

**CITIZENS ADVICE NORTH OXFORDSHIRE AND SOUTH NORTHAMPTONSHIRE**

**(A company limited by guarantee)**

**UNAUDITED ACCOUNTS**

**FOR THE YEAR ENDED 31 MARCH 2020**

**COMPANY NO: 3842133**

**CHARITY NO: 1079719**

# CITIZENS ADVICE NORTH OXFORDSHIRE AND SOUTH NORTHAMPTONSHIRE

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**CITIZENS ADVICE NORTH OXFORDSHIRE AND SOUTH NORTHAMPTONSHIRE**

**MESSAGE FROM THE CHAIRMAN**

**FOR THE YEAR ENDED 31 MARCH 2020**

The 2019-2020 financial year has seen a number of challenges which the organisation has addressed with great confidence and enthusiasm. The environment for fundraising remains extremely competitive and local government reorganisation continues to be a potential threat to future funding.

Demand for our services has continued to grow, primarily as a result of the transition to Universal Credit, and I am pleased to confirm that we have met this whilst maintaining high standards of quality of advice.

Despite the financial strain suffered by the organisation during the year, I am proud of the outcomes we achieved for our clients: income gains exceeding £3.5 million and debts of over £750,000 written-off. As you will see in the report, for every £1 of funding we achieved at least £3.87 in fiscal benefits for our clients, £26.18 in public value, and £16.91 in value to individuals.

We have made good progress with our two key strategic aims of funding diversification and making our services more widely available via digital tools.

The Trustees supported the Chief Executive Officer's request for an investment in a dedicated grant fundraising specialist and whilst this has contributed to a financial deficit in this financial year, we are already starting to see a significant return on this investment which will make a positive contribution to the organisation's future financial stability.

We have continued to enhance our telephone service and have launched our first digital hub in Towcester which we believe will be a template for how we reach out to our local communities in the future.

The Trustees are confident that the strategies that we are pursuing, backed up by the commitment and enthusiasm of our staff and volunteers will ensure a financially stable future for the organisation.

  
Stephen Gowler - Chair

Date: 17/12/2020

# **CITIZENS ADVICE NORTH OXFORDSHIRE AND SOUTH NORTHAMPTONSHIRE**

## **REPORT OF THE DIRECTORS AND TRUSTEES**

### **FOR THE YEAR ENDED 31 MARCH 2020**

We have pleasure in presenting our Annual Report and the unaudited financial statements for the year ended 31 March 2020.

#### **OBJECTIVES, AIMS, AND ACTIVITIES**

Our objective is to help people find a way forward by providing advice and support, and campaigning on big issues that affect people's lives.

Combining the expertise of 277 volunteers, staff, and trustees, we aim to provide free, independent, confidential, and impartial advice to everyone on their rights and responsibilities. Our advice is provided through our digital platform, by telephone, and through face-to-face consultations. We operate mainly in the areas of North Oxfordshire and South Northamptonshire, and have offices in Banbury, Brackley, Bicester and Kidlington. We are a member of the Citizens Advice charity network which delivers advice from over 3,500 community locations in England and Wales, run by 382 individual charities.

We are grateful to Cherwell District Council, South Northamptonshire Council, Bicester Town Council and Brackley Town Council for their continued funding support for the core operating capacity of the Charity. We are also grateful for the funding we have received from Public Health Oxfordshire for our services in GPs practices, National Citizens Advice for our Gamble Aware and Help to Claim projects, and the Department of Health, Cherwell District Council, Oxford Clinical Commissioning Group (OCCG) and West Oxfordshire District Council for our Social Prescribing project. We are equally grateful to all those who have kindly made donations to the Charity, whether large or small.

We seek to achieve our objectives by engaging in the following activities and projects.

#### **Core Advice Service**

Our principal activity is to provide free advice to everyone on their rights and responsibilities regarding benefits, work, debt and money, consumer issues, housing, family, law and courts, immigration, health and more.

For example, we run an easy-to-access Debt and Money Advice Service, funded by Cherwell District Council, which supports Cherwell residents to maximise income, reduce debt and improve their money management skills. Our Advisers (one of our volunteer roles) understand that one problem is often the cause or result of another, so they look at a client's situation holistically rather than as a single issue. This way, potential problems can be identified early or pre-empted, which helps to prevent them from escalating into serious issues. For a client struggling with unmanageable debt, our priorities are to preserve their home, fuel supplies and liberty, to make them aware of their rights and responsibilities, and to help them make informed choices about how they deal with their debt problem.

As part of our Core Advice Service we run the South Northamptonshire Advice Service which is a project to provide advice to residents of South Northamptonshire and is funded by South Northamptonshire Council. We are the lead organisation, acting in partnership with Citizens Advice in Northampton who deliver the advice service at Towcester outreach centre.

During the year we achieved the following financial outcomes, among others, for clients: income gains of over £3.5 million, debts written-off of over £750,000, and repayments rescheduled of over £600,000.

Of our total income, 55% was raised for our Core Advice Service.

#### **Social Prescribing (Community Connect)**

Social prescribing is a system in which GPs, nurses and other primary-care professionals refer patients to a range of local, non-medical services. The objective is to improve health and wellbeing using services provided by the voluntary, community and social enterprise sector rather than prescription medication. Recognising that health is determined primarily by a range of social, economic, and environmental factors, social prescribing seeks to address people's needs in a holistic way. It also aims to support individuals in taking greater control of their own health.

Our social prescribing service is called Community Connect. It is staffed by a full-time Project Manager, supported by two Community Navigators, and volunteers. The team connects people to community groups and services for practical and emotional support. For example, we introduce people to befriending schemes and encourage them to meet new people by joining local activities such as Tribus Fitness & Boxing Club, and local art classes. We also help people to gain confidence and skills by attending training courses which might then lead to volunteering and on to paid employment. Generally, we seek to promote a healthy lifestyle by helping clients to become more active, which can improve long term health conditions.

Of our total income, 14% was raised for our Community Connect project.



**CITIZENS ADVICE NORTH OXFORDSHIRE AND SOUTH NORTHAMPTONSHIRE**  
**REPORT OF THE DIRECTORS AND TRUSTEES (CONTINUED)**

**Volunteer Connect**

This is a project, funded by Cherwell District Council, in which we aim to reduce social isolation by encouraging residents to become volunteers. It increases community engagement, supports the development of non-profit organisations in the local area, and helps people use volunteering as a pathway into paid work. In this project we collaborate with voluntary organisations, employers, and individuals.

Within this activity we have developed an exciting Volunteer Driver Service (VDS) in which volunteer drivers transport residents to medical appointments, non-urgent hospital appointments, and social engagements. This service brings multiple benefits for the health, wellbeing, and social inclusion of those who have little or no access to public transport. Examples of non-urgent hospital appointments include dialysis and radiotherapy.

