

Brecon

Advice

Centre

**Annual Report and Accounts
2018-19**

Brecon Advice Centre is an independent organisation providing advice that is free, confidential and impartial. It is available for everyone regardless of their race, gender, sexuality, disability, religion, age or marital status.

Chairman's Report On Behalf Of The Trustees

I am pleased to report a healthy and positive advice centre. With eight volunteer advisors and two part-time staff – the Centre Manager and Debt Administrator. We are open four mornings a week – Monday to Friday, except Wednesday and clients can walk in off the street and be seen immediately. This is a unique service and the advice is free.

In May of last year Truemark Trust gave the centre £20,000 to keep it open for another year. This was wonderful news and they asked that two of us have a six month rest from applying for funds. This holiday was very much appreciated and the £20,000 plus monies promised at the time of writing of £5,000 from Brecon Town Council, and £3,825 from Powys County Council, has ensured that we can keep the centre open until at least the end of 2019.

Within the Report page 3 shows the service we provide in respect to new enquiries and also the amount of work dealing with ongoing cases. Page 4 shows which Community Council areas clients come from. Pages 9, 10 and 11 shows the funding we have received during the year and how this money has been used to run the Centre. Page 12 shows our appreciation for grants, donations and contributions gratefully received.

We are keeping abreast of the changes being made to Universal Credit – as it is delivered into Powys. If anyone has difficulty in dealing with Universal Credit ask them to come in and we will help all we can.

My thanks go to the Trustees, Staff and Volunteer Advisors, without whom the people of Brecon and its surrounding area would not receive the free advice and support they need.



David Weston

Trustees' Annual Report for the year ended 31st March 2019

The Objectives

Brecon Advice Centre's ***Constitution*** states that:

The centre is established for the promotion of any charitable purpose for the benefit of the community in Brecon and district by the advancement of education, the protection of health and the relief of poverty, sickness and distress.

In furtherance of the foregoing purposes, but not further or otherwise, the centre may:

- a) *provide centres for the supply of advice and guidance;*
- b) *obtain, collect and receive money and funds by way of contributions, donations, legacies, grants and any other lawful method and accept and receive gifts of property of any description (whether subject to special trusts or not);*
- c) *procure to be written, and print, publish, issue and circulate gratuitously or otherwise any reports or periodicals, books, pamphlets, leaflets or other documents;*
- d) *arrange and provide for, or join in arranging and providing for, the holding of exhibitions, meetings, lectures and classes;*
- e) *promote, encourage or undertake organised research and experimental work and disseminate the results of such research;*
- f) *affiliate or become affiliated to any institution having charitable purposes only and acquire and undertake all or any part of the assets, liabilities and engagements of any such institution which the centre may lawfully acquire; and*
- g) *do all such other things as necessary for the furtherance of the objects of the centre.*

Its main aims are:

- (i) To provide a quality generalist advice service that is free, confidential, impartial and accessible for all people in Brecon and its neighbouring communities
- (ii) To ensure the local provision of specialist legal advice
- (iii) To use clients' experiences to influence legislation and its administration
- (iv) To manage the organisation and its service with due regard to probity and inclusiveness; and
- (v) To co-operate with other agencies and participate in collaborative endeavours intended to benefit existing and other potential clients

The Service

Once again the advisers dealt with a large number of new enquiries (either from existing or new clients to the centre and some of those may have more than one issue), this year totalling 671 (2017-18: 866) as detailed below: -

	Benefits	Debt & Consumer	Employment	Housing	Law	Relationships	Tax	Utilities	Other	Total
April	22	10	4	6	5	7	1	2	4	61
May	10	7	2	0	5	6	2	2	14	48
June	17	10	2	3	2	5	1	3	10	53
July	23	6	3	2	3	2	2	2	11	54
August	13	6	6	3	4	2	1	3	13	51
September	17	2	1	6	2	5	2	3	12	50
October	15	7	4	5	3	3	1	2	15	55
November	21	6	1	3	4	3	4	2	21	65
December	19	6	1	0	3	1	0	1	8	39
January	24	10	8	3	10	4	3	1	16	79
February	14	7	3	5	3	1	1	2	19	55
March	22	6	2	10	4	3	0	2	12	61
Total	217	83	37	46	48	42	18	25	155	671
<i>2017-18</i>	<i>303</i>	<i>100</i>	<i>41</i>	<i>55</i>	<i>90</i>	<i>28</i>	<i>21</i>	<i>30</i>	<i>198</i>	<i>866</i>

Some of these problems were answered immediately but others required advocacy or on-going casework. Clients with multiple debts, for example, usually required several discussions with an adviser who could have numerous contacts with the various creditors, often over a long period of time. The table below records the extent of all the on-going casework amounting to 1016 (2017-18: 1,028).

