

Company registration number: 4334063

Charity registration number: 1091143

# Exeter Citizens Advice Bureau

(A company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 31 March 2019

Thompson Jenner LLP  
1 Colleton Crescent  
Exeter  
Devon  
EX2 4DG

## **Exeter Citizens Advice Bureau**

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## **Exeter Citizens Advice Bureau**

### **Reference and Administrative Details**

#### **Trustees**

A M Coltman  
J M Crockett  
R J Foxwell  
D J Hart  
A R Langford  
M L G Maguire  
D J Mardon  
S J Morgan  
L E A Pattison  
D J Phillips  
G T Richardson  
S J Salter  
K Steer  
M C Whitton  
S R Barriball

#### **Secretary**

#### **Principal Office**

Dix's Field  
Exeter  
EX1 1QA

#### **Registered Office**

Dix's Field  
Exeter  
EX1 1QA

The charity is incorporated in England and Wales.

## **Exeter Citizens Advice Bureau**

### **Reference and Administrative Details**

**Company Registration Number**      4334063

**Charity Registration