The VDS is an income-generating activity. For some passenger journeys we receive money from the South-Central Ambulance Service (SCAS) which uses our volunteer drivers to transport patients who do not require specialist ambulance services. For non-hospital journeys, passengers pay a mileage fee directly to the driver to cover the driver's costs, but at a significant saving for them over the cost of private or commercial transport. It is fair to say that many of our passengers do not have the financial means to take private or commercial transport and were it not for the VDS they would have difficulty getting to their destination at all.

Of our total income, 11% was raised for our Volunteer Connect activities.

**Gamble Aware**

We have been awarded funding from Gamble Aware (via National Citizens Advice) to raise the profile of gambling-related harm (GRH) as a public health issue and to raise awareness of support services and education available for the benefit of clients. The project is expected to produce valuable insights into good practice and GRH identification methods, and to support individuals in tackling the problem. The project follows the Advisory Board for Safer Gambling Priority Action 8 (Education to Prevent Gambling-Related Harm).

Of our total income, 7% was raised for the Gamble Aware project.

**PCN (Primary Care Network)**

We have received funding from NHS England to employ two full-time Link Workers who operate across Bicester and Kidlington Primary Care Networks. The Link Workers provide holistic support to vulnerable patients identified as benefitting from our social prescribing service.

Of our total income, 5% was raised for Link Workers.

**Citizens Advice (Help to Claim)**

The Department for Work and Pensions has given National Citizens Advice a grant to provide extra Universal Credit support. We have received a sub-grant from National Citizens Advice to help residents in our community to claim under the Universal Credit system. Most people who come to Citizens Advice for help with Universal Credit need help in making their initial claim and this funding is helping to meet that need.

Of our total income, 4% was raised for Help to Claim.

**Benefits in Practice**

This is a project funded by Public Health Oxfordshire in which we provide advice sessions in GP surgeries at Horsefair and West Bar, both in Banbury.

Of our total income, 3% was raised for Benefits in Practice.

**Legal Costs Fund**

One of our volunteers has donated money for a fund to help clients with their legal costs. The fund is used when an urgent need arises that merits financial help.

Of our total income, 1% was raised for our Legal Costs Fund.

## CITIZENS ADVICE NORTH OXFORDSHIRE AND SOUTH NORTHAMPTONSHIRE

### REPORT OF THE DIRECTORS AND TRUSTEES (CONTINUED)

#### Our Advice Delivery Channels

We offer our advice through a wide and growing range of channels including online self-help (fact sheets, advice podcasts, budgeting tools, debt management tools and self-help guides), email advice, webchat, secure video-chat, telephone, voicemail, face-to-face discussion, outreach sessions, drop-in community advice hubs (such as libraries, GP surgeries, day centres and food banks), pop-up advice (such as in rural community halls), and home visits.

#### Our Clients

We help some of the most vulnerable people in society: 10% of our clients have mental health issues, 34% have a long-term health issue, and 8% have a physical disability or impairment. We help all ages: 6% of our clients were 25 or under, 69% between 26 and 59, and 25% were 60 or over.

We provide our advice services on a free, confidential, and impartial basis and we believe that our clients appreciate the work that we do. We would like to share a few of the comments that we have received:

"A weight off my mind. Thank you."

"It is good to know there are people to talk to about personal problems without the worry of extortionate costs."

"Been so helpful. Could not ask more. Can only say thank you all very much."

"Your service is excellent. Professional service that is most reassuring, appropriate, accurate and effective."

#### Our People

In total, we have 247 volunteers with varying levels of expertise and a combined length of service of 639 years. Every week they give a combined 1,193 hours of their time.

We have 8 full-time staff, 15 part-time staff, and 7 trustees.

#### ACHIEVEMENTS AND PERFORMANCE

For every £1 of funding we achieved at least £3.87 in fiscal benefits for our clients, £26.18 in public value, and £16.91 in value to individuals.

During the year we helped clients achieve income gains of over £3.5 million, debts written-off of over £750,000, and repayments rescheduled of over £600,000. Our Volunteer Driver Service delivered almost 7,000 individual passenger journeys, and our Volunteer Connect service generated over 5,600 hours of voluntary work.

In terms of client numbers, we experienced another busy year with 7,916 unique clients using our various services, which is 45% up from last year. Those clients raised 18,977 issues that were causing them difficulties (up 19%). To help resolve their problems we carried out 14,688 activities (up 9%).

Helping people to understand the social benefits system and making claims is our largest area of enquiry, accounting for 38% of our work. The next biggest area of advice is debt at 17%, followed by employment at 9% and housing at 8%.

#### Technology Initiatives

Using technology to facilitate access to services is increasingly important. For example, we invested in bespoke software for our Volunteer Driver Service which, combined with enhanced use of social media, resulted in an 85% increase in use of the service. Then, when coronavirus measures had caused the VDS passenger service to be put on hold, we collaborated with the software developer to adapt the software for volunteer-driver deliveries of food and medicine to meet the new local need during and after lockdown. We have a sense that food poverty will become more widespread, and some people may struggle to access food banks located in town centres. Thus, we are seeking to meet this additional need by further extending the use of our VDS.

We have replaced our old landline telephone system with an Internet platform (VOIP) and are forecasting a telephone cost-saving of 30% from this initiative.

## **CITIZENS ADVICE NORTH OXFORDSHIRE AND SOUTH NORTHAMPTONSHIRE**

### **REPORT OF THE DIRECTORS AND TRUSTEES (CONTINUED)**

The coronavirus pandemic sharpened our focus on technology-driven approaches to our advice delivery services. For example, within days of the announcement that there would be a lockdown, we adapted an entirely office-based advice service into a secure, home-based digital one so that clients could access crucial advice and support during lockdown. This was possible due to our proactive decision at the start of the financial year to move from a local physical server platform to a secure cloud-based platform as part of modernising our infrastructure. Having already put the cloud-based system in place before the pandemic started, we were able to switch over to that new platform thereby resulting in little disruption to service delivery.

#### **Efficiency Initiatives**

During the year we implemented a number of measures to improve the efficiency of our service. These included those listed below.

- Joining the Single Queue Pilot which is aimed at increasing the percentage of Adviceline calls answered by local Citizens Advice.
- Opening a Digital Advice Hub in Towcester to support clients who can self-help but lack digital access, IT, or online safety skills.
- Adapting the drop-in approach at our Banbury venue to reduce the length of time clients must wait for an advice appointment and, consequently, reducing client non-attendance at appointments.
- Reorganising the floor-space of the Banbury venue to increase client meeting-room space and make better use of office space. As a result, we have been able to increase the number of workstations available for our growing number of staff and volunteers.
- Negotiating the new lease for our Bicester office.

#### **VOLUNTEERS**

Our volunteers are a diverse group of individuals from the local community, with an age range from 16 (taken on through a student placement scheme) all the way up to our oldest volunteer who is 81. Volunteers stay with us for an average of 2 years; however, we have many volunteers of long standing with our longest serving volunteer having been with us for over 15 years.

