

Citizens Advice Purbeck

Annual Report

2019 - 20



**citizens
advice**

Purbeck

About us

Citizens Advice Purbeck is a local charity that helps people with the problems they face. Advice is delivered by trained volunteers, supported by a team of paid staff.

Face to face advice is offered from our offices in Swanage and Wareham, and from our outreaches at Bovington, Lytchett Matravers and Upton.

Our aims

- To provide the advice people need for the problems they face
- To improve the policies and practices that affect people's lives

Our principles

- Free
- Confidential
- Independent
- Impartial

Our impact

- For every £1 invested in our services, we financially benefit clients by £17.72
- For every £1 invested in our services, we add £21.77 in public value
- We reduce public expenditure on homelessness, unemployment, mental health services and legal action
- Our volunteering brings people together, improving our local communities and the people we help

Contact us

- www.purbeckadvice.org.uk
- 03444 111 444 - Dorset Adviceline
- adviser@purbeck.cabnet.org.uk

The trustees are pleased to present our Annual Report in conjunction with the Directors' report and Independently Examined Accounts for the year ended 31.3.20 in accordance with the current guidance of FRS102 including Updated Bulletin 1 (dated 2.2.16).

The trustee board oversee the information security of all personal information of our clients, staff, funders and strategic partners that is processed. Citizens Advice Purbeck hold joint responsibility for client data that is held in our case management system, with the national Citizens Advice Service. An information assurance management team exists to ensure the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements of the General Data Protection Regulation and Data Protection Act 2018.

Chair's Introduction

I am delighted that Citizens Advice Purbeck has enjoyed a further highly successful year both financially and in terms of the quality of the service we offer the people of Purbeck.

When I wrote my report from the Chair last year, I expressed concern for our long term future financial stability with the then impending local government reorganisation and indeed while that uncertainty remains, in the short term things are going well. I am confident that our key core funder, Dorset Council, values and appreciates the work of Citizens Advice.

Citizens Advice Purbeck continues to receive its fair share of local resources and thanks to the highly effective bid writing skills of the management team we have been able to command a share of national funding initiatives wholly disproportionate to our relatively small size. These successes are bringing significant additional financial and community resources into the area.

Relationships with other local Citizens Advice offices continue to be productive and there are clear signs that greater cooperative working is becoming increasingly embedded in our culture. This will surely lead to an even better service provision for clients, greater operational efficiency and better value for the money provided to us by our supporters and service commissioners.

My other priority for the year was to see an extension of our services in Purbeck and you will read about our progress in the Manager's report with further improvements identified. Again, this is clearly good news.

I was particularly pleased in February this year to be invited to take part in a day training session with all staff and volunteers which focused around reviewing existing organisational and delivery practices and identifying ways to improve the service to clients in Purbeck. The atmosphere was lively and enthusiastic and participants engaged in workshop discussions with genuine interest and commitment. Issues for action have been identified and are being incorporated into our development planning for the year ahead. For me as Chair the day really did highlight the diversity and energy of the staff and volunteers; the local community is extremely lucky to have this resource available.

As the financial year ended, our service delivery was impacted by Covid19. The pandemic will influence our work going forward into 2020/21. This is discussed in more detail in the Treasurer's Financial Review.

Once more on behalf of the Trustee Board I must express my thanks to our volunteers and staff for their skills, energy and commitment. I am confident that we can look forward to another successful year ahead.

Richard Holman
Chair of Trustees

Citizens Advice Purbeck 2019-20

2,374 people

helped through our face to face, telephone and email advice with

9,034 issues



The 4 most common issues were:

Benefits
(33%)

Utilities
(18%)

Debt
(18%)

Housing
(7%)

Top benefit issues:

Universal Credit 49%

Personal Independence Payment 16%

Housing/ Council Tax 14%

£3.37m

in value to the people we help

We help individual clients to achieve individual financial outcomes like getting back-dated benefits, writing-off debts and refunds for consumer issues.

£4.1m

total public value

When people have fewer problems they have higher levels of wellbeing, participation in society and productivity. Our calculation of public value also includes the value of a volunteer run service.

£700,000

fiscal value

Financial savings to local and national Government due to fewer payments for out-of-work benefits, costly evictions, re-housing evicted tenants and less demand on the NHS.



Overview from our Chief Officer

We are a locally based charity, primarily focussed on delivering help and advice to people in need in Purbeck. But we are more than that.

We are a team of volunteers, staff and trustees largely from the local area, providing local voluntary and paid employment opportunities. Further, our campaigning work gives a voice to local people on national issues. I am proud that we continue to offer a free, quality assured advice service to anyone and everyone who needs it. I am also proud to report that once again we passed, with flying colours, the annual Leadership Self-Assessment audit across all categories. This audit is a requirement of membership of national Citizens Advice and independently measures our work and management. This result is testament to the hard work and dedication of all our volunteers, staff and trustees.

In Purbeck the demand for advice is growing. As too are the complexity of problems that our clients present. As a rural district which includes large areas of the stunning Jurassic coastline, it's easy to understand why holiday makers flock to Purbeck, many making it their second home. This seasonal influx brings with it employment opportunities and increased local spend. But when the holiday makers withdraw the area is left with bafflingly high house prices and rents, low salaries and insecure employment. 37.7% of residents live in "off-gas areas" making them dependent on high-cost fuels to heat their homes; 10.1% of all properties are energy inefficient.

The district has an ageing population, poor rural transport links, poor broadband connectivity and major digital inclusion issues. In short, across Purbeck there is considerable income inequality and hidden deprivation. The situation for the most vulnerable is further compounded by the ongoing impact of austerity and new digital requirements by many agencies. Universal Credit is entirely online; more than ever before the complexity of making a claim for benefits, or appealing a decision, leaves people feeling confused and anxious, often without money for food or heating. Consequently, we are often seeing clients present with a myriad of complex issues and our resources are stretched to capacity.

We have responded to these challenging circumstances by growing the size and skills of our paid staff and volunteer workforce, developing a highly trained team that can respond to the demands placed on them with confidence and empathy. We have established a reputation and capability for the provision of energy related advice to clients through a number of related projects, energy advice work continues to grow, not only supporting our work in tackling fuel poverty, but also contributing to our sustainability. Our welfare benefits team; funded through a mix of national Citizens Advice, Dorset Council and Valentine Trust, continues to receive a high demand for referrals and the team have a constant battle to keep themselves up to date with the many changes in legislation.

The success of our homelessness prevention projects has also enabled us to successfully achieve additional funding which will enable the partnership work we do with Dorset Council to continue into 2020 and beyond.

We have also established a new outreach service in The Lytchetts and Upton Ward. I am pleased to report we now have access to face to face advice in this ward four days a week in libraries and the Town Council office.

We continue to reach out to younger people through our partnership work with Purbeck Youth and Community Foundation and The Purbeck School, talking to students about their rights and responsibilities as they consider leaving home and moving into employment or independent living.

Looking to the future, it's the sustainability of our charity that we want to achieve. This is not sustainability only in an environmental sense, but more broadly. Our sustainability through diversity of restricted project funding remains healthy, our income in the year was spread across 23 contracted project funds. We are continuing to take steps to ensure the charity is able to continue its work well into the future. To achieve this, we need to; keep clients at the heart of what we do; safeguard the wellbeing of our workforce; ensure good governance and in recognition of the constant demands of change to make sure that we build a learning culture into our everyday operations.

As a small charity we thank everyone that has helped us this year. Our paid staff and volunteers, donors and funders, local people and businesses. We intend to keep engaging with them and building on our successes to make sure we are here in the future to support and where needed to advocate for Purbeck residents.

Helen Goldsack
Chief Officer

Our team

**36 volunteers gave
12,324 hours of their
time...**

**Our volunteers cover a variety
of important roles including
receptionist, adviser,
administrator, research &
campaigns, publicity,
fundraising and more.**

**The value of volunteering in
Purbeck in the year
was £170,320**



15 advisers

5 administrators

2 receptionists

**6 trainee
advisers**

**1 research &
campaigns**

**3 IT Volunteer
Support**

**... supported by 17
paid staff**

8 trustees



Homelessness Prevention – What's that about?...

I have been the Homelessness Prevention Adviser at Purbeck Citizens Advice for nearly 8 years. When people ask what I do they often assume that I am dealing with the street homeless population. It is an understandable assumption for those who have never really had issues with accommodation – homelessness = no where to live = living on the streets.

In reality, of course, homelessness describes so many other states of accommodation – the young or not so young person who is sofa surfing between friends; the man whose relationship break up has meant he is living in his car; the young single mother who has gone back to her parents - sharing a bedroom with her younger sister at best, sleeping on the sofa at worst; the disabled person whose home is no longer suitable for her needs, such that her home now feels like a prison.

These clients need help understanding their housing options. Those options might include an application to the Housing Register or looking for privately rented property or making a homelessness application to the Local Authority or all three. Whatever course they take I help them work their way through it.

I also deal with those who are at risk of homelessness – hence the job title Homelessness Prevention. I advise and support in order to prevent people losing their homes – the family who are in rent arrears and need help to negotiate a payment plan with their landlord so that the landlord does not take possession proceedings. Helping the single parent to prepare for a possession proceedings court hearing which is imminent – does she have a case to argue for a Suspended Possession Order so that she is not evicted?

The job is never dull, often times complex and urgent, but very satisfying.

Philomena Murphy
Homelessness Prevention Adviser



Liz's story

Liz was forced to give up her rented flat and indeed her life in London through ill health. She found she could no longer do her job because of her physical ailments, together with her depression and anxiety.