	Benefits	Debt & Consumer	Employment	Housing	Law	Relationships	Tax	Utilities	Other	Total
April	16	24	11	0	10	3	1	1	2	68
May	15	24	7	0	5	5	0	3	2	61
June	37	26	10	3	0	0	0	3	2	81
July	46	51	4	4	1	2	3	2	5	118
August	21	21	2	5	2	5	7	5	1	69
September	27	21	4	3	2	4	2	8	0	71
October	14	22	13	2	7	7	5	10	1	81
November	24	35	1	5	18	14	7	1	4	109
December	12	17	1	4	8	4	2	1	6	55
January	33	31	8	5	28	4	2	7	15	133
February	25	21	6	7	2	2	9	8	7	87
March	15	27	7	9	11	3	0	5	6	83
Total	285	320	74	47	94	53	38	54	51	1,016
<i>2017-18</i>	<i>303</i>	<i>340</i>	<i>30</i>	<i>37</i>	<i>110</i>	<i>30</i>	<i>32</i>	<i>56</i>	<i>90</i>	<i>1,028</i>

The Clients

Most people who accessed the service came to the centre in person, proving how valuable it is to have an open-door policy which does not require an appointment to be made beforehand. Many other people telephoned or wrote with their enquiries. Once again, residents of Brecon town were the largest group of clients numerically but people from adjoining communities and even further distant were still regular callers to the centre. The table below records the number of client contacts by their Community Council area or some other designation.

<u>Community Council</u>	<u>2018-19</u>	<u>2017-18</u>	<u>Community Council</u>	<u>2018-19</u>	<u>2017-18</u>
Brecon	605	679	Llanigon	8	*
Bronllys	11	8	Llanwrthwl	*	*
Builth Wells	18	18	Llanwrtyd Wells	11	7
Cilmery	13	*	Llywel	27	10
Crai	5	*	Maescar	21	45
Crickhowell	*	*	Merthyr Cynog	*	*
Cwmdu & District	6	6	Talgarth	78	50
Duhonw	*	*	Talybont-on-Usk	5	7
Erwood	*	11	Trallong	*	*
Felinfach	8	*	Treflys	*	*
Glasbury	5	9	Vale of Grwyney	*	*
Glyn Tarrell	10	22	Yscir	*	*
Gwernyfed	14	8	Ystradgynlais	*	*
Hay	24	26	Radnorshire	*	18
Honddu Isaf	*	*	Montgomeryshire	*	*
Llanafanfawr	*	*	Other parts of Wales	18	11
Llanddew	*	*	Herefordshire	8	5
Llanfrynach	5	5	Other parts of Britain	7	*
Llangammarch Wells	*	*	Abroad	10	*
Llangattock	*	*	Anon	5	5
Llangors	17	22	Not recorded/unknown	36	27
Llangyndir	*	*	No fixed abode	*	*
			Total	1,001	1,028

- In order to provide confidentiality no figure has been provided where the number of recorded contacts from a particular area is five or less although these numbers are included in the total.

The Centre Personnel

Management Committee & Trustees:

David Weston	Volunteers' Representative	Chair
Julian Rabjohn	Elected	Treasurer
Ann Loustalan	Elected	Secretary
Rosemary Evans	Elected	
Jim Price	Elected	
Cllr. Robert Thomas	Brecon Town Council	

Centre Staff:

(a) Volunteers:

Jonathan Bean	Huw Jones
Kim Bragg	Glyn Mathias
Wyndham Davies	Sally Palmer
Beryl Griffiths	Tess Russell
Tish Jack	David Weston

(b) Employees

Sarah Diskin	Centre Manager
Janice Prentice	Administrator (Debt Advice)

The Structure, Governance & Management

Constitution

The centre is a registered charity (Reg. No. 510226) and was set up by constitution in June 1981 which was subsequently amended in October 2002 and December 2008.

Principal Office

The principal office of the centre is: -

12, Castle Street
Brecon
Powys
LD3 9BU

Method of appointment or election of Trustees

Trustees are either elected at the Annual General Meeting or co-opted in line with the constitution.

Policies adopted for the induction and training of Trustees

The centre places a specific emphasis on the governance issues of running a charity. Trustees are recruited who are committed to the objectives of the centre and who possess specific skills which support the effective running of the centre. All Trustees undergo an induction process.

Organisational structure and decision making

The Trustees comprise the Management Committee which is responsible for the management of the centre. In undertaking this role they are supported by the Centre's Manager.

Risk Management

The Trustees regularly assess the major risks to which the centre is exposed, in particular those relating to the operations and finance of the centre and are satisfied that systems are in place to mitigate those risks.

Reserves Policy

The Trustees believe that the centre should hold sufficient reserves to ensure that the charity can continue to operate to meet the needs of its clients in the event of unforeseen and potentially damaging circumstances arising. The Trustees aim to ensure that the level of reserves is maintained at a minimum of the equivalent of three months of operating expenditure. As at 31st March 2019 the level of reserves (including guaranteed grants not yet received) was at least the equivalent of nine months' expenditure. The optimum level of reserves will be reviewed by the Trustees on at least an annual basis.

Trustees' Responsibilities

The Trustees are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and accounting standards. In undertaking these responsibilities the Trustees have ensured that: -

- Suitable accounting policies have been applied consistently
- Judgements and estimates are reasonable and prudent
- The financial statements have been prepared on a going concern basis

The Trustees confirm that the financial statements comply with current statutory requirements and the requirements of the charity's constitution.