Our services have grown over the years and we have a wide range of volunteering roles available other than those within our core advice services. For example, we have volunteers helping us with our Gamble Aware and Community Connect projects. We also have a successful Volunteer Driver Service which has 135 volunteers (including journey brokers who book the journeys, and drivers). This year, our volunteer numbers have increased by 21% in the Advice Service and by a remarkable 89% in the Volunteer Driver Service. Other volunteer numbers have remained relatively constant.

Our volunteers are people who want to make a difference in their local area. They share our values and are committed to providing the advice people need for the problems they face.

We have four core types of advice volunteer: Receptionists, Assessors, Advisors, and Supervisors.

##### **Receptionists**

Receptionists act as the first point of contact for clients. They make clients feel welcome and ensure they are dealt with sensitively and in accordance with our procedures. Receptionists have good communication skills (being able to interact with people from a diverse range of backgrounds and cultures), organisational skills, IT skills, and an awareness of the potential needs of vulnerable clients. Receptionists understand the importance of confidentiality and work collaboratively with their colleagues.

Training for this role is approximately 20 hours including an online assessment and the use of our client-record database known as Casebook.

##### **Assessors**

Assessors carry out the first exploration of a client's circumstances and give the client information from our public website. This initial assessment can be done face-to-face or over the phone and the Assessor will then record the details of the assessment in Casebook.

Assessors receive approximately 30 hours of training in the skills needed to help clients deal with their problems and find the right information in our extensive information database. They are supported and supervised by Advisors and Supervisors, and are presented with opportunities for personal development, such as rising to a more senior role.

## CITIZENS ADVICE NORTH OXFORDSHIRE AND SOUTH NORTHAMPTONSHIRE

### REPORT OF THE DIRECTORS AND TRUSTEES (CONTINUED)

#### Advisors

Our Advisors help provide an effective and efficient advice service to members of the public, delivered face-to-face, over the phone or via email. They use the 'Advisernet' section of the National Citizens Advice website to assist clients and to help influence government and other organisations by informing them of the effect of policies on the lives of clients. As with Assessors, Advisers record each session in Casebook so that there is an accurate account of the advice provided in each case.

Advisors receive approximately 30 hours of further training (many Advisors begin as Assessors), with a mixture of classroom teaching, online learning, and practical sessions.

#### Supervisors

Supervisors are highly trained and experienced in all advice matters. They have usually progressed to this role from that of Adviser after having completed specialist training (an additional 20 hours). Supervisors usually manage a morning or afternoon advice session and are the central point of contact for all Assessors, Advisers and Receptionists. They are responsible for managing client drop-ins, appointments, and dealing with the work queue. They support colleagues when clarification is needed and authorise referrals, food vouchers, and other forms of payment to clients in need.

#### FUTURE PLANS

We have six broad, strategic business goals in place for the next three years.

- To meet the evolving needs of our clients and commissioners.  
Our core competence is the provision of high quality, impartial advice services. We will proactively engage with and continuously tailor our advice services to the evolving needs of our clients, commissioners, and the private sector organisations with whom we work. We will identify and address the needs of our local communities through an effective Research and Campaigns programme.
- To ensure the financial stability of the Charity.  
Our aim for the current year is to raise at least £750,000 through grants, fundraising, and donations for the ongoing provision of our services. We seek to migrate from a public and grant awarding-body funding model to one in which at least one-third of our funding is derived from the private sector, corporations, and the community.
- To meet the needs of all clients by ensuring equality of access to the service.  
Our focus will remain on providing high-quality advice services to individuals and groups in the community, on delivering community projects, on challenging discrimination, promoting equality, and valuing diversity. We will market and raise the profile of the service to ensure that we reach all people, particularly those who are not aware of or do not realise that they can use the service.
- To work collaboratively with others.  
We will extend the reach of our services by forging closer working partnerships with neighbouring members of the Citizens Advice network. We will extend our range by partnering with public and private sector bodies to meet novel requirements for advice services both locally and further afield.
- To develop the people who deliver the service.  
We will continue to rely on a growing volunteer workforce, with management and leadership provided by a limited number of full- and part-time employees. We will use volunteers for a wider range of activities and provide appropriate training for these roles.
- To use our infrastructure and resources effectively and efficiently.  
We will deploy our resources, staff, IT, accommodation, and transport infrastructures to maximise service delivery, and aim to achieve year-on-year reductions in our fixed costs.

We are implementing a series of plans to achieve these broad, strategic goals. They include plans regarding our physical premises, digital Interaction, diversity, non-traditional volunteering, funding diversification and marketing, and increasing awareness of the Charity.

An example of the implementation of these plans is the roll-out of our Digital Advice Hub initiative. A Digital Advice Hub (also called Community Advice Hub) enables residents, with the help of an on-hand Community Advice Coach (volunteer), to use public-access computers to find solutions to their problems. The Coach can help the client to find trusted sources of online information among the plethora of misinformation on the Internet. This initiative has multiple benefits: it makes good use of existing local resources to help people find a way forward; it is a community-based, face-to-face drop-in service; and, where situations are more complex, the Coach can refer the client seamlessly to our specialist Advice Service for further assistance.

## **CITIZENS ADVICE NORTH OXFORDSHIRE AND SOUTH NORTHAMPTONSHIRE**

### **REPORT OF THE DIRECTORS AND TRUSTEES (CONTINUED)**

During the year we introduced our first Digital Advice Hub in the Forum building in Towcester and soon we expect to open two more in Bicester Library and in Brackley. Further, we are hoping to work in partnership with The Orchard (a project run by the mental health charity, Restore) and with The Sunrise Multicultural Project in Banbury to open Hubs within their organisations.

#### **FINANCIAL REVIEW**

We received £640,190 (2019: £571,903) for the year in grants, funds, and donations. Of this £353,394 (2019: £284,465) was received for restricted projects.

Our reserves fell for the year by £66,893 (2019: £10,258). On 31 March 2020, our total reserves were £415,185.

We incurred a deficit for the year of £66,893. Generally, we did not manage to raise the amount of grants and donations we had expected, with the result that the deficit is higher than had been anticipated. We are aware that this is problematic and are in the process of implementing plans to address the issue. For example, we are currently retendering for funding for our core advice service, and we are engaging with corporations to get direct or in-kind sponsorship to help with our existing services and costs. We are also seeking to increase community fundraising through word-of-mouth and social media campaigns, and increasing our visibility by, for example, delivering talks to local groups to raise awareness and engage donors.

We do not intend to operate with continued deficits. If sufficient grants, funding, and donations cannot be obtained then consideration will be given to restructuring, using unrestricted reserves in the short term, and revising our medium to long term objectives and activities.

#### **Reserves Policy**

We have set aside a designated reserve fund of £57,715 for staff. This is to cover costs payable in the event of any staff being made redundant.

