	18,830
Macmillan	-	70,623	70,623	33,933
Street Support	-	9,800	9,800	-
Dorset Community Foundation Hate Crime Project	-	10,228	10,228	-
Charities Trust Aviva CF	1,000	100	1,100	-
Weston Garfield Foundation	10,000	-	10,000	-
Sovereign Housing	-	2,500	2,500	-
Hospital of St Mary Magdalen Home Service	-	1,346	1,346	-
Hospital of St Mary Magdalen Debt Advice	-	2,154	2,154	-
	282,005	456,391	738,396	425,694

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4 Other trading income	2019		2018
	General Fund £	Restricted Funds £	Total £
Rent from Bureau meeting rooms	225	-	225
Taining and consultancy fees	-	-	-
Fundraising	-	-	-
Other miscellaneous income	1,375	-	1,375
	<u>1,600</u>	<u>-</u>	<u>1,600</u>
			<u>6,578</u>

5 Investment Income	2019		2018
	General Fund £	Restricted Funds £	Total £
Bank Interest received	1,110	-	1,110
			<u>991</u>

6 Charitable Activities Costs	Activities undertaken directly £	Grant funding of activities (See note 7) £	Support Costs (See note 8) £	2019	2018
				Total £	Total £
General Citizens Advice	209,498	880	280,113	490,491	392,106
Citizens Advice Pension Wise	76,736	-	26,580	103,316	79,298
Citizens Advice Money Advice Service	45,041	-	32,974	78,015	82,376
Wessex Water Project	14,909	-	2,169	17,078	20,499
Macmillan	54,378	-	16,245	70,623	33,933
Financial Wellbeing Project	22,473	-	4,872	27,345	6,757
Universal Credit Advisor Service	5,779	-	4,321	10,100	3,589
Income Maximisation Project	7,215	-	7,364	14,579	-
Essential Drug & Alcohol Support Service	3,900	-	-	3,900	1,625
St Anns Welfare Benefit Service	10,294	-	4,326	14,620	4,873
SWOP Contract	9,564	-	-	9,564	3,188
Poole Housing Partnership	9,787	-	5,213	15,000	5,000
Personal Budgeting Support	7,479	-	10,092	17,571	4,079
Big Energy Saving Week	-	-	-	-	1,000
Hate Crimes Project	7,635	-	2,593	10,228	-
Help to Claim Project	6,630	-	6,688	13,318	-
Debt and Benefits project	29,205	-	9,129	38,334	-
Sovereign Housing	2,500	-	-	2,500	-
Street Support	7,336	-	-	7,336	-
Hospital of St Mary Magdalen Home Service	1,346	-	-	1,346	-
Hospital of St Mary Magdalen Debt Advice	2,154	-	-	2,154	-
	<u>533,859</u>	<u>880</u>	<u>412,679</u>	<u>947,418</u>	<u>638,323</u>

7 Grants Payable	2019	2018
	£	£
General Citizens Advice	880	-
	<u>880</u>	<u>-</u>

The total grants paid to individuals during the year were as follows:
Grants to individuals - General Citizens Advice

880	-
<u>880</u>	<u>-</u>

8 Support Costs	Basis of allocation	General Citizens Advice	Citizens Advice Pension Wise	Citizens Advice Money Advice Service	Wessex Water Project	Macmillan Project	Financial Wellbeing Project	Universal Credit Advisor Service
		£	£	£	£	£	£	£
Salaries	Time expended	129,920	13,684	21,544	2,169	16,245	4,872	4,321
Staff & Volunteer	Time expended	19,627	1,412	1,444	-	-	-	-
Office	Time expended	44,310	4,565	3,661	-	-	-	-
Premises	Time expended	78,468	5,901	5,689	-	-	-	-
Governance	Time expended	5,025	829	481	-	-	-	-
Other	Time expended	2,763	189	155	-	-	-	-
		<u>280,113</u>	<u>26,580</u>	<u>32,974</u>	<u>2,169</u>	<u>16,245</u>	<u>4,872</u>	<u>4,321</u>

8 Support Costs	Basis of allocation	Income Maximisation	St Anns Welfare Benefit Service	SWOP Contract	Poole Housing Partnership	Personal Budgeting Support	Big Energy Saving Week	Hate Crimes
		£	£	£	£	£	£	£
Salaries	Time expended	7,364	2,377	-	2,993	7,755	-	1,967
Staff & Volunteer	Time expended	-	274	-	301	274	-	23
Office	Time expended	-	718	-	773	659	-	50
Premises	Time expended	-	865	-	1,146	1,259	-	355
Governance	Time expended	-	72	-	-	110	-	136
Other	Time expended	-	20	-	-	35	-	62
		<u>7,364</u>	<u>4,326</u>	<u>-</u>	<u>5,213</u>	<u>10,092</u>	<u>-</u>	<u>2,593</u>