This single woman in her 30s was sleeping on her Father's sofa in his one bedroom flat. She had issues with her benefits, was starting to fall into debt and her health was deteriorating. What's more, her already fragile relationship with her Father was at breaking point – he wanted her to move out as soon as possible.

Liz came to Citizens Advice not knowing where to turn, but she knew the key was to try to resolve her accommodation problem.

Liz was advised on all her housing options. She was assisted to make a Housing Register application, advised on the medical evidence needed to support that application. She was advised on how to make a Homelessness Application – the process and qualifying criteria, the timescales, the likely accommodation offered, both emergency and temporary. She was advised on how to approach hunting for private rentals – in particular creating a "Tenant CV" that she could present to agencies and landlords. She had a good record as a tenant and needed to present herself as a viable and attractive tenant, who hoped to be back to work at some point.

Liz was also referred to our Benefits Caseworker, who helped her apply for Personal Independence Payment and Universal Credit. She was also helped to resolve an issue with her Employment Support Allowance. Our Debt caseworker offered Liz debt advice.

Liz knew applying to the Housing Register was not a quick fix for her accommodation needs. She also felt that she could not face going through the homelessness system – she feared for her mental and physical health.

Liz did put a "Tenant CV" together and as a result has secured a private rental to move into in the autumn. In the mean time she has moved in with a friend as a lodger, for which she is now receiving Universal Credit Housing Costs thanks to our Benefits Caseworker. Liz has sought support from the GP with her health, feels she has her finances under control and is looking forward to living independently again.



How we help clients Keep Warm for Less

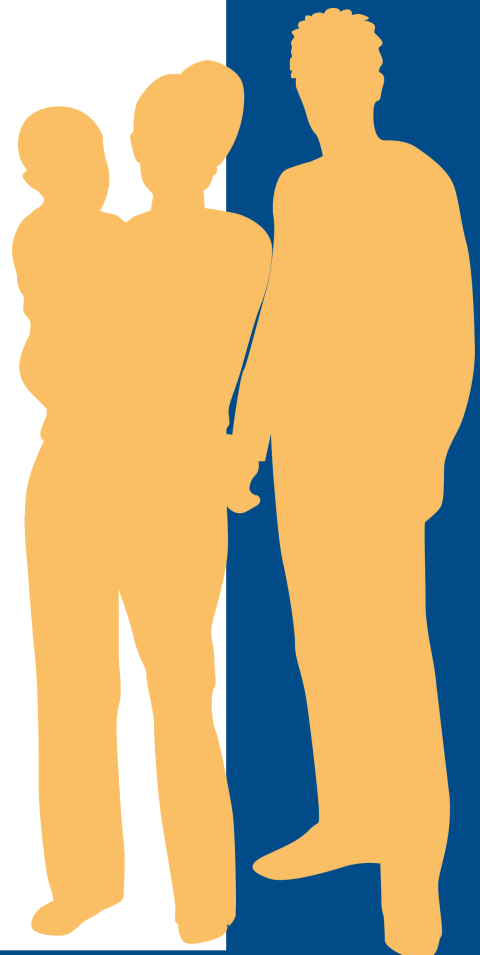
The Keep Warm for Less Project (KWFL), funded by the Energy Savings Trust for two years, began in July 2019. The aim of the project is to build resilience to, and reduce, fuel poverty in vulnerable households in the new Dorset Council area. A vulnerable household is defined as *"a member of the household with a long-term health condition or disability, this does not need to be the client"*.

The project offers:

- Support to households in order to get the more out of their heating and hot water systems, such as showing clients how to use the heating and hot water systems, timers/programs, night storage heaters, plus other practical advice. This included, where appropriate, referring on to other agencies such as Healthy Homes Dorset or LEAP.
- Looking at ways to reduce energy consumption and expenditure through switching provider and/or changing behaviour.
- Seeing if the household is eligible for extra income through benefit checking and grant applications.
- Considering options where bills or prepayment meters payments, to avoid debt and disconnections.
- Helping resolve problems with energy suppliers.
- Where advice is required outside the remit of the project, clients have been provided with appropriate information and/or referred on to a local CAB or other service.

Appointments are offered in local Citizens Advice Offices or outreaches, and home visits.

Laura Wilcox
KWFL Adviser



Amanda's story

Amanda had retired from work to support her health and wellbeing; her husband was still working so there was no concerns about their income. However, earlier this year Amanda separated from her husband, this left her with no income. She had no choice but to apply for Universal Credit. She was supported by the Citizens Advice to review her income and applied for Council Tax Reduction, Discretionary Housing Payment and Personal Independence Payment, all of which take time to be awarded. She was struggling financially, and the Adviser referred her to the KWFL Energy Affordability Adviser.

The Adviser supported her to:

- *Set up her own account for Gas and Electricity with the same provider.*
- *Understand that the provider had put her on a standard tariff and the costs of this.*
- *Complete a tariff comparison, showing a saving of £378.98 over a year.*
- *Make the decision to switch and empowered her to do this on her own.*
- *Access a Surviving Winter Grant, to help paying bills and reduce the anxiety of her situation.*
- *Register for the Priority Service Register for both electricity and water.*
- *Obtain information on the Warm Homes Discount so she could apply for the 2020/2021 scheme in, which pays £140 onto her electricity.*



Spotlight on...

Big Energy Saving Network

Big Energy Saving Network (BESN) is a National CitA project, which aims to address energy issues for vulnerable consumers. The aim being to help people with their energy bills – encouraging them to switch provider, sign up for Warm Home Discount (WHD), sign up to Priority Service Register (PSR) and take other energy saving measures in the home to become energy efficient.

Purbeck CA has been involved in BESN since 2016 and in response to feedback from previous years, for 2019-20 the project was re-organised to divide the work of the “Energy Champions” into both “Energy Champions” who would continue to work directly with consumers and a “Regional Lead”, who was responsible for training Front Line Workers in their region.

As a result Purbeck CA was awarded 4 consumer “Energy Champions” and also selected to deliver one of the 20 national Regional Lead roles. The Champions were required to give advice to a total of 400 consumers, with the Regional Lead training 300 front line workers, thereby ensuring that not only was advice given directly but that energy advice was cascaded out through LCA’s and other partner organisations through contacts with a wide range of households.

With two Regional Leads allocated to cover the South West Region, it was agreed to divide up the area which covered from Gloucester, Bristol, Wiltshire down to Dorset and across to Somerset, Devon and Cornwall.

As Regional Lead, I delivered training to more than 250 front line workers, both advisers in 7 LCA’s but also to 12 other organisations. The training covered both national energy resources – WHD, PSR etc, but also local solutions for funding and support available to households in Dorset (referrals to other Purbeck based energy advice projects and Public Health Dorset supported projects). The final 2 trainings unfortunately had to be postponed in early March due to limitations as a result of Covid-19.

This being the first year that the Regional Lead role has been set up, there were some teething issues to resolve – with both RL’s for the SW Region being awarded to organisations based in Dorset, and placing the RL in a co-ordination role for the Energy Champions which had not previously existed. In general, the Energy Champions were happy to be able to focus on providing energy advice to consumers, and not to have the tangential work of delivering training to front line workers.

Feedback from those receiving the training was very positive as it enabled them to provide practical support to the households they were in contact with. One case example provided after the training said:

"I used my new knowledge to support a young woman who lived with her 2 year old son, and advised her on the warm home discount and gave her some information on LEAP. I also advised her of the Priority services register, as she lives alone and suffers with mental health problems, in the hope this would be one less thing for her to worry about. I found the energy advice booklet very useful to refresh my memory and refer to whilst talking to clients if energy issues have arisen."

Kate Pryce

Priority Services Register Champion



Spotlight on...

Our Services in Purbeck

Throughout the 2019/20 year, Citizens Advice Purbeck continued to provide a face to face, telephone and email service to the residents of Purbeck and contributed to running Dorset's telephone Adviceline service alongside the other local Dorset Citizen Advice offices.

Whilst it was a year when we said a reluctant goodbye to two of our volunteers we were able to welcome new members of staff who will help to continue the essential work carried out by Citizens Advice Purbeck. Although he was soon to retire, one of our longest serving volunteers, Mike, was nominated for the Dorset Volunteer Awards 'Volunteer of the Year'.

We successfully trained a new group of volunteers who have gone on to become an integral part of our team of amazing advisers who give their time and considerable efforts helping to provide their local community with the advice and support people need for the problems they face.

Obviously, the final month of the 2019/20 year was not one that anyone foresaw, but was met by all the staff with stoicism, great co-operation and a willingness to take on the many challenges in adjusting to a new way of working and help make it such a success.

Research & Campaigns

A dual aim of Citizens Advice is to improve the policies and practices that affect people's lives. We do this both as an independent office and as part of the Dorset Research and Campaigns Group made up by all the local offices in Dorset.

Part of the Dorset R&C Group work in 2019/20 considered the closing of bank branches on our high streets and the impact this was having on local people. Questionnaires were completed by clients of all the Dorset offices in Nov/Dec 2019 and a draft report compiled. The sudden and unexpected events of this year and the forced change to the way everybody conducts daily tasks may make an interesting addendum to the final report.

We once again took part in Scams Awareness Fortnight, a national campaign. This year's campaign took place over two weeks in June, during which Citizens Advice Purbeck had displays, leaflets and information available in both Wareham and Swanage libraries as well as posters and information in local businesses and organisations. Advisers were available to give leaflets, information and advice to local residents at stands in local supermarkets.