To enable the Charity to remain stable upon the occurrence of an unforeseen event such as, for example, a delay in the receipt of expected funds, we have established a policy that free reserves should be at least equal to 6 months of future budgeted expenses. Currently free reserves are £391,188 and the comparable expenses are £366,063. Free reserves are calculated as unrestricted reserves plus designated reserves less unrestricted fixed assets.

Present economic conditions may require the deployment of some of our reserves, and our free reserves policy is likely to be reduced from six to four months of future budgeted expenses.

We believe that the Charity is currently funded adequately to achieve its objectives, although we recognise that the economic situation is likely to put pressure on funding from local authorities. We expect, therefore, to have to use reserve funds to meet any future shortfall.

#### **The Financial Impact of Measures against Coronavirus**

The Volunteer Driver Service has been affected by the virus response and, for the year 2020-21, we are forecasting a reduction in income of £34,000 from the budgeted income of £69,000. However, given that we recently managed to restart the Service it is possible that we will revise income up before the end of the year.

On the other hand, we have been successful in applying for grants to help mitigate the effects of the coronavirus response. For example, we are engaged in a new activity called the Energy Redress Scheme in which we give advice and support on energy use to clients. This project has funding of £23,000 and is expected to contribute £4,000 to our overhead costs for the year 2020-21. In total, we expect grant-fundraising receipts to be £46,500 over budget at £96,500 and contribute £13,000 to our overhead costs.

We have also seen some welcome cost-savings so far in 2020-21 because of our work-at-home policy. For example, our expected full year travel and parking expenses are down by £22,000.

#### **MAJOR RISKS**

To manage and mitigate risk, the trustees have developed a Risk Management Strategy which is reviewed and approved annually. The Strategy includes an annual risk assessment and the maintenance of a Risk Register, which is reviewed at each board meeting.

The major risks identified, and the steps being taken to manage these risks are listed below.



**CITIZENS ADVICE NORTH OXFORDSHIRE AND SOUTH NORTHAMPTONSHIRE**  
**REPORT OF THE DIRECTORS AND TRUSTEES (CONTINUED)**

**Devolution**

The government has announced that the local government in Northamptonshire is going to be reorganised with the creation of two new unitary authorities, and there are several options on the table within Oxfordshire for a new local authority structure. This brings uncertainty to the Charity, and the districts and county have yet to agree a way forward. The Charity is linked into networks to ensure we receive information in good time, and we can contribute to consultations. Direct lines of communication are in place with county and district councillors and officers. Scenario planning sessions are taking place with other Citizens Advice organisations affected by the uncertainty. We are also working with a National Citizens Advice Change Consultant to prepare the four local Citizens Advice in Northampton to collaborate in preparation for the unitary authority. We are also a member of the National Citizens Advice Partnership and Devolution Working Group whose purpose is to gather and share learning from areas where devolution has occurred, and prepare support processes for local Citizens Advice who may be affected by devolution in the future.

**Core Contracts with Local Authorities are up for Recommissioning**

The core contract with Cherwell District Council is up for recommissioning as the contract ends in October 2020. The recent partnership between CDC and Oxfordshire County Council may have an impact on the service commissioned as will the pressure on local authority budgets. The grant from South Northants District Council is applied for on an annual basis and there is currently no indication of what will happen after the unitary authority is formed. We have sufficient senior management capacity to respond to the commission, to have regular engagement meetings with the commissioners, and to engage in high-quality contract monitoring and performance delivery.

**Competition**

There is increased competition for funding from other charities and the private sector. To mitigate this risk, partnerships with other organisations are in place as is a strategic business plan which focuses on partnership working, and we employ both stakeholder management and competitor analysis to understand the position.

**Local Authority Spending Cuts**

We are expanding our service delivery model into new areas, ensuring a good relationship with councillors and officers, and seeking new work streams. Alongside our core services we have developed new services that attract health funding such as our social prescribing activities and volunteer driver project for the ambulance service. We are looking to expand this into prisons and police services in the future.

**Impacts of Leaving the European Union, and the Pandemic**

It is unclear what impact these will have; however, the current predictions of a recession will undoubtedly affect our ability to fundraise whilst increasing the need for our services. We are monitoring this situation closely and working with the Citizens Advice network to find ways to create efficiency, streamline processes, and improve our capacity.

**THE SERVICE IMPACT OF MEASURES AGAINST CORONAVIRUS**

At the time of writing this report various government restrictions and shielding measures remain in place so our view of the future is not altogether clear. However, we are engaged in a lot of thinking, planning and horizon scanning to work out how best to use our resources to meet local needs.

Below, we explain how the response to coronavirus has affected both the content and delivery of our services and outline some of the steps we have taken in response.

We closed our face-to-face service at both Banbury and Bicester on the 23rd of March. However, as described in Technology Initiatives, above, we quickly and successfully transferred to a home-based, digital advice service. We plan to resume the face-to-face service, by appointment, at both venues on the 9th of September. Our drop-in facility will remain closed for the time being. We will prioritise the face-to-face service for those with greatest need and continue to meet most clients' needs by phone and digital channels.

With our Link Workers being unable to engage people in activities, our social prescribing service is focussing on providing emotional and psychological support for people who are isolated.

## CITIZENS ADVICE NORTH OXFORDSHIRE AND SOUTH NORTHAMPTONSHIRE

### REPORT OF THE DIRECTORS AND TRUSTEES (CONTINUED)

We had high hopes for strong growth in the Volunteer Driver Service in 2020 but, unfortunately, it was brought to a halt for several months by the coronavirus problem. However, we restarted the service in August using PPE and distancing measures, and we have renewed our high hopes for the rest of the year. During the lockdown we redeployed the VDS resources to deliver food parcels, a service that was in great demand at the beginning of lockdown. By the end of July, we found that demand for this service had reduced substantially as people found alternative ways to resolve their problems, such as accessing online services. Even though we expect formal shielding to stop at some time, we anticipate that a large number of people will continue to self-isolate out of choice due to health concerns, so we do not expect our food-parcel delivery service to cease.

We had to close our Digital Advice Hub. However, we are now considering how we might restart it and open the planned new one, which is problematic as the venues in which they stand are not yet open.

Our Volunteer Connect service relies on the willingness of local people to become volunteers for the various volunteer organisations in our area. Our ability to operate this service has been impaired due to the difficulty in engaging people to become volunteers and, consequently, we are looking for other ways to use this resource meaningfully.

During the lockdown we have become part of the Energy Redress Scheme which exists to distribute payments from energy companies who may have breached rules. It is regulated by Ofgem and administered by the Energy Saving Trust. Under this scheme we receive money from the Trust and use it to provide energy advice and, in some cases, financial support in the form of energy vouchers.