8 Support Costs	Basis of allocation	Help to Claim	Debt & Benefits	Street Support	2019	Total
		£	£	£	£	£
Salaries	Time expended	3,840	9,129	-	-	228,180
Staff & Volunteer	Time expended	187	-	-	-	23,542
Office	Time expended	1,758	-	-	-	56,494
Premises	Time expended	860	-	-	-	94,543
Governance	Time expended	31	-	-	-	6,684
Other	Time expended	12	-	-	-	3,236
		<u>6,688</u>	<u>9,129</u>	<u>-</u>	<u>-</u>	<u>412,679</u>

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9 Governance costs	2019	2018
	£	£
Independent examination	4,990	4,931
Annual report and AGM costs	1,694	2,755
Trustees expenses	-	109
	<u>6,684</u>	<u>7,795</u>

10 Total expenditure	2019	2018
	£	£
This includes:		
Depreciation of owned fixed assets	5,986	2,520
Operating lease payments	18,783	8,946
	<u>24,769</u>	<u>11,466</u>

11 Staff costs	2019	2018
	£	£
Wages and salaries	633,356	401,379
Redundancy payments	11,430	-
Employers' National Insurance	40,509	22,099
Other pension costs	8,308	1,728
	<u>693,603</u>	<u>425,206</u>
Key Management Personnel	<u>147,150</u>	<u>128,776</u>
Average number of employees during the year	<u>39</u>	<u>28</u>

No employee received a salary in excess of £60,000 from the charity in the year ended 31 March 2019 or 31 March 2018

12 Independent Examiners Fees	2019	2018
	£	£
Previous Independent Examiner Fees	-	786
Current Independent Examiner Fees	4,990	4,145
	<u>4,990</u>	<u>4,931</u>

13 Tangible fixed assets	Computer	Office furniture	Total
	£	£	£
Cost			
At 1 April 2018	30,589	13,652	44,241
Additions	18,030	-	18,030
Disposals	(13,399)	-	(13,399)
At 31 March 2019	<u>35,220</u>	<u>13,652</u>	<u>48,872</u>
Depreciation			
At 1 April 2018	28,911	13,314	42,225
Charge for the year	5,808	178	5,986
Eliminated on disposals	(13,399)	-	(13,399)
At 31 March 2019	<u>21,320</u>	<u>13,492</u>	<u>34,812</u>
Net book value			
At 31 March 2019	<u>13,900</u>	<u>160</u>	<u>14,060</u>
At 31 March 2018	<u>1,678</u>	<u>338</u>	<u>2,016</u>

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14 Debtors	2019	2018
	£	£
Prepayments and accrued income	44,139	34,664
	<u>44,139</u>	<u>34,664</u>

15 Creditors: amounts falling due within one year	2019	2018
	£	£
Other taxes and social security costs	10,825	10,742
Deferred grants	25,484	5,832
Other creditors and accruals	30,493	29,052
	<u>66,802</u>	<u>45,626</u>

16 Deferred Income	2019
	£
Deferred income represents grants received that are returnable as follows:	
Balance at 1 April 2018	5,832
Credit to the Statement of Financial Activities during the year	19,652
Balance at 31 March 2019	<u>25,484</u>

17 Pensions
Employees of the charity are entitled to join a deferred contribution 'money purchase' scheme. The charity contribution is restricted to the contributions disclosed, £8,308 (2018: £1,728) was paid this year. There were no outstanding contributions at the year end. The cost of the defined contribution scheme is included within support costs and charged in accordance with the allocation of the related salaries to the respective funds of the charity.

18 Restricted Funds	At 1 April	Incoming	Resources	Transfers	At 31 March
	2018	resources	expended	£	2019
	£	£	£	£	£
Analysis of fund balance by project:					
Restricted Capital equipment	1,130	-	-	(1,024)	106
Wessex Water	-	17,078	(17,078)	-	-
Money Advice Service	-	78,015	(78,015)	-	-
Pensionwise	-	103,316	(103,316)	-	-
Macmillan	-	70,623	(70,623)	-	-
Financial Wellbeing Project	-	27,345	(27,345)	-	-
Hospital of St Mary Magdalen - Home Service	-	1,346	(1,346)	-	-
Hospital of St Mary Magdalen - Debt Advice	-	2,154	(2,154)	-	-
Universal Credit Advisor Service	-	10,100	(10,100)	-	-
Essential Drug & Alcohol Support Service	-	3,900	(3,900)	-	-
Sovereign Housing	-	2,500	(2,500)	-	-
St Anns Welfare Benefit Service	-	14,620	(14,620)	-	-
SWOP Contract	-	9,564	(9,564)	-	-
Poole Housing Partnership	-	15,000	(15,000)	-	-
Debt & Benefits Project	3,000	35,334	(38,334)	-	-
Personal Budgeting Support	-	17,571	(17,571)	-	-
Income Maximisation Project	-	14,579	(14,579)	-	-
Hate Crimes	-	10,228	(10,228)	-	-
Help to Claim	-	13,318	(13,318)	-	-
Street Support	-	9,800	(7,336)	-	2,464
	<u>4,130</u>	<u>456,391</u>	<u>(456,927)</u>	<u>(1,024)</u>	<u>2,570</u>

The purpose of each fund is detailed in the Report of the Trustee Directors.