Big Energy Savings Week took place in January 2020 and we took our displays and advisers to two local garden centres, Durlston Country Park, local cafes and parish halls making information available to hundreds of local residents. We also continued to use social media, the press and our website to raise the office profile and keep local people informed of our work and aware of both local and national issues that could affect their lives.

Judy Herring
Advice Service Manager

Financial Review

The accounts for the year ended 31st March 2020 show a surplus of £24,969. This is an increase over the surplus of £14,788 achieved in 2018/19 and a very positive outturn for the bureau compared to the original 2019/20 budget that projected a deficit of £47,626.

The increase in the financial outturn of £10,181 has been achieved through the generation of additional income from charitable activities of £54,278. This increased grant income has been offset by increased spending on staff resources needed to support the delivery of grant projects of £37,798 and increased IT equipment spending of £5,999.

The successful new grants covered a range of activities with £68,626 being awarded for energy related work, £9,780 for homelessness reduction work and £20,370 for helping with Universal Credit claims. The new grant funding was offset by the completion in 2018/19 of several grant projects including Surestart (£3,448), Health Watch (£5,750), Smart Energy (£3,912) and Co-op funding (£8,661). The additional grant income has allowed the bureau to deliver more services to the residents of Purbeck.

The grant funding previously provided by Purbeck District Council has remained unchanged but is now provided directly by the new Dorset Council. To be consistent with the current treatment of the Dorset Council Strategic grant this funding has been treated within the accounts as a restricted grant. These funds were fully applied in 2019/20 in line with the grant objectives.

The income figure no longer includes any payment from Weymouth and Portland CAB. This management support has been concluded and no income was received from this source in 2019/20.

The lease on the new offices in Mill Lane continues to provide a much-improved facility for staff, volunteers and clients. It is sad to report that Bournemouth Churches Housing Association decided to terminate their use of the Mill Lane building for the Community Front Room project. The Bureau received rent of £5,342 for the period of occupation although this was offset by legal costs incurred in setting up the lease of £1,035.

2019/20 has seen an overall increase in reserves of £24,969. Allowing for the application of specific restricted and designated reserves the general unrestricted reserve has fallen by £3,547. A summary of the movement on reserves is set out below:

	Balance 31 March 2019 £	Fund Application 2019/20 £	Internal Allocation (restricted) £	Internal Allocation (designated) £	Balance 31 March 2020 £
General Reserve	83,226	6,266	15,187	(25,000)	79,679
Designated Reserves					
Information Technology	12,000			5,000	17,000
Lease Improvement Reserve	7,000	(1,000)			6,000
Closure Reserve	45,000			10,000	55,000
Interim Project Fund	10,000			5,000	15,000
Service Reorganisation Fund	15,000			5,000	20,000
Restricted Reserves	11,020	19,703	(15,187)		15,536
Total Reserves	183,246	24,969	0	0	208,215

The level of reserves was considered by Finance Sub-Committee on the 10th June 2020 and the reserve allocations confirmed by the Trustee Board on the 24th June 2020. The main changes to dedicated reserves were:

- **Closure Contingency:** The liabilities held by the bureau in the eventuality of its closure have been reviewed and reserve balance increased by £10,000. This increase reflects the higher salary liabilities created by new grant projects.
- **Information Technology Reserve:** An increase of £5,000 has been applied in anticipation of the increased IT infrastructure and equipment that the bureau will need as services are increasingly provided digitally in response to Covid19.
- **Service Reorganisation Reserve:** An increase of £5,000 to help meet the future costs of meeting organisational and strategic changes to cross county service delivery and the anticipated impact of post Covid19 service pressures.
- **Interim Project Reserve:** It is considered that the uncertainty around future funding and the need to incur funding in the preparation and submission of new project bids warrants an increase in funding of £5,000.

Restricted reserves have increased by £4,516. The internal transfer of £15,187 from restricted reserves shows the contribution made by grant funded projects to the core bureau costs. It is important to note that this level of contribution is dependent on maintaining a healthy level of grant funded projects and that without this internal transfer the financial position of the general reserve would be adversely affected.

The core spending of the bureau in 2019/20 continues to be supported by our grant from Dorset Council. The continued receipt of this core grant is essential to the operation of the bureau. The Council has confirmed the continuation of this funding in 2020/21 but has yet to agree how much funding will be available in 2021/22. Given the financial and service pressures that the Council is currently under it is possible that a reduced grant will be offered in 2021/22.

The financial out-turn reflects the effective financial management of the bureau. The bureau has built up substantial financial reserves and it planning to apply some of this funding in 2020/21 to help both deliver new services and to maintain current services but deliver them in different ways.

Looking forward to 2020/21 once again the only certainty is uncertainty. The changes to Local Government and Brexit created uncertainty but nothing prepared us for uncertainty created by Covid19. The impact of the pandemic will dominate our work in 2020/21.

The full impact of the pandemic on the way the bureau works and on the community that we serve is still unknown. The most immediate impact has been on the ability of the bureau to provide advice with the effective closure of the bureau offices and community buildings to clients and the inability to deliver face to face outreach work in the community. Like most sectors of the community we have been forced into a steep learning curve over the development of remote services based on telephone and internet channels. Staff and volunteers have learnt new skills and required new resources to enable effective home working.

Looking back, we will probably find that the initial 'stay at home' period was the easy part. The new ways of working will now become the new normal. However, for many of our clients a return to a more traditional, face to face service will be required. Providing clients with more ways to access our services will invariably place greater demands on the finances of the bureau and pressures on staff and volunteers. How we open our offices so that they are safe places for clients and staff to meet in unclear, especially given the restrictive nature of many of our buildings.

Last year I commented on the potential impact of a volatile political and economic environment created by the negotiations to leave the European Union and the danger that this uncertainty would manifest itself in an increased call on bureau services. The economic and social impact of the pandemic has the potential to supercharge these pressures. It is likely that the local economy will be hard hit and as the emergency props such as the job furlough scheme and the eviction moratorium are removed the demands on bureau advice and support will only increase.

The bureau is trying to prepare for this pressure by strengthening specific advice areas such as employment and housing and trying to help develop more strategic working arrangements across the Council area with the other Dorset bureau and community partners. Our core funder's plans have also been blown off course and we still face the uncertainty of how much Dorset Council grant funding will be available in 2021/22 or the basis of any grant.

However, the bureau is well placed financially and operationally to confront these operational and financial pressures with the bureau balances realistic and appropriate for the challenges ahead and a very effective and successful project funding team bringing external funding into Purbeck and the wider county community.

Stephen Parker
Treasurer

Extract from the Accounts

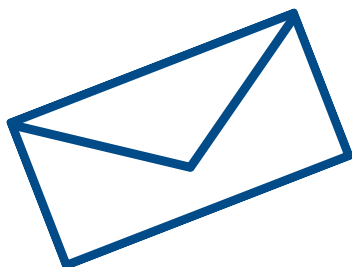
	2018/19	2019/20	Variance £
General Income			
Parish Councils	2,000	2,000	0
Upton & Lytchett Minster Town Council	750	0	(750)
Donations	2,139	1,825	(314)
Fundraising & Other Income	2,307	15,550	13,243
Interest	1,196	1,547	351
Project and Restricted Income			
Purbeck District Council	64,950	0	(64,950)
Dorset Council	8,000	72,950	64,950
Valentine Trust	10,000	10,000	0
Homelessness Project	7,610	7,610	0
Homelessness Reduction	6,986	16,766	9,780
Dorset Community Foundation (DCF)	5,000	500	(4,500)
Smart Energy Grant	3,912	0	(3,912)
Wessex Water	4,800	4,800	0
Surestart	3,448	0	(3,448)
Lytchett Matravers Parish Council	2,182	2,315	133
Energy Best Deal	25,350	23,040	(2,310)
Lloyds Bank Foundation	24,799	20,833	(3,966)
Healthwatch	5,750	0	(5,750)
CitA Broadband	312	500	188
Hall & Woodhouse/Persimmon Homes	1,500	0	(1,500)
Big Energy Saving Week	4,000	2,000	(2,000)
Big Energy Saving Network	15,000	14,000	(1,000)
Co op	8,661	0	(8,661)
Income Maximisation	11,511	10,811	(700)
The Big Give	4,744	5,303	559
Weymouth & Portland Citizens Advice	13,826	0	(13,826)
CAiD	3,616	3,914	298
National Lottery Awards for All	2,490	7,470	4,980
help2 Claim	2,818	23,188	20,370
Brochure Income	696	0	(696)
BESN Regional Lead	0	12,975	12,975
Quartet	0	2,143	2,143
Priority Services Register	0	31,200	31,200
Keep Warm for Less	0	24,451	24,451
Debt Relief Order	0	220	220
Total Income	250,353	317,911	67,558
Expenditure			
Salary Costs	194,054	230,066	36,012
Staff Costs	6,861	8,647	1,786
Premises Costs	6,604	7,351	747
Office Costs	12,313	17,048	4,735
Other General Expenditure	14,868	28,813	13,945
Governance Costs	865	1,017	152
Total Expenditure	235,565	292,942	57,377
Surplus of Income over Expenditure	14,788	24,969	10,181

Clients say...

Great service really helpful amazing staff

The team were a great support and were familiar with complicated forms such as I had, that being PIP.

They are fantastic helped me so much, don't know how I could have managed without them. A great big thank you - you all do so much, amazing job



**THANK
YOU**

Everyone we have come into contact with at the Citizens Advice have been very kind and professional and helpful, it's trying to get through to the universal credit system, that we are not able to survive on what I earn and pay bills, et cetera

I was actually doing an online heating claim for my son who has learning disabilities. I had used the number phoning many times and missing the person. Eventually spoke to a lady in Wareham office who talked me through the form. She was very helpful. My computer skills are somewhat limited so I was glad for the help his claim did come through.