We conduct research on an ongoing basis to monitor the issues for which clients seek advice and, thus, we can identify changes over comparable periods. We have compared the period between 1st March and 30th April 2020 with the same period in 2019 to identify the effect that coronavirus measures have had on the demand for our services. In terms of clients seeking our advice we have seen the following striking changes in the category of their underlying problem:

- Employment up 77%
- All benefits up 69%
- Universal credit up 51%
- Debt down 27%
- Housing down 32%

Albeit striking, the results are not surprising given the uncertainty that people have about employment and redundancy. It is likely that debt issues have fallen due to the government's temporary suspension of debt-recovery activity announced at the beginning of April, and the mitigation measures that some private lenders have introduced. Similarly, the likely cause of housing issues falling is the government's action to temporarily suspend evictions. However, these initiatives are expected to end in August, and we anticipate an increase in both debt and housing issues from September.

Our research also covers the channels we use to help clients and we have seen a dramatic increase in phone and email interactions, matched by a decrease in face-to-face meetings. Compared to the same period in 2019, March and April 2020 showed a 56% fall in face-to-face contact, a 40% increase in phone use, and a 16% increase in email. We expect this pattern to continue for the foreseeable future.

The various coronavirus measures have not only affected the way in which we deliver advice but also the way in which we train our volunteers. For example, we have adapted our Assessor training course from face-to-face to remote learning. In May we welcomed 7 new trainees who are advancing using the new system. Please refer to the section on Volunteers, above, for an explanation of the different types of volunteer.

### RELATED PARTIES

We collaborate with a wide range of organisations, groups, and forums including:

- Citizens Advice Oxfordshire (CAOX), a collaboration of Oxfordshire local Citizens Advice charities.
- CA Northamptonshire, a collaboration of the Northamptonshire local Citizens Advice charities.
- Commsortia, a consortium of 43 voluntary, community, and social enterprises coming together to deliver services and contracts for the people of Northamptonshire.
- Oxfordshire Volunteer Centres, working in collaboration with Oxfordshire Community and Voluntary Action (OCVA) and Witney Volunteer Link Up.
- Oxfordshire Stronger Communities Alliance (OSCA), whose purpose is to help build and maintain stronger communities and a thriving voluntary, community, and faith sector to improve the quality of life for local people.
- Brighter Futures in Banbury, a steering group consisting of representatives from Cherwell District Council and local service providers who work to address the issues of deprivation in Banbury.
- Cherwell Local Strategic Partnership Board which brings together local public, private and voluntary organisations to deliver the objectives detailed in the Cherwell Sustainable Community Strategy: 'Our district, our future'.
- South East Social Prescribing Regional Network which brings together health professionals, researchers, academics, social prescribing practitioners, representatives from the community and voluntary sectors, commissioners and



## **CITIZENS ADVICE NORTH OXFORDSHIRE AND SOUTH NORTHAMPTONSHIRE**

### **REPORT OF THE DIRECTORS AND TRUSTEES (CONTINUED)**

funders, patients, and citizens. The objective is to share knowledge and best practice, to support social prescribing at both local and national levels, and to inform good quality research and evaluation.

- Oxfordshire Social Prescribing Leads Forum, a group that brings together social prescribing delivery organisations to collaborate and share good practice.
- Age Friendly Banbury, a joint initiative to address issues of poor transport, unsuitable housing, fear of crime, lack of community cohesion, limited care and support and difficulty finding or getting to social activities which can get in the way of people enjoying their later years.
- North Oxfordshire Patient Participation Forum, a forum of the various PPG leads across the North Oxfordshire GP locality identifying and addressing issues patients have with getting primary care provision.

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

### **Governing Document**

Citizens Advice North Oxfordshire and South Northamptonshire is a registered charity and a company limited by guarantee, incorporated on 15<sup>th</sup> September 1999, and registered as a charity on 7 March 2000.

The company was established under a Memorandum of Association which established its objects and powers, and it is governed by its Articles of Association. In the event of the company being wound up, the maximum liability of each member is limited to 1 pound.

### **Recruitment and Appointment of Trustees**

The trustees of the Charity are also directors of the company for the purpose of company law. The maximum number of trustees is 15 and the minimum is 3. Trustees are either elected at the AGM (to a maximum of 10) or may be co-opted by the board (to a maximum of one-third of the total number of trustees).

### **Induction of Trustees**

Newly appointed trustees are provided with a comprehensive induction to the Charity through the provision of an induction pack and appropriate training.

### **Organisational Structure**

The Charity is governed by its Trustee Board, which is responsible for setting the strategic direction of the organisation and its policies. The trustees carry the ultimate responsibility for the conduct of the Charity and for ensuring that it satisfies its legal and contractual obligations. Trustees meet at a minimum quarterly and delegate the day-to-day operation of the organisation to the Chief Executive Officer. A register of members' interests is maintained at the registered office and is available to the public.

### **Management Remuneration**

Remuneration is reviewed annually by the Human Resources Sub-Committee and proposals are put to the board for approval.

The HR Sub-Committee has established a job evaluation policy and related procedures to place staff posts within a local pay structure. Roles are evaluated against 8 factors to establish the appropriate pay scale, with supervisory and managerial roles allocated by points to grades 5 - 8. Pay comparisons are made on an ad hoc basis to monitor that local pay scales remain appropriate when compared with the public sector and the local employment market.

The rate of pay for the Chief Executive Officer is determined by the board following pay comparisons from National Citizens Advice.

### **National Citizens Advice**

The Charity is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the trustees to fulfil the Charity's objects and comply with national membership requirements.

### **Investment Policy**

As required in its Articles of Association paragraph 3.19, to promote its objects but not for any other purpose, the Charity has the power to invest or deposit funds in any lawful manner whilst having regard to the suitability of investments and the need for diversification.

## CITIZENS ADVICE NORTH OXFORDSHIRE AND SOUTH NORTHAMPTONSHIRE

### REPORT OF THE DIRECTORS AND TRUSTEES (CONTINUED)

#### Statement of Internal Control

The trustees oversee the information security of processed personal information of clients, staff, funders, and strategic partners. They 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 that the confidentiality, integrity, and availability of personal and sensitive data is maintained to a level compliant with the requirements of the General Data Protection Regulation and Data Protection Act 2018.

#### Trustees' Responsibilities in relation to the Financial Statements

The trustees (who are also the Directors for the purpose of company law) are responsible for preparing the annual report and financial statements in accordance with applicable law and United Kingdom generally accepted accounting practice.

Company law requires the trustees to prepare financial statements that give a true and fair view of the state of affairs of the Charity at the end of the financial year and of its surplus or deficit for the financial year. In doing so the trustees are required to select suitable accounting policies and apply them consistently, to make sound judgements and estimates that are reasonable and prudent, and to state whether applicable accounting standards and SORPs have been followed, subject that any material departures are disclosed and explained in the financial statements. They are also required to prepare the financial statements on a going concern basis unless it is inappropriate to presume that the Charity will continue in business. The trustees believe that the report and financial statements have been prepared in line with these responsibilities.

The trustees confirm that they have complied with the duty in section 17(5) of the Charities Act 2011 to have due regard to the guidance on public benefit as published by the Charity Commission.