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COMPARATIVE

	At 1 April 2017	Incoming resources	Resources expended	Transfers	At 31 March 2018
	£	£	£	£	£
Analysis of fund balance by project:					
Restricted Capital equipment	2,874	-	-	(1,744)	1,130
Wessex Water	1,669	18,830	(20,499)	-	-
Money Advice Service	17,301	65,075	(82,376)	-	-
Pensionwise	190	79,108	(79,298)	-	-
Macmillan	-	33,933	(33,933)	-	-
Financial Wellbeing Project	-	6,757	(6,757)	-	-
Universal Credit Advisor Service	-	3,589	(3,589)	-	-
Essential Drug & Alcohol Support Service	-	1,625	(1,625)	-	-
St Anns Welfare Benefit Service	-	4,873	(4,873)	-	-
SWOP Contract	-	3,188	(3,188)	-	-
Poole Housing Partnership	-	5,000	(5,000)	-	-
Benefits Project	-	3,000	-	-	3,000
Personal Budgeting Support	-	4,079	(4,079)	-	-
Big Energy	-	1,000	(1,000)	-	-
	<u>22,034</u>	<u>230,057</u>	<u>(246,217)</u>	<u>(1,744)</u>	<u>4,130</u>

19 Designated Funds

	At 1 April 2018	Incoming resources	Resources	Transfers	At 31 March 2019
	£	£	£	£	£
Core Continuity Fund	100,000	-	-	(8,918)	91,082
Capital Equipment	886	-	-	(454)	432
	<u>100,886</u>	<u>-</u>	<u>-</u>	<u>(9,372)</u>	<u>91,514</u>

At 31 March 2019 designated funds were represented by £432 (2018 - £886) tangible fixed assets and the balance is cash at bank

COMPARATIVE

	At 1 April 2017	Incoming resources	Resources	Transfers	At 31 March 2018
	£	£	£	£	£
Core Continuity Fund	100,000	-	-	-	100,000
Capital Equipment	1,664	-	-	(778)	886
	<u>101,664</u>	<u>-</u>	<u>-</u>	<u>(778)</u>	<u>100,886</u>

At 31 March 2018 designated funds were represented by £886 (2017 - £1,664) tangible fixed assets and the balance in cash at bank

20 General fund

	At 1 April 2018	Incoming resources	Resources	Transfers	At 31 March 2019
	£	£	£	£	£
General fund	33,341	446,754	(490,491)	10,396	-

COMPARATIVE

	At 1 April 2017	Incoming resources	Resources expended	Transfers	At 31 March 2018
	£	£	£	£	£
General fund	88,376	334,549	(392,106)	2,522	33,341

21 Other financial commitments

	2019	2018
	£	£
At the year end the company had annual commitments under non-cancellable		
Operating leases and maintenance agreements which expire:		
within one year	17,406	19,946
within two to five years	73,781	86,688
	<u>91,187</u>	<u>106,634</u>

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22 Members' liability

The company is limited by guarantee. Every member of the company undertakes to contribute to the assets of the company, in the event of the same being wound up while he or she is a member, or within one year after he or she ceases to be a member, for payment of the debts and liabilities of the company contracted before he ceases to be a member, and of the costs, charges and expenses of winding up such amount as may be required not exceeding £1. At the balance sheet date there were 20 members (2018 - 20).

23 Trustee Directors' remuneration and expenses

No Trustee Director received any remuneration from the charity in relation to the performance of their duties as Trustee Directors (2018: £Nil)
Total expenses reimbursed to the Trustees during the year amounted to £10 (2018: £650). The number of trustees that reclaimed travel and subsistence expenses in the year totalled 2 (2018: 5).

24 Related parties

There were no related party transactions during the period (2018: £Nil).

25 Financial instruments

	2019	2018
	£	£
Financial assets		
Debt instruments measured at amortised cost:		
Prepayments and accrued income	44,139	34,664
	<u>44,139</u>	<u>34,664</u>
Financial liabilities		
Measured at amortised cost:		
Other taxes and social security costs	10,825	10,742
Deferred grant	25,484	5,832
Other creditors & accruals	30,493	29,052
	<u>66,802</u>	<u>45,626</u>

26 Business combinations

On 1 January 2019, the charitable activities of Christchurch Citizens Advice Bureau were combined with that of Citizens Advice Bournemouth and Poole. (2018: Poole Citizens Advice Bureau acquired)
The net assets acquired from Christchurch Citizens Advice Bureau amounted to £70,000 representing that Charity's Continuity Reserve of £60,000 together with its IT replacement reserve of £10,000. Those net assets were acquired for no consideration and this has been recognised within Donations and legacies (see note 2) in accordance with the SORP.

	Christchurch Citizens Advice Bureau		Poole Citizens Advice Bureau	
	2019	2018	2019	2018
	£	£	£	£
The net assets acquired represented:				
Debtors and prepayments	-	7,440		
Cash at bank and in hand	77,950	103,843		
Accruals and deferred income	(7,950)	(65,520)		
	<u>70,000</u>	<u>45,763</u>		