Excellent service

“ ”



Thank you to our supporters

Project-funding

Citizens Advice
Dorset Community Foundation
Energy Saving Trust
Lytchett Matravers Parish Council
Lloyds Bank Foundation
National Lottery Awards for All
Quartet
SSEN
The Big Give
The Valentine Trust
Wessex Water

Councils

Dorset Council
Lytchett Minster & Upton Town Council
Swanage Town Council
Wareham Town Council

Parish Councils

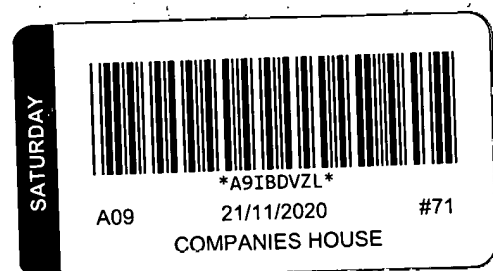
Corfe Castle PC
East Stoke PC
Langton Matravers PC
Morden PC
Wareham St Martins PC
West Lulworth PC

Special Thanks

To the many individual and other donors who have given so generously over the course of the year. Thanks also to the many individuals and businesses who have supported us in different ways by donating their time, expertise and resources.

PURBECK CITIZENS ADVICE BUREAU
(A Company Limited by Guarantee)

DIRECTORS' REPORT AND UNAUDITED ACCOUNTS
FOR THE YEAR ENDED 31ST MARCH 2020



COMPANY NUMBER 3510199 (ENGLAND AND WALES)
REGISTERED CHARITY NUMBER 1068414

PURBECK CITIZENS ADVICE BUREAU
(A Company Limited by Guarantee)

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PURBECK CITIZENS ADVICE BUREAU
(A Company Limited by Guarantee)

**Last
(re-) elected/
(re-)co-opted**

Directors:

Richard Holman (Chair)	2nd October 2019 / Re appointed as Chair 4th December 2019
Stephen Parker (Treasurer)	3rd October 2018 / Re appointed as Treasurer 4th December 2019
Linda Kenyon (Vice - Chair)	2nd October 2019 / Re appointed Vice Chair 4th December 2019
John Coverdale	2nd October 2019
Tim Smith	3rd October 2018
Shelley Cranshaw	Resigned 6th April 2019
Nicola Wiggins	2nd October 2019
Tim Morris	3rd October 2018
Ginette Boyd	2nd October 2019
Hilary Goodinge (representative)	3rd October 2018 / Resigned 26th June 2019
Tim Morris (representative)	Stepped down as a representative 9th May 2019 (Not elected to Council)
Chris Moreton (representative)	26th June 2019
Beryl Ezzard (representative)	25th September 2019
Bill Pipe (representative)	25th September 2019

Secretary: Richard Holman (Company Secretary)

Working Name: Purbeck Citizens Advice

Charity Number: 1068414

Company Number: 3510199 (England and Wales)

Registered Office: Mill Lane, Wareham, Dorset. BH20 4RA

Independent Examiner: J. Richardson ACA FCCA DCHA
Ward Goodman
4 Cedar Park, Cobham Road, Ferndown Industrial Estate, Wimborne. BH21 7SF

Bankers: Lloyds Bank Plc.
3, South Street, Wareham, Dorset BH20 4LX

PURBECK CITIZENS ADVICE BUREAU
(A Company Limited by Guarantee)
DIRECTORS' REPORT FOR THE YEAR ENDED 31ST MARCH 2020

The Board of Directors submits its report and annual accounts for the year ended 31st March 2020.

Statement of Trustees' responsibilities

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

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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Risk management

The board examines the major risks that the company faces each financial year when preparing and updating the strategic plan. The company has developed systems to monitor and control these risks to manage any impact that they may have on the company in the future.

Objects of the charity, principal activities and organisation of our work

- * The charity is constituted as a company limited by guarantee, and is therefore governed by its memorandum and articles of association. It is registered as a charity with the Charity Commission.
- * The charity's object and its principal activity is that of Citizens Advice Bureau for the Purbeck area.
- * The charity is organised so that the directors meet regularly to manage its affairs.

When new trustees are required, persons who are considered to offer particular expertise to the charity are invited to attend a trustee meeting and are given a full explanation of the purposes, ethos and practices of Purbeck Citizens Advice Bureau before being invited to serve on the Board.

Reserves Policy

The expenditure of the charity is comprised of core central operating expenditure and individual project expenditure. Core operating costs will be maintained at the minimum level necessary to keep the charity properly operational. Budgets for each project are individually ring-fenced to protect the overall financial stability of the charity. Prior to year end, the Trustees decided to review the level and composition of the charity's reserves. The main changes to the designated reserves were :-

Closure Reserve: the reserve balance was increased by £10,000. This increase reflects the higher salary liabilities created by new grant projects.

Additional Information Technology Reserve: the reserve balance was increased by £5,000. This increase has been allocated in anticipation of the increased IT infrastructure and equipment that the bureau will need as services are increasingly provided digitally in response to Covid19.

Service Reorganisation Fund: the reserve balance was increased by £5,000. This increase has been allocated to help meet the future costs of meeting organisational and strategic changes to cross county service delivery and the anticipated impact of post Covid19 service pressures.

Interim Project Reserve: the reserve balance was increased by £5,000. It is considered that the uncertainty around future funding and the need to incur funding in the preparation and submission of new project bids warrants this increase.

Restricted reserves have increased by £4,516. The internal transfer of £15,187 from restricted reserves shows the contribution made by grant funded projects to the core bureau costs. It is important to note that this level of contribution is dependent on maintaining a healthy level of grant funded projects and that without this internal transfer the financial position of the general reserve would be adversely affected.

PURBECK CITIZENS' ADVICE BUREAU
(A Company Limited by Guarantee)

DIRECTORS' REPORT FOR THE YEAR ENDED 31ST MARCH 2020

Reserves Policy (continued)

At 31st March 2020, the charity's "closure" reserve was £55,000 - the equivalent to 6.6 months core operating costs (not including any project expenditure.) This means the unrestricted reserves can now be used to meet the day to day needs of the charity. (Please see note 12 to the accounts for a detailed split of the reserves held by the Bureau.)

Public Benefit

The Trustees have given due regard to public benefit when planning the charity's activities, in accordance with Sections G2 and G3 of the Charity Commission's General Guidance on Public Benefit (January 2008).

The paragraphs above set out our activities, achievements and performance during the year, which are directly related to the objects and purposes for which the charity exists. The charity achieves its principal objects and purposes through general and specialist advice delivered free to any member of the public in the local community to provide immediate and lasting assistance with all types of problem. These benefits are directly related to the aims of the charity and are fully compliant with the Principles 1 and 2 of the Charity Commission Principles on Public Benefit.

Review of Activities

The accounts for the year ended 31st March 2020 show a surplus of £24,969. This is an increase over the surplus of £14,788 achieved in 2018/19. The increase in the financial outturn of £10,181 has been achieved through the generation of additional income from charitable activities. The successful new grants covered a range of activities including energy related work, homelessness reduction work and helping with Universal Credit claims. The additional grant income has allowed the bureau to deliver more services to the residents of Purbeck. The grant funding previously provided by Purbeck District Council has remained unchanged but is now provided directly by the new Dorset Council. The lease on the new offices in Mill Lane continues to provide a much-improved facility for staff, volunteers and clients. It is sad to report that Bournemouth Churches Housing Association terminated their use of the Mill Lane building for the Community Front Room project during the year. The core spending of the bureau in 2019/20 continues to be supported by our grant from Dorset Council. The Council has confirmed the continuation of this funding in 2020/21 but has yet to agree how much funding will be available in 2021/22. The financial out-turn reflects the effective financial management of the bureau. The bureau has built up substantial financial reserves and is planning to apply some of this funding in 2020/21 to help both deliver new services and to maintain current services but deliver them in different ways.

More detail can be found in the separate 2019/20 Annual Report that has been produced by the Trustees.

Covid19

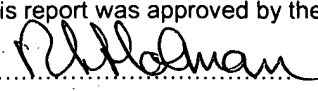
The changes to Local Government and Brexit created uncertainty but nothing prepared us for uncertainty created by Covid19. The impact of the pandemic will dominate our work in 2020/21. The full impact of the pandemic on the way the bureau works and on the community that we serve is still unknown. The most immediate impact has been on the ability of the bureau to provide advice with the effective closure of the bureau offices and community buildings to clients and the inability to deliver face to face outreach work in the community. Like most sectors of the community we have been forced into a steep learning curve over the development of remote services based on telephone and internet channels. Staff and volunteers have learnt new skills and required new resources to enable effective home working. However, for many of our clients a return to a more traditional, face to face service will be required. Providing clients with more ways to access our services will invariably place greater demands on the finances of the bureau and pressures on staff and volunteers. However, the bureau is well placed financially and operationally to confront these pressures with the bureau balances realistic and appropriate for the challenges ahead and a very effective and successful project funding team bringing external funding into Purbeck and the wider county community.

Directors

The directors who served during the year and their dates of appointment are shown on page 1. Those appointed since the end of the current financial year are also shown.

The report of the Directors has been prepared taking advantage of the small companies exemption of section 415A of the Companies Act 2006

This report was approved by the board and signed on its behalf.