The financial statements comply 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 (FRS 102) (effective 1 January 2015).

#### REFERENCE AND ADMINISTRATIVE DETAILS

Charity Name:	Citizens Advice North Oxfordshire and South Northamptonshire, also known as Citizens Advice North Oxon & South Northants, Citizens Advice NOSN, CANOSN, Banbury Citizens Advice Bureau and Banbury CAB.
Charity Registration:	1079719
Company Registration:	3842133
Registered Office:	26 Cornhill, Market Place, Banbury, Oxon, OX16 5NG
Chief Executive:	Pat Coomber-Wood
Bank:	Barclays Bank, 32 Bridge St, Banbury OX16 8PS
Independent Examiners:	Critchleys Audit LLP, Beaver House, 23-38 Hythe Bridge Street, Oxford, OX1 2EP
Solicitors:	John Spratt, Spratt Endicott Solicitors, 52-54 The Green, Banbury, Oxon OX16 9AB

**CITIZENS ADVICE NORTH OXFORDSHIRE AND SOUTH NORTHAMPTONSHIRE**

**REPORT OF THE DIRECTORS AND TRUSTEES (CONTINUED)**

Trustees:

Trustee name	Office (if any)	Dates acted
Stephen Gowler	Chair	
Ida Annunziata	Treasurer	Resigned 01.07.19
Stuart Gallyot	Vice Chair	Resigned 01.07.19
Pamela Duggan		Resigned 26.11.19
Alan Buchanan	Vice Chair	
Ingemar Hunnings		
Gill Crowther		
Abbie Knipe		
George Thomas		Appointed 06.12.19
Brett Clancy	Treasurer	Appointed 16.01.20

  
 Stephen Gowler Chair

Date 17/12/2020



## INDEPENDENT EXAMINER'S REPORT

### TO THE TRUSTEES OF

#### CITIZENS ADVICE NORTH OXFORDSHIRE AND SOUTH NORTHAMPTONSHIRE

I report to the charity trustees on my examination of the accounts of the Charitable Company for the year ended 31 March 2020, which are set out on pages 14 to 23.

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

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

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

#### Basis of independent examiner's report

My examination was carried out in accordance with the 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 the seeking of 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

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:

- accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
- the accounts do not accord with those accounting records; or
- 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
- 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.



**Name of examiner:** Andrew Rodzynski FCA

**Name of firm:** Critchleys Audit LLP

**Relevant professional body:** Institute of Chartered Accountants in England and Wales

**Address:** Beaver House, 23-38 Hythe Bridge Street, Oxford, OX1 2EP

**Date:** 21 December 2020

**CITIZENS ADVICE NORTH OXFORDSHIRE AND SOUTH NORTHAMPTONSHIRE**

**STATEMENT OF FINANCIAL ACTIVITIES  
(including Income and Expenditure Account)**

**FOR THE YEAR ENDED 31 MARCH 2020**

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Capital Grants £	Total 2020 £	Total 2019 £
<b>INCOME AND ENDOWMENTS</b>							
<b>Incoming resources from Generated Funds</b>							
Donations & legacies	2	25,421	-	1,160	-	26,581	5,853
Income from investments	3	1,036	-	-	-	1,036	1,022
Charitable activities	4	<u>260,339</u>	<u>-</u>	<u>352,234</u>	<u>-</u>	<u>612,573</u>	<u>565,027</u>
<b>Total Income and Endowments</b>		<u>286,796</u>	<u>-</u>	<u>353,394</u>	<u>-</u>	<u>640,190</u>	<u>571,902</u>
<b>EXPENDITURE</b>							
Charitable activities		<u>341,943</u>	<u>-</u>	<u>354,430</u>	<u>10,710</u>	<u>707,083</u>	<u>582,160</u>
<b>Total Resources Expended</b>	5	<u>341,943</u>	<u>-</u>	<u>354,430</u>	<u>10,710</u>	<u>707,083</u>	<u>582,160</u>
<b>Net Income</b>		(55,147)	-	(1,036)	(10,710)	(66,893)	(10,258)
<b>Transfers between funds</b>		<u>(4,770)</u>	<u>4,770</u>	<u>(10,710)</u>	<u>10,710</u>	<u>-</u>	<u>-</u>
<b>Net movement in funds</b>		(59,917)	4,770	(11,746)	-	(66,893)	(10,258)
<b>Reconciliation of funds</b>							
Fund Balances as at 1 April 2019		<u>394,490</u>	<u>52,945</u>	<u>34,643</u>	<u>-</u>	<u>482,078</u>	<u>492,336</u>
<b>Fund Balances as at 31 March 2020</b>		<u><b>334,573</b></u>	<u><b>57,715</b></u>	<u><b>22,897</b></u>	<u><b>-</b></u>	<u><b>415,185</b></u>	<u><b>482,078</b></u>

# CITIZENS ADVICE NORTH OXFORDSHIRE AND SOUTH NORTHAMPTONSHIRE

(A Company Limited by Guarantee. Company Number 3842133)

## BALANCE SHEET FOR THE YEAR ENDED 31 MARCH 2020

	Notes	2020 £	2019 £
<b>Fixed Assets</b>			
Tangible assets	9	22,521	34,692
<b>Current Assets</b>			
Debtors – amounts falling due within one year	10	32,520	29,813
Cash at bank and in hand		<u>442,563</u>	<u>448,192</u>
		475,083	478,005
<b>Creditors</b>			
Amounts falling due within one year	11	<u>(82,419)</u>	<u>(30,619)</u>
<b>Net Current Assets</b>		<u>392,664</u>	<u>447,386</u>
<b>Net Assets</b>		<u>415,185</u>	<u>482,078</u>
<b>Income Funds</b>			
Restricted funds	13	22,897	34,643
Designated funds	14	57,715	52,945
Unrestricted funds	15	<u>334,573</u>	<u>394,490</u>
<b>Total Funds</b>		<u>415,185</u>	<u>482,078</u>

The directors consider that for the year ended 31 March 2020 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies. No member or members have deposited a notice requesting an audit for the current financial year under section 476 of the Act.

The directors acknowledge their responsibilities for ensuring that the company keeps accounting records which comply with section 386 and preparing accounts which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its surplus or deficit for the 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 accounts, so far as applicable to the company.

These accounts are prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

The accounts were approved and authorised for issue by the Board of Trustees on 13/10/2020 and signed on its behalf by:

  
Stephen Gowler - Chair

Date: 17/12/2020

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2020

**1 ACCOUNTING POLICIES**

**a) Basis of Accounting**

These 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 January 2015)- (Charities SORP (FRS 102)), the financial reporting standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

**b) Incoming Resources**

All monetary donations and gifts are included in full in the statement of financial activities when receivable provided that there are no restrictions imposed by the donor as to the timing of the related expenditure, in which case recognition is deferred until the conditions have been met.

Legacies to which the charitable company is entitled are included in the statement of financial activities unless they are incapable of measurement.