Approval

This report was approved by the Trustees on 29th May 2019 and signed on its behalf by

A handwritten signature in black ink, appearing to read 'David Weston', with a horizontal line underneath.

David Weston
Chair

Independent Examiners' Report to the Trustees of Brecon Advice Centre

I report on the receipts and payments account and the statement of assets and liabilities of the Brecon Advice Centre for the year ended 31st March 2019.

Respective responsibilities of Trustees and Examiner

The charity's Trustees are responsible for the preparation of the accounts. The charity's Trustees consider that an audit is not required for this year (under section 43(2) of the Charities Act 1993 (the 1993 Act) and that an independent examination is needed.

It is my responsibility to: -

- Examine the accounts (under section 43(2)(a) of the 1993 Act)
- Follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 43(7)(b) of the 1993 Act) and
- 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 Commissioners. 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 I do not express an audit opinion on the accounts.

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 41 of the 1993 Act and to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Act have not been met; or
2. To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Stephen Bowen

20th April 2019

Receipts & Payments Account for the year 2018-19

	2018-19		2017-18	
	£	£	£	£
<u>Receipts</u>				
Grants				
Local Community Councils	720.00		760.00	
Brecon Town Council	5,000.00		5,000.00	
Powys County Council	3,825.00		3,825.00	
Truemark Trust	20,000.00		0.00	
Welsh Church Acts			5,000.00	
Austin Bailey Foundation	0.00		500.00	
		29,545.00		15,085.00
Donations				
Group Donations	150.00		150.00	
Individual Donations	380.76		856.55	
		530.76		1006.55
Miscellaneous				
Bank Interest	10.75		8.47	
HMRC (Gift Aid)	0.00		726.96	
Other	50.00		0.00	
		60.75		735.43
Total Receipts			30,136.51	16,826.98

	2018-19		2017-18	
	£	£	£	£
<u>Payments</u>				
Employee Costs				
Salaries & Associated Employee Costs		(9,879.93)		(8,865.72)
Travel Expenses				
Volunteers		(11.00)		(159.70)
Expenses Of Premises				
Rent	(5,400.00)		(5,400.00)	
Electricity/Gas/Water	(1,019.87)		(1,033.46)	
Cleaning	(137.24)		(601.69)	
General Maintenance	<u>(108.20)</u>		<u>(359.87)</u>	
		(6,665.31)		(7,395.02)
Office Expenses				
Stationery	(144.79)		(221.42)	
Insurance	(571.28)		(546.28)	
Photocopying	(662.51)		(1,057.93)	
Postage	(233.19)		(1,020.18)	
Telephone	(1,325.66)		(1,532.84)	
IT Software & Hardware	(462.00)		(519.95)	
Books & CAB Material	(729.80)		(729.80)	
Foodstuffs	<u>(104.40)</u>		<u>(111.04)</u>	
		(4,233.63)		(5,739.44)
Miscellaneous				
Professional Membership	(253.00)		(247.00)	
Audit & Regulatory Fees	(35.00)		(0.00)	
Other	<u>(56.00)</u>		<u>(84.00)</u>	
		(344.00)		(331.00)
		<u>(21,133.87)</u>		<u>(22,490.88)</u>
<u>Difference Between Receipts & Payments</u>				
		9,002.64		(5,663.90)
		<u><u>9,002.64</u></u>		<u><u>(5,663.90)</u></u>

Balance Sheet as at 31st March 2019

	31 st March 2019		31 st March 2018	
	£	£	£	£
<u>Reserves</u>				
Balance Brought Forward From Previous Year				
	8,237.34		13,901.24	
Difference Between Receipts and Payments	9,002.64		(5,663.90)	
	<u>17,239.98</u>		<u>8,237.34</u>	
<u>Funds</u>				
Bank Account	500.00		501.00	
Deposit Account	16,657.29		7,548.92	
Cash	82.69		187.42	
	<u>17,239.98</u>		<u>8,237.34</u>	

The Trustees have pleasure in presenting the above financial statements for the year ended 31st March 2019. The statements were approved by the Trustees on 29th May 2019 and signed on its behalf by:



Julian Rabjohn
Treasurer

Appreciation

Brecon Advice Centre depends on the co-operation and support that it receives from a large number of individuals, statutory bodies, charitable trusts and other voluntary organisations. During 2018-19 the following grants, donations and contributions were gratefully received: -

	£
Truemark Trust	20,000
Brecon Town Council	5,000
Powys County Council	3,825
Gwernyfed CC	200
Cwmdu & District CC	100
Llanfrynach CC	100
Peter & Carole Chance	100
Presbyterian Church In Brecon	100
Tish & Logan Jack	100
Trallong, Penpont & Llanfihangel Nant Bran CC	100
Bishop of Brecon & Swansea	50
Llangynidr CC	50
Llanigon CC	50
Llywel CC	50
Talgarth CC	50
Erwood CC	20

The Centre maintained formal reciprocal arrangements with other organisations that provide advice. These included: -

Shelter Cymru
 Woodland Davies Partnership LLP
 Brecon Food Bank (seeded by the Trussell Trust)