Richard Holman
Chair

7/10/20 (Date)

PURBECK CITIZENS ADVICE BUREAU
(A Company Limited by Guarantee)
REPORT OF THE INDEPENDENT EXAMINER TO THE MEMBERS OF
THE PURBECK CITIZENS ADVICE BUREAU
YEAR ENDED 31ST MARCH 2020

Independent Examiner's Report to the Trustees of Purbeck Citizens Advice Bureau Ltd

I report on the accounts of the company for the year ended 31 March 2020 which are set out on pages 5 to 15.

Respective responsibilities of trustees and examiner

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 (the 2006 Act.) The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

Having satisfied myself that the charity is not subject to an audit under Part 16 of the 2006 Act and is eligible for independent examination, it is my responsibility to:

- * examine the accounts under section 145 of the 2011 Act;
- * follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act, and
- * state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with general directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

Independent examiner's statement

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

- 1 which gives me reasonable cause to believe that, in any material respect, the requirements:
 - * to keep accounting records in accordance with section 386 of the Companies Act 2006; and
 - * to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities

have not been met; or

- 2 to which, in my opinion, attention should be drawn in order to enable a proper understanding of accounts to be reached.



J. Richardson ACA FCCA DCHA
Ward Goodman
Chartered Accountants
4 Cedar Park
Cobham Road
Ferndown Industrial Estate
Wimborne
BH21 7SF

Date 15 October 2020

PURBECK CITIZENS ADVICE BUREAU
(A Company Limited by Guarantee)

STATEMENT OF FINANCIAL ACTIVITIES
(INCLUDING INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31ST MARCH 2020

	Notes	Unrestricted Funds £	Designated Reserves £	Restricted Funds £	Total 31.03.20 £
Income and endowments from:					
Donations and legacies	3	17,375	0	0	17,375
Investments	4	1,547	0	0	1,547
Charitable activities	5	2,000	0	296,989	298,989
Total Income		20,922	0	296,989	317,911
Expenditure on:					
Charitable activities	6	13,639	1,000	277,286	291,925
Raising funds	7	1,017	0	0	1,017
Total expenditure		14,656	1,000	277,286	292,942
Net income / (expenditure)		6,266	(1,000)	19,703	24,969
Transfers between funds	12	(9,813)	25,000	(15,187)	0
Net movement in funds		(3,547)	24,000	4,516	24,969
Reconciliation of funds					
Total funds brought forward		83,226	89,000	11,020	183,246
Total funds carried forward	12	79,679	113,000	15,536	208,215

The notes on pages 7 - 15 form part of these accounts

PURBECK CITIZENS ADVICE BUREAU
(A Company Limited by Guarantee)

COMPARATIVE STATEMENT OF FINANCIAL ACTIVITIES
(INCLUDING INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31ST MARCH 2019

	<u>Notes</u>	<u>Unrestricted</u> <u>Funds</u> £	<u>Designated</u> <u>Reserves</u> £	<u>Restricted</u> <u>Funds</u> £	<u>Total</u> <u>31.03.19</u> £
Income and endowments from:					
Donations and legacies	3	4,446	0	0	4,446
Investments	4	1,196	0	0	1,196
Charitable activities	5	75,700	0	169,011	244,711
Total Income		<u>81,342</u>	<u>0</u>	<u>169,011</u>	<u>250,353</u>
Expenditure on:					
Charitable activities	6	77,652	1,000	156,048	234,700
Raising funds	7	865	0	0	865
Total expenditure		<u>78,517</u>	<u>1,000</u>	<u>156,048</u>	<u>235,565</u>
Net income / (expenditure)		2,825	(1,000)	12,963	14,788
Transfers between funds		(10,968)	20,000	(9,032)	0
Net movement in funds		<u>(8,143)</u>	<u>19,000</u>	<u>3,931</u>	<u>14,788</u>
Reconciliation of funds					
Total funds brought forward		91,369	70,000	7,089	168,458
Total funds carried forward	12	<u>83,226</u>	<u>89,000</u>	<u>11,020</u>	<u>183,246</u>

The notes on pages 7 - 15 form part of these accounts

PURBECK CITIZENS ADVICE BUREAU
(A Company Limited by Guarantee) Company Number 3510199

BALANCE SHEET
AS AT 31ST MARCH 2020

	<u>Notes</u>	<u>31.03.20</u> £	<u>31.03.19</u> £
Tangible Fixed Assets			
Lease Improvements	9	6,000	7,000
Current Assets			
Debtors and prepayments	10	26,243	22,741
Cash at bank and in hand		274,963	245,988
		<u>307,206</u>	<u>275,729</u>
Current Liabilities			
Creditors: amounts falling due within one year	11	(98,991)	(92,483)
Total assets less current liabilities		<u><u>208,215</u></u>	<u><u>183,246</u></u>
Funds of the Charity	12		
Unrestricted reserves		79,679	83,226
Designated reserves		113,000	89,000
Restricted reserves		15,536	11,020
		<u><u>208,215</u></u>	<u><u>183,246</u></u>


The notes on pages 7 - 15 form part of these accounts


For the financial year in question the charitable company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008)

Directors' responsibilities:

- * The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006
- * The directors acknowledge their responsibilities for complying with the requirements of the act with respect to accounting records and the preparation of accounts


 Richard Holman
 Chair


 (Date)

PURBECK CITIZENS ADVICE BUREAU
(A Company Limited by Guarantee)
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST MARCH 2020

1. Accounting policies

1.1 Basis of preparation: The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1st January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and the Companies Act 2006.

Purbeck Citizens Advice Bureau meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s)

The bureau has applied Update Bulletin 1 as published on 2 February 2016 and has not prepared a cash flow statement

Purbeck Citizens Advice Bureau is a private charitable company, limited by guarantee and incorporated in England and Wales. The address of the registered office can be found in the charity information on page 1 of these financial statements.

1.2 Fixed Assets: Assets costing less than £2,000 are written off in the year of purchase. Assets costing £2,000 or more are capitalised as Tangible Fixed Assets and are carried forward in the Balance Sheet at cost, net of depreciation and any provision for impairment. The assets are depreciated over their estimated lives on a straight line basis as follows:-

Lease Improvements	10%
--------------------	-----

A full year's depreciation is charged in the year of acquisition.

A review for impairment of a fixed asset is carried out if events or changes in circumstances indicate that the carrying value of the asset may not be recoverable. Shortfalls between the carrying value of the fixed asset and its recoverable amount are recognised as impairments. Impairment losses are recognised in the Statement of Financial Activities.

1.3 Income: Grant Income is recognised when receivable by the charity. Donations are recognised as they are received. Legacies are recognised when receivable and when there is certainty of entitlement, and the amount can be quantified reliably.

1.4 Interest Receivable: Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification on the interest paid or payable by the Bank

1.5 Expenditure: Expenditure is recognised on an accruals basis as a liability is incurred and includes irrecoverable VAT.

1.6 Allocation of Support Costs: Support costs are those expenses that assist the work of the charity such as back office costs, information, technology, accounting and governance. Where a support cost relates directly to a single project, it is charged against that project, otherwise all support costs are charged against the "core" activities of the bureau. At the end of the year, the project income and expenditure is reviewed and where appropriate any surplus is transferred back to general reserves as a contribution towards the project's overheads and running costs. If the project specifies a specific overhead contribution, this amount is transferred back to general reserves.

1.7 Operating Leases: Where the Bureau enters into an operating lease, the rental charges are charged to the Income and Expenditure Account as they are incurred over the life of the lease.

1.8 Funds: Restrictions imposed on incoming resources are recognised separately from general funds as shown in note 12. Funds set aside by Purbeck Citizens Advice Bureau for specific purposes are highlighted as designated funds.

1.9 Debtors: Trade and other debtors are recognised at the settlement amount due. Prepayments are valued at the amount prepaid.

1.10 Cash at Bank and in hand: Cash at bank and at hand includes all funds on deposit with the bank and the petty cash floats.

1.11 Creditors: Creditors and accruals are recognised where the bureau has an obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably.

1.12 Financial Instruments: The bureau only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

1.13 Pensions: As a result of the government auto enrolment rules, the bureau set up a work place pension scheme with NEST. This is a government backed scheme which ensures the bureau meets the new pension rule requirements. Pension contributions are charged to the statement of financial activities in the period in which they are incurred.

1.14 Termination benefits: Redundancy payments are amounts payable as a result of a decision by the Bureau to terminate an employee's contract before the normal retirement date or an employee's decision to accept voluntary redundancy and are charged on an accruals basis to the relevant line in the Statement of Financial Activities. Redundancy payments are calculated in accordance with statutory provisions.

2. Preparation of Accounts: The accounts have been prepared on a "Going Concern" basis. In the event of any major reduction in our Local Authority Grant income, that basis maybe inappropriate and a liability for staff redundancy costs maybe required in the accounts.

PURBECK CITIZENS ADVICE BUREAU
(A Company Limited by Guarantee)

NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST MARCH 2020

3. Donations and Legacies

	<u>Unrestricted</u> <u>31.03.20</u>	<u>Restricted</u> <u>31.03.20</u>	<u>Total</u> <u>31.03.20</u>	<u>Total</u> <u>31.03.19</u>
	£	£	£	£
Legacies, Donations etc.	1,825	0	1,825	2,139
Fundraising and other income	15,550	0	15,550	2,307
	<u>17,375</u>	<u>0</u>	<u>17,375</u>	<u>4,446</u>

Included in the 2019 figures is a legacy of a £1,000 from the wife of a volunteer and £559 from a funeral collection.