Gifts-in-kind are accounted for at the directors' estimate of the value to the charitable company or sale value as follows:

- gifts of fixed assets for charitable use or funds for acquiring fixed assets for charitable use are accounted for (as restricted funds) immediately on receipt.

Intangible income is valued and included in income to the extent that it represents goods or services which would otherwise be purchased. An equivalent amount is charged as expenditure. Voluntary help is not included as income.

Cash collected to which the charitable company is legally entitled but which has not been received at the year end is included as income.

Donations under gift aid together with the associated income tax recoverable are credited as income when the donations are received.

Revenue grants are credited as incoming resources when they are receivable provided conditions for receipt have been complied with unless they relate to a specified future period in which case they are deferred.

Grants for the purchase of fixed assets are credited to restricted incoming resources when receivable. Depreciation on the fixed assets purchased with such grants is charged against the restricted fund.

Investment income is recognised when receivable.

**c) Resources Expended**

Expenditure is recognised on an accruals basis as a liability is incurred.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include the accountancy or audit fee and costs linked to the strategic management of the charitable company.

# CITIZENS ADVICE NORTH OXFORDSHIRE AND SOUTH NORTHAMPTONSHIRE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### d) Tangible Fixed Assets and Depreciation

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost less estimated residual value of each asset over its expected useful life as follows:

Leasehold property	over the lease period (10 years)
Fixtures, fittings and equipment	3 years straight-line

The capitalisation threshold for fixed assets is £500.

### e) Leasing and Hire Purchase Commitments

Leases other than finance leases are regarded as operating leases and the payments made under them are charged to the statement of financial activities on a straight-line basis over the lease term.

### f) Pensions

The pension costs charged in the year represent the amount of contributions payable to the scheme in respect of the accounting period.

### g) Fund Accounting

Restricted funds are to be used for specified purposes laid down by the donor. Expenditure for those purposes is charged to the fund, together with a fair allocation of overheads and support costs, at the trustees' discretion.

Capital Grants relate to the New Premises Fund. They are an extension of restricted funds and the only movement that goes through is the depreciation of the assets on the balance sheet.

Unrestricted funds are donations and other incoming resources received or generated for expenditure on the general objectives of the charitable company.

Designated funds are unrestricted funds which have been designated for specific purposes by the trustees.

## 2 Donations

	2020 £	2019 £
Donations and gifts	<u>26,581</u>	<u>5,853</u>

## 3 Investment Income

	2020 £	2019 £
Interest receivable	<u>1,036</u>	<u>1,022</u>



**CITIZENS ADVICE NORTH OXFORDSHIRE AND SOUTH NORTHAMPTONSHIRE**

**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**

**4 Grants Receivable**

	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
<b>Grants receivable for charitable activities</b>		
<b>Unrestricted Funds</b>		
Cherwell District Council	252,089	252,089
Other	<u>8,250</u>	<u>29,483</u>
	<b>260,339</b>	<b>281,572</b>
<b>Restricted Funds</b>		
South Northants Council	61,898	60,000
Community Law Service/Commsortia (Northamptonshire County Council)	-	5,088
Sanctuary Housing Project	-	(500)
Public Health Oxfordshire	17,000	17,000
EBDX Energy Grant	-	6,000
Social Prescribing	91,028	90,260
Client's Legal Costs Fund	7,500	5,000
Natwest Skills & Opportunities	-	25,380
SUM	-	(74)
Volunteer Connect	57,600	65,733
Gamble Support	43,500	3,625
CA Help to Claim	29,155	3,531
Warburtons	-	250
POCA – IMLT – Stop Loan Sharks	-	2,162
PCN	32,331	-
Volunteer Connect	10,510	-
Brackley Town Council	<u>1,712</u>	<u>-</u>
	<b>352,234</b>	<b>283,455</b>
<b>Total grants receivable</b>	<b><u>612,573</u></b>	<b><u>565,027</u></b>

**5 Total Resources Expended**

	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
<b>Charitable Activities Advice and information</b>		
<b><u>Direct Costs</u></b>		
Staff costs	487,311	356,679
<b><u>Support costs</u></b>		
Establishment costs	55,259	55,425
Other costs	150,677	153,808
Depreciation	<u>12,171</u>	<u>14,618</u>
	<b>705,418</b>	<b>580,530</b>
<b><u>Governance Costs</u></b>		
Independent examination fee	1,660	1,620
Meeting and other governance costs	<u>5</u>	<u>10</u>
	<b>1,665</b>	<b>1,630</b>
<b>Total Resources Expended</b>	<b><u>707,083</u></b>	<b><u>582,160</u></b>

**CITIZENS ADVICE NORTH OXFORDSHIRE AND SOUTH NORTHAMPTONSHIRE**

**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**

**6 Net Movement in Funds**

	2020 £	2019 £
<b>This is stated after charging</b>		
Independent Examination fee	1,660	1,620
Depreciation	12,171	14,618
Operating lease rentals - office equipment	3,231	4,402
land and buildings	<u>28,037</u>	<u>28,154</u>
	<u>45,099</u>	<u>48,794</u>

**7 Directors**

The total directors' remuneration, including pension, payable for the year was £nil (2019: £nil).

The number of directors to whom retirement benefits are accruing under the multi-employer defined benefit pension scheme in respect of qualifying services was nil (2019: nil).

One (2019: One) director received reimbursed expenses for travelling costs during the year. The total was £5 (2019: £10).

**8 Employees**

	2020 £	2019 £
<b>The average number of employees (full time equivalent) during the period was:</b>		
Providing advice to members of the public	<u>17</u>	<u>14</u>
<b>Employment Costs</b>		
Wages and salaries	438,987	324,940
Social security costs	31,556	21,547
Other pension costs	<u>16,768</u>	<u>10,192</u>
	<u>487,311</u>	<u>356,679</u>

There were no employees whose annual emoluments were £60,000 or more.

The average number of employees is based on the full time equivalent number.

**CITIZENS ADVICE NORTH OXFORDSHIRE AND SOUTH NORTHAMPTONSHIRE**

**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**

**9 Tangible Fixed Assets**

	<b>Alterations to Leasehold Premises</b>	<b>Fixtures &amp; Fittings</b>	<b>Total</b>
<b>Cost:</b>			
1 April 2019	122,694	154,741	277,435
Costs transferred on acquisition	-	-	-
At 31 March 2020	122,694	154,741	277,435
<b>Depreciation:</b>			
1 April 2019	90,563	152,180	242,743
Charge for the year	10,710	1,461	12,171
At 31 March 2020	101,273	153,641	254,914
<b>Net Book Amount:</b>			
1 April 2019	32,131	2,561	34,692
31 March 2020	21,421	1,100	22,521

All fixed assets are held for charitable purposes.