4. Investments

	£	£	£	£
Bank and other Interest	<u>1,547</u>	<u>0</u>	<u>1,547</u>	<u>1,196</u>

5. Income from Charitable activities

	<u>Unrestricted</u> <u>31.03.20</u>	<u>Restricted</u> <u>31.03.20</u>	<u>Total</u> <u>31.03.20</u>	<u>Total</u> <u>31.03.19</u>
	£	£	£	£
Purbeck District Council - Homeless Project	0	7,610	7,610	7,610
Wessex Water	0	4,800	4,800	4,800
Sure Start	0	0	0	3,448
Valentine Trust	0	10,000	10,000	10,000
Lytchett Matravers Parish Council	0	2,315	2,315	2,182
Energy Advice Programmes / Energy Best Deal	0	23,040	23,040	25,350
Lloyds Bid	0	20,833	20,833	24,799
Health Watch	0	0	0	5,750
Purbeck District Council - Homelessness Reduction	0	16,766	16,766	6,986
Dorset Community Foundation (DCF)	0	500	500	5,000
Smart Energy	0	0	0	3,912
Cit A Broadband	0	500	500	312
Hall & Woodhouse (H&W) / Persimmon Homes (matched funding)	0	0	0	1,500
Big Energy Saving Week (BESW)	0	2,000	2,000	4,000
Big Energy Saving Network (BESN)	0	14,000	14,000	15,000
Big Energy Saving Network (BESN) - Rural Lead	0	12,975	12,975	0
Co op	0	0	0	8,661
Income Maximisation - West Wey	0	0	0	7,674
Income Maximisation - West Wey II	0	7,204	7,204	3,837
Income Maximisation - Extension	0	3,607	3,607	0
Big Give 18/19	0	5,303	5,303	0
Big Give 17/18	0	0	0	4,744
Quartet	0	2,143	2,143	0
Weymouth & Portland Citizens Advice Bureau (staff secondment)	0	0	0	13,826
Citizens Advice in Dorset (CAiD) (staff secondment)	0	3,914	3,914	3,616
Awards 4 All	0	7,470	7,470	2,490
Help 2 Claim (H2C)	0	23,188	23,188	2,818
Brochure Work	0	0	0	696
Priority Services Register (PSR)	0	31,200	31,200	0
Keeping Warm for Less (KWFL)	0	24,451	24,451	0
Purbeck District Council	0	64,950	64,950	64,950
Dorset County Council	0	8,000	8,000	8,000
Debt Relief Orders (DROs)	0	220	220	0
Lytchett Minster and Upton Town Council	0	0	0	750
Parish Council Grants	2,000	0	2,000	2,000
	<u>2,000</u>	<u>296,989</u>	<u>298,989</u>	<u>244,711</u>

* **"Help in Kind"** - Swanage, Lytchett Minister and Upton Town Council and the Sure Start Centres also provide "help in kind" in the form of room hire, telephone and photocopying services. This arrangement is mutually beneficial to all parties as it helps the bureau to provide additional outreach services. It also enables the other organisations to further their aims and objectives. By working in partnerships and involving others in the process, the bureau can respond more effectively to the range of problems and issues faced by local people.

* **Volunteers** - The volunteers are vital to the way the bureau delivers its service, enabling the bureau to reach many more people than if it were purely staff run. The volunteers advise, assist in the administration of the bureau, help with fundraising and campaigns

* The Bureau benefits greatly from the involvement and enthusiastic support of its volunteers. In accordance with FRS 102 and the Charities SORP (FRS 102), the economic contribution of general volunteers is not recognised in the accounts

PURBECK CITIZENS ADVICE BUREAU
(A Company Limited by Guarantee)

NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST MARCH 2020

	General Bureau Work	Designated Reserves	Restricted Funds													
			Dorset Council	Homeless Project	Wessex Water	Valentine Trust	KWFL	Lythcott Matravers	Energy Advice Programme	Lloyds	H/lessness Reduction	Dorset Community Foundation	Cit A Broadband	BESN Regional Lead	BESN	BESW
			£	£	£	£	£	£	£	£	£	£	£	£	£	£
6. Charitable activities																
6.1 Staff																
Salaries (Note 8)	0	0	57,847	6,009	10,084	7,346	18,123	1,238	21,208	17,903	15,701	0	0	10,703	12,629	1,548
Recruitment Costs	0	0	0	0	0	0	60	0	0	0	0	0	0	0	0	0
Travelling	0	0	3,851	0	33	251	745	0	27	114	149	0	0	665	200	0
Training	0	0	571	0	0	31	1,237	0	0	9	0	0	0	0	73	0
	0	0	62,269	6,009	10,117	7,628	20,165	1,238	21,235	18,026	15,850	0	0	11,368	12,902	1,548
6.2 Premises																
Rent	2,208	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Lease Improvements dep'n	0	1,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Insurance	1,038	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Power, rates & water	2,335	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Cleaning	770	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	6,351	1,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6.3 Operations																
Telephone	0	0	4,342	0	0	0	66	0	0	0	102	86	369	0	0	0
Printing, stationery & postage	0	0	2,720	0	0	0	0	1	0	0	0	0	0	0	0	0
Equipment, IT & licences	0	0	7,123	0	0	0	339	0	0	0	0	0	0	0	0	0
Additional accommodation	0	0	170	0	0	0	25	315	0	0	0	0	0	0	0	0
Photocopier hire	0	0	830	0	0	0	0	0	0	0	0	0	0	0	0	0
Cit A	4,036	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Refreshments	0	0	768	0	0	0	0	0	0	0	0	0	0	0	0	0
Subscriptions	0	0	444	0	0	0	0	0	0	0	0	0	0	0	0	0
Publications	0	0	333	0	0	0	0	0	0	0	0	0	0	0	0	0
Marketing / publicity expenses	0	0	203	0	0	0	0	0	0	0	0	0	0	0	0	0
Repairs & renewals	966	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Legal & Professional	1,147	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Payroll & pension administration	816	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Seconded Staff	0	0	5,783	0	0	0	0	0	0	0	0	0	0	0	0	0
Admin / Referral fees	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Research & campaigns	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Sundries & Fundraising Costs	323	0	430	0	0	0	237	0	0	0	0	0	0	0	0	0
	7,288	0	23,146	0	0	0	667	316	0	0	102	86	369	0	0	0
	13,639	1,000	85,415	6,009	10,117	7,628	20,832	1,554	21,235	18,026	15,952	86	369	11,368	12,902	1,548
7. Raising funds																
Bank charges	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Annual report & A.G.M.	225	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Miscellaneous	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Independent Examiner's fee	792	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	1,017	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

PURBECK CITIZENS ADVICE BUREAU
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NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST MARCH 2020

	Restricted Funds										Total 31.03.20	Total 31.03.19
	Income Max West Vey II	Income Max Extension	Bio Give 17/18	Bio Give 18/19	Quartet	CAID	Awards 4 All	Help 2 Claim	PSR	Restricted Fund Total 31.03.20		
	£	£	£	£	£	£	£	£	£	£	£	£
6. Charitable activities												
6.1 Staff												
Salaries (Note 8)	4,466	1,871	1,289	2,937	430	3,264	4,921	18,233	12,316	230,066	230,066	194,054
Recruitment Costs	0	0	0	0	0	0	0	0	0	60	60	0
Travelling	208	86	0	0	0	0	0	37	300	6,666	6,666	5,823
Training	0	0	0	0	0	0	0	0	0	1,921	1,921	1,038
	<u>4,674</u>	<u>1,957</u>	<u>1,289</u>	<u>2,937</u>	<u>430</u>	<u>3,264</u>	<u>4,921</u>	<u>18,270</u>	<u>12,616</u>	<u>238,713</u>	<u>238,713</u>	<u>200,915</u>
6.2 Premises												
Rent	0	0	0	0	0	0	0	0	0	0	2,208	1,767
Lease Improvements dep'n	0	0	0	0	0	0	0	0	0	0	1,000	1,000
Insurance	0	0	0	0	0	0	0	0	0	0	1,038	1,014
Power, rates & water	0	0	0	0	0	0	0	0	0	0	2,335	2,160
Cleaning	0	0	0	0	0	0	0	0	0	0	770	663
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>7,351</u>	<u>6,604</u>
6.3 Operations												
Telephone	0	18	0	0	0	0	0	0	0	4,983	4,983	5,369
Printing, stationery & postage	0	0	0	0	0	0	0	0	13	2,734	2,734	3,531
Equipment, IT & licences	0	489	0	0	0	0	0	0	0	7,951	7,951	1,952
Additional accommodation	0	0	0	0	0	0	0	40	0	550	550	631
Photocopier hire	0	0	0	0	0	0	0	0	0	830	830	830
Cit A	0	0	0	0	0	0	0	0	0	0	4,036	4,036
Refreshments	0	0	0	0	0	0	0	0	0	768	768	346
Subscriptions	0	0	0	0	0	0	0	0	0	444	444	379
Publications	0	0	0	0	0	0	0	0	0	333	333	641
Marketing / publicity expenses	0	0	0	0	0	0	0	0	0	203	203	499
Repairs & renewals	0	0	0	0	0	0	0	0	0	0	966	1,047
Legal & Professional	0	0	0	0	0	0	0	0	0	0	1,147	112
Payroll & pension administration	0	0	0	0	0	0	0	0	0	0	816	768
Seconded Staff	0	0	0	0	0	0	0	0	0	5,783	5,783	6,121
Admin / Referral fees	0	0	0	0	0	0	0	0	13,050	13,050	13,050	0
Research & campaigns	0	0	0	0	0	0	0	0	0	0	0	140
Sundries & Fundraising Costs	0	0	230	0	47	0	0	0	0	944	1,267	779
	<u>0</u>	<u>507</u>	<u>230</u>	<u>0</u>	<u>47</u>	<u>0</u>	<u>0</u>	<u>40</u>	<u>13,063</u>	<u>38,573</u>	<u>45,861</u>	<u>27,181</u>
	<u>4,674</u>	<u>2,464</u>	<u>1,519</u>	<u>2,937</u>	<u>477</u>	<u>3,264</u>	<u>4,921</u>	<u>18,310</u>	<u>25,679</u>	<u>277,286</u>	<u>291,925</u>	<u>234,700</u>
7. Raising funds												
Bank charges	0	0	0	0	0	0	0	0	0	0	0	0
Annual report & A.G.M.	0	0	0	0	0	0	0	0	0	0	225	85
Miscellaneous	0	0	0	0	0	0	0	0	0	0	0	0
Independent Examiner's fee	0	0	0	0	0	0	0	0	0	0	792	780
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>1,017</u>	<u>865</u>

PURBECK CITIZENS ADVICE BUREAU
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FOR THE YEAR ENDED 31ST MARCH 2020

8. Staff costs

The remaining staff and related costs were:-

	<u>Unrestricted</u>	<u>Restricted</u>	<u>Total</u>	<u>Total</u>
	<u>Funds</u>	<u>Funds</u>	<u>31.03.20</u>	<u>31.03.19</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Salaries - Dorset Council	0	56,412	56,412	41,828
Salaries - Homeless Project	0	5,469	5,469	5,331
Salaries - Wessex Water	0	9,907	9,907	9,687
Salaries - Sure Start	0	0	0	2,675
Salaries - Valentine Trust	0	6,702	6,702	8,358
Salaries - Kepping Warm for Less (KWFL)	0	16,755	16,755	0
Salaries - Lytchett Matravers Parish Council	0	1,238	1,238	1,211
Salaries - Energy Advice Programme / Energy Best Deal	0	18,930	18,930	22,262
Salaries - Lloyds	0	16,311	16,311	21,130
Salaries - Health Watch	0	0	0	5,478
Salaries - Homelessness Reduction	0	14,605	14,605	5,908
Salaries - Dorset Community Foundation (DCF)	0	0	0	3,941
Salaries - Smart Energy	0	0	0	3,142
Salaries - Financial Capability - Hall & Woodhouse	0	0	0	1,262
Salaries - Big Energy Saving Network (BESN) - Regional Lead	0	9,801	9,801	0
Salaries - Big Energy Saving Network (BESN)	0	11,316	11,316	12,196
Salaries - Big Energy Saving Week (BESW)	0	1,384	1,384	3,479
Salaries - Co-op	0	0	0	7,692
Salaries - Income Maximisation West Wey I	0	0	0	6,246
Salaries - Income Maximisation West Wey II	0	4,295	4,295	3,123
Salaries - Income Maximisation Extension	0	1,772	1,772	0
Salaries - Big Give 17/18	0	1,289	1,289	1,691
Salaries - Big Give 18/19	0	2,681	2,681	0
Salaries - Weymouth & Portland	0	0	0	8,876
Salaries - Quartet	0	430	430	0
Salaries - CAiD	0	3,129	3,129	2,862
Salaries - Awards 4 All	0	4,509	4,509	1,470
Salaries - Help 2 Claim (H2C)	0	16,688	16,688	2,263
Salaries - PSR	0	11,411	11,411	0
Salaries - Brochure Costs	0	0	0	619
Social security costs	0	11,340	11,340	9,238
Pension costs	0	3,692	3,692	2,086
	<u>0</u>	<u>230,066</u>	<u>230,066</u>	<u>194,054</u>

* Included in the salaries figure for the Sure Start project is a redundancy payment of £1,009. This was calculated in accordance with statutory guidelines.

The average number of employees during the year, including directors, was 24 (2019 - 21.)

No employee received emoluments of more than £60,000

No remuneration was paid to directors in the year. No director received payment for professional or other services supplied to the bureau (2019: £ nil)

The key management personnel of the bureau comprise the directors, the bureau manager and the two deputy managers. The total costs of the key management personnel of the bureau were £94,716 (2019 £98,526.) The figures shown include all the salaries and on costs paid to key management during the year including project work.

The employer's contributions to the NEST pension scheme during the year were £3,692 (2019 £2,086) The basis for allocating defined contribution pensions between activities / funds is by the hours worked on each project.

9. Tangible Fixed Assets

	<u>Lease</u>	<u>Total</u>
	<u>Improvements</u>	<u>£</u>
	<u>£</u>	<u>£</u>
Cost as at 1st April 2019	10,000	10,000
Additions	0	0
As at 31st March 2020	<u>10,000</u>	<u>10,000</u>
Depreciation as at 1st April 2019	3,000	3,000
Charge for the year	1,000	1,000
As at 31st March 2019	<u>4,000</u>	<u>4,000</u>
Net Book value as at 1st April 2019	<u>7,000</u>	<u>7,000</u>
As at 31st March 2020	<u>6,000</u>	<u>6,000</u>

PURBECK CITIZENS ADVICE BUREAU
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NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST MARCH 2020

10. Debtors

	<u>31.03.20</u>	<u>31.03.19</u>
	<u>£</u>	<u>£</u>
Accrued income	396	299
Other debtors	24,501	20,788
Prepayments	1,346	1,654
	<u>26,243</u>	<u>22,741</u>

11. Creditors: amounts falling due within one year

	<u>31.03.20</u>	<u>31.03.19</u>
	<u>£</u>	<u>£</u>
Taxation & Social Security	3,985	3,549
Creditors	5,550	270
Deferred income	85,355	83,106
Accruals	4,101	5,558
	<u>98,991</u>	<u>92,483</u>

Deferred Income Analysis

This is money received in advance for services that have not that been provided. Many of the bureau's grants are not coterminous with its accounting period. Unless specified in the terms of the grant agreement, the income is time apportioned equally over the length of the grant. Income is only included in the accounts when the income recognition criteria has been satisfied.

	<u>31.03.20</u>	<u>31.03.19</u>
	<u>£</u>	<u>£</u>
Balance b/f	83,106	26,283
Amount released to income earned from Charitable activities	(83,106)	(26,283)
Amount deferred in year	85,355	83,106
Balance c/f	<u>85,355</u>	<u>83,106</u>

12. Reserves

	<u>General Reserve</u>	<u>Designated Reserves</u>	<u>Restricted Reserves</u>	<u>Total Reserves</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Balance at 1st April 2019	83,226	89,000	11,020	183,246
Net incoming resources	6,266	(1,000)	19,703	24,969
Transfers between funds	(9,813)	25,000	(15,187)	0
Balance at 31st March 2020	<u>79,679</u>	<u>113,000</u>	<u>15,536</u>	<u>208,215</u>

12.1 General Reserve

This reserve represents the working capital for the day to day running of the Bureau's normal activities

12.2 Designated Reserves

Prior to year end the Trustees decided to review the level and composition of the bureau's designated reserves. The decision was made that £25,000 should be transferred from the General Reserve and £5,000 be put into the Additional Information Technology Reserve, the Interim Project Reserve and the Service Reorganisation Fund and £10,000 to the Closure Reserve respectively.

	<u>31.03.19</u>	<u>Spent in Year</u>	<u>Designated Reserves</u>	<u>31.03.20</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Additional Information Technology	12,000	0	5,000	17,000
Lease Improvements Account	7,000	(1,000)	0	6,000
Interim Project	10,000	0	5,000	15,000
Service Reorganisation Fund	15,000	0	5,000	20,000
Closure Reserve	45,000	0	10,000	55,000
	<u>89,000</u>	<u>(1,000)</u>	<u>25,000</u>	<u>113,000</u>

PURBECK CITIZENS ADVICE BUREAU
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NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST MARCH 2020

12.3 Restricted Reserves

	Opening Balance 01.04.19 £	Add/(Less) Net Surplus (Deficit) £	Transfers Between Reserves £	Closing Balance 31.03.20 £
Dorset Council	0	(12,465)	12,465	0
Homeless Project	0	1,601	(1,601)	0
Wessex Water Project	0	(5,317)	5,317	0
Valentine Trust	4,889	2,372	0	7,261
Keeping Warm for Less	0	3,619	(2,481)	1,138
Lytchett Matravers Parish Council	0	761	(761)	0
Energy Advice Programme	0	1,805	(1,805)	0
Lloyds	687	2,807	(3,494)	0
Homelessness Reduction	585	814	0	1,399
Dorset Community Foundation (DCF)	0	414	(414)	0
Cit A Broadband	0	131	(131)	0
Big Energy Savings Network (BESN) Regional Lead	0	1,607	(1,607)	0
Big Energy Savings Network (BESN)	0	1,098	(1,098)	0
Big Energy Savings Week (BESW)	0	452	(452)	0
Income Maximisation (West Wey II)	553	2,530	(3,083)	0
Income Maximisation Extension	0	1,143	(1,143)	0
Big Give 17/18	3,053	(1,519)	0	1,534
Big Give 18/19	0	2,366	(2,366)	0
Quartet	0	1,666	0	1,666
Citizens Advice in Dorset - CAiD	0	650	(650)	0
Awards 4 All	885	2,549	(3,434)	0
Help 2 Claim (H2C)	0	4,878	(4,878)	0
Priority Services Register (PSR)	0	5,521	(3,571)	1,950
DRO (Debt Relief Order) Monies	161	220	0	381
Battens - Training	207	0	0	207
	<u>11,020</u>	<u>19,703</u>	<u>(15,187)</u>	<u>15,536</u>

The **Dorset Council** money is received via CAiD (Citizens Advice in Dorset.) It is provided as part of the Council's strategic grant. Its purpose is to provide support to the voluntary and community sector. By developing new partnerships and ways of working, the Council hopes to deliver greater benefits to the local community. A transfer of £12,465 has been made from general reserves to cover the deficit incurred during the year.