**10 Debtors**

	<b>2020 £</b>	<b>2019 £</b>
<b>Amounts falling due within one year</b>		
Trade debtors	15,481	-
Sundry debtors	295	120
Prepayments and accrued income	16,744	29,693
	<u>32,520</u>	<u>29,813</u>

**11 Creditors – Amounts falling due within one year**

	<b>2020 £</b>	<b>2019 £</b>
Trade creditors	19,283	10,505
Taxes and social security costs	9,909	8,037
Pension contributions payable	2,752	1,770
Accruals and deferred income	50,475	10,307
	<u>82,419</u>	<u>30,619</u>

# CITIZENS ADVICE NORTH OXFORDSHIRE AND SOUTH NORTHAMPTONSHIRE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### 12 Pension Costs

A multi-employer defined benefit scheme was in operation during the year. Having taken advice from the scheme actuary, Citizens Advice North Oxfordshire and South Northamptonshire cannot identify its share of the underlying assets and liabilities on a consistent and reasonable basis. The expected cost of providing pensions is calculated periodically by a professionally qualified actuary. The operating costs of providing retirement benefits to employees are charged to the statement of financial activities in the year in which they are incurred.

The charity also operates a pension scheme with Scottish Widows. The costs of providing retirement benefits to employees are charged to the statement of financial activities in the year in which they are incurred.

The pension cost charge for the period represents contributions payable by the charity to the two pension schemes and amounted to £16,768 (2019: £18,554), Contributions totalling £2,752 (2019: £1,770) were payable in creditors.

### 13 Restricted Funds

The income funds of the charity include restricted funds comprising the following unexpended balances of grants received for specific purposes.

	Balance as at 1 April 2019	Incoming resources	Resources expended	Capital Grants	Transfer	Balance as at 31 March 2020
	£	£	£	£	£	£
New Premises Fund	32,131	-	-	10,710	-	21,421
Volunteer Connect	-	69,270	69,270	-	-	-
South Northants Council	-	63,610	63,610	-	-	-
Gamble Support	752	43,500	44,252	-	-	-
BIP	-	17,000	17,000	-	-	-
PCN	-	32,331	32,331	-	-	-
Social Prescribing	-	91,028	91,028	-	-	-
CA Help to Claim	-	29,155	29,155	-	-	-
Client's Legal costs fund	<u>1,760</u>	<u>7,500</u>	<u>7,784</u>	<u>-</u>	<u>-</u>	<u>1,476</u>
	<u>34,643</u>	<u>353,394</u>	<u>354,430</u>	<u>10,710</u>	<u>-</u>	<u>22,897</u>

**New Premises Fund:** The monies are to be used to improve the Banbury premises and have been used for alterations and fittings for our extended premises. The appeal terminated in 2012-2013 financial year, with the last donation being received in June 2013.

The balance on the New Premises Fund at the end of the financial year represents the value of the Tangible Fixed Assets on the balance sheet which will be depreciated over their expected useful life.

Other Restricted Fund details can be found in the Objectives, Aims, and Activities section of the Trustee Report.

**CITIZENS ADVICE NORTH OXFORDSHIRE AND SOUTH NORTHAMPTONSHIRE**

**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**

**14 Designated Funds**

The income funds of the charity include the following designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes:

	<b>Balances as at 1 April 2019 £</b>	<b>Transfer £</b>	<b>Balance as at 31 March 2020 £</b>
Staff liabilities – Redundancy	<u>52,945</u>	<u>4,770</u>	<u>57,715</u>

**15 Analysis of Net Assets between Funds**

	<b>Unrestricted funds £</b>	<b>Designated funds £</b>	<b>Restricted Funds £</b>	<b>Total £</b>
<b>Fund balances at 31 March 2020 are represented by:</b>				
Tangible fixed assets	1,100	-	21,421	22,521
Net Current assets	<u>333,473</u>	<u>57,715</u>	<u>1,476</u>	<u>392,664</u>
	<u>334,573</u>	<u>57,715</u>	<u>22,897</u>	<u>415,185</u>

The balance on the New Premises Fund at the end of the financial year represents the value of the Tangible Fixed Assets on the balance sheet which will be depreciated over their expected useful lives.

**16 Commitments under Operating Leases**

As at 31 March 2020 the company had annual commitments under non-cancellable operating leases as follows:

	<b>Land and buildings 2020 £</b>	<b>2019 £</b>	<b>Other 2020 £</b>	<b>2019 £</b>
<b>Expiry date</b>				
Within one year	22,500	22,500	-	-
Between two and five years	15,000	22,500	-	-
After five years	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

**17 Control**

The board of directors consider that they are the controlling party of the company.

**18 Capital Commitments**

At 31 March 2020 capital expenditure contracted for but not provided in the financial statements was £nil (2019 £nil)

**19 General Information**

Citizens Advice North Oxfordshire and South Northamptonshire is a charity constituted as a company and limited by a guarantee. The charity is registered and domiciled in England. Its principal address is 26 Cornhill, Market place, Banbury, Oxon, OX16 8PS.



CITIZENS ADVICE NORTH OXFORDSHIRE AND SOUTH NORTHAMPTONSHIRE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

**20 2019 Comparative Statement of Financial Activity**

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Capital Grants £	Total 2019 £	Total 2018 £
<b>INCOME AND ENDOWMENTS</b>							
<b>Incoming resources from Generated Funds</b>							
Donations & legacies	2	4,843	-	1,010	-	5,853	127,353
Income from investments	3	1,022	-	-	-	1,022	314
Charitable activities	4	<u>281,572</u>	<u>-</u>	<u>283,455</u>	<u>-</u>	<u>565,027</u>	<u>489,751</u>
<b>Total Income and Endowments</b>		<u>287,437</u>	<u>-</u>	<u>284,465</u>	<u>-</u>	<u>571,902</u>	<u>617,418</u>
<b>EXPENDITURE</b>							
Charitable activities		<u>286,195</u>	<u>-</u>	<u>285,255</u>	<u>10,710</u>	<u>582,160</u>	<u>508,746</u>
<b>Total Resources Expended</b>	5	<u>286,195</u>	<u>-</u>	<u>285,255</u>	<u>10,710</u>	<u>582,160</u>	<u>508,746</u>
<b>Net Income</b>		1,242	-	(790)	(10,710)	(10,258)	108,672
<b>Transfers between funds</b>		<u>(8,313)</u>	<u>8,313</u>	<u>(10,710)</u>	<u>10,710</u>	<u>-</u>	<u>-</u>
<b>Net movement in funds</b>		(7,071)	8,313	(11,500)	-	(10,258)	108,672
<b>Reconciliation of funds</b>							
Fund Balances as at 1 April 2018		<u>401,561</u>	<u>44,632</u>	<u>46,143</u>	<u>-</u>	<u>492,336</u>	<u>383,664</u>
<b>Fund Balances as at 31 March 2019</b>		<u><b>394,490</b></u>	<u><b>52,945</b></u>	<u><b>34,643</b></u>	<u><b>-</b></u>	<u><b>482,078</b></u>	<u><b>492,336</b></u>