The **Homeless Project**, which is now funded by Dorset Council (previously Purbeck District Council), provides for the salary of an advisor for a day a week and attributable overheads. Advice is given to the homeless and those with housing problems. A transfer of £1,601 has been made to cover the overheads and other running costs incurred during the year.

The **Wessex Water Project** is for debt management advice and provides for a salary and overheads. A transfer of £5,317 has been made from general reserves to cover the deficit incurred during the year.

The **Valentine Trust** funds an advisor to provide home visits to those who are unable to access the office locations. Although the advisor specialises in welfare benefits advice, the service is an holistic service. £7,261 is being carried forward.

Keeping Warm for Less (KWFL) - This money is received through The Energy Savings Trust Energy Redress Fund. It provides for a part time Energy Affordability Advisor who works to reduce fuel poverty in households who are vulnerable due to long term health problems or disability in the new Dorset Council area. The funding is for two years starting May 2020 and finishing April 2022. A transfer of £2,481 has been made to cover the overheads and other running costs incurred by the project. £1,138 is being carried forward.

Lytchett Matravers Parish Council provided funds for an outreach advice session twice a month at Lytchett Matravers Library. A transfer of £761 has been made to cover the overheads and other running costs incurred during the year.

The **Energy Advice Programme** was financed by funding provided through CitA from the Energy Suppliers as part of their regulated spending obligations to address fuel poverty. Funding for a specific period (October 2019 - March 2020) to deliver an energy focused appointment looking at all matters relating to fuel poverty, energy and thermal efficiency measures. Overheads of £2,041 were incurred by the project during the period, however this would have resulted in a deficit balance of £236 against the project so a transfer of £1,805 has been made to clear the balance to nil.

PURBECK CITIZENS ADVICE BUREAU
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NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST MARCH 2020

The **Lloyds Foundation** was a three year funded project which provided support to vulnerable clients who were homeless or were moving into accommodation following a period of homelessness. The funding supported a specialist housing caseworker and a financial capability caseworker. The project's objective was to ensure that clients were able to better maintain their tenancies. The project finished in January 2020. A transfer of £3,494 has been made to cover the overheads and other running costs incurred during the period.

The **Homeless Reduction** project runs for 2 years, it started on 1st November 2018 and provides funding for a service that supports Purbeck District Council (now Dorset Council) to provide information and guidance under the terms of the Homelessness Reduction Bill, specifically caseworkers who give dedicated housing, welfare benefits and income maximisation advice. £1,399 is being carried forward.

The funding from **Dorset Community Foundation** enables the bureau to receive application enquiries for Surviving Winter Grants on its "Energy" line. A transfer of £414 has been made to cover the overheads and other running costs incurred by the project during the period.

The **Cit A Broadband** grant was provided to cover the cost of installing the bureau's own broadband line to support the new case recording system. A transfer of £131 has been made to general reserves.

BESN - Regional Energy Lead - This money is received from CitA through the BESN programme. This role works along side the BESN champions. There are two Rural Energy Leads in each government region in England and Wales. The key responsibilities of the role were to train a minimum of 30 frontline workers in their region, provide strategic leadership to the BESN champions and to facilitate networking and the sharing of "best practice" across their region. This project ran from October 2019 - March 2020. A transfer of £1,607 has been made to cover the overheads and other running costs incurred by the project during the period.

The **BESN (Big Energy Saving Network)** grant is funding to deliver a programme of outreach sessions to vulnerable consumers, focussed on helping them to reduce their energy costs through assisted action on tariffs, switching and the take up of energy efficiency offers. A transfer of £1,098 has been made to cover the overheads and other running costs incurred by the project during the period.

During the **BESW (Big Energy Saving Week)**, the bureau promoted fuel poverty awareness through a range of events and publicity. A transfer of £452 has been made to cover the overheads and other running costs incurred by the project during the period.

The **West Wey Income Maximisation II** funding was for a specialist case worker to assist clients who needed to make and manage a Universal Credit claim. The funding was shared between four local Citizens Advice offices in the West Wey Partnership region of Dorset. A transfer of £3,083 has been made to cover the overheads and other running costs incurred by the project during the period. The project finished on 30th November 2019.

The **Income Maximisation Extension** funding was for a specialist case worker to assist clients who needed to make and manage a Universal Credit claim. It was a continuation of the previous project. It ran for a period of four months from December 2019 - March 2020. A transfer of £1,143 has been made to cover the overheads and other running costs incurred by the project during the period.

The **Big Give (17/18)** was a crowd funding campaign to raise funds to develop and pilot an independent living skills course for young people attending the Wareham Youth & Community Centre. The funding contributes towards the trainer's salary and the hire of the youth club facilities. £1,534 is being carried forward.

The **Big Give (18/19)** was a crowd funding campaign to raise funds to support access to advice services for those clients in rural isolation - specifically focusing on financial resilience and independent living. A transfer of £2,366 has been made to cover the overheads and other running costs incurred by the project during the period.

Quartet - this funding comes from the Wessex Water Money Matters Programme. It is used to continue the financial capability training which is delivered in the Purbeck Schools and the Wareham Youth & Community Centre. £1,666 is being carried forward.

The **Citizens Advice in Dorset (CAiD)** project represents monies charged to CAiD for the secondment of staff to support its finance function. £650 has been transferred to general reserves to cover the overheads and other running costs incurred by the project during the year.

PURBECK CITIZENS ADVICE BUREAU
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NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST MARCH 2020

The **Awards 4 All** funding works with the other financial capability project monies to deliver courses into two Purbeck secondary schools - The Purbeck School and The Swanage School. A transfer of £3,434 has been made to cover the overheads and other running costs incurred by the project during the period.

The **Help 2 Claim (H2C)** funding is received from national Citizens Advice to support the DWP with the roll out of Universal Credit by improving the support available to people making a claim. The service offers support with making a new claim - from starting the claim to receiving the first full payment. The service is available on line, over the phone and in person. Overheads of £4,976 were incurred by the project during the year, however this would have resulted in a deficit balance of £98 against the project so a transfer of £4,878 has been made to clear the balance to nil.

Priority Services Register (PSR) project was funded by Wessex Water and SSEN (Scottish & Southern Electricity Network.) It was a one year pilot partnership project. The PSR Champion worked to promote, train and engage stakeholders and Citizens Advice staff to help clients apply to the Priority Services register of both organisations. The project money was used to pay the Champion's salary and fund payments to Local Citizens Advice Offices based upon successful PSR application sign ups. A transfer of £3,571 has been made to cover the overheads and other running costs of the project. £1,950 is being carried forward.

The **DRO Monies**. A small amount of money is passed from the Insolvency Service via Citizens Advice for each Debt Relief Order (DRO) obtained via the bureau's intermediary. This income is to be used specifically to "assist and support authorised intermediaries" and is therefore designated for debt training. £381 is being carried forward.

The **Training** money was provided by Battens Solicitors to purchase equipment to assist in the training of volunteers. £207 is being carried forward

13. Commitments

As at 31st March 2020, the charity had annual commitments under non cancellable operating leases as follows:

		<u>31.03.20</u>	<u>31.03.19</u>
		£	£
Operating Leases	Falling due within one year	2,808	2,208
	Falling due within two to five years	5,615	0.
		<u>8,423</u>	<u>2,208</u>

14. Members' liability

Every member of the company undertakes to contribute such amount as may be required (not exceeding £1) to the company's assets if it should be wound up while they are a member or within one year after they cease to be a member, for payment of the company's debts and liabilities contracted before they cease to be a member and of the costs, charges and expenses of winding up, and for the adjustment of the rights of the contributories among themselves.

15. Taxation

The company is exempt from taxation on its charitable activities under sections 478 and 479 Corporation Tax Act 2010.

16. Related Party Transactions

During the year, a Trustee was reimbursed for out of pocket charitable expenses totalling £46 (2019 - £305 to two Trustees.) However, the bureau does pay £360 per annum (2019 - £360) to the bureau manager for the provision of archiving space.

17. Control

The bureau is ultimately controlled by the Trustees.

PURBECK CITIZENS ADVICE BUREAU
(A Company Limited by Guarantee)
REPORT OF THE INDEPENDENT EXAMINER TO THE MEMBERS OF
THE PURBECK CITIZENS ADVICE BUREAU
YEAR ENDED 31ST MARCH 2020

Independent Examiner's Report to the Trustees of Purbeck Citizens Advice Bureau Ltd

I report on the accounts of the company for the year ended 31 March 2020 which are set out on pages 5 to 15.

Respective responsibilities of trustees and examiner

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 (the 2006 Act.) The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

Having satisfied myself that the charity is not subject to an audit under Part 16 of the 2006 Act and is eligible for independent examination, it is my responsibility to:

- * examine the accounts under section 145 of the 2011 Act;
- * follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act, and
- * state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with general directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

Independent examiner's statement

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

1 which gives me reasonable cause to believe that, in any material respect, the requirements:

- * to keep accounting records in accordance with section 386 of the Companies Act 2006; and
- * to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities

have not been met; or

2 to which, in my opinion, attention should be drawn in order to enable a proper understanding of accounts to be reached.



J. Richardson ACA FCCA DCHA
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Wimborne
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Date 15 October 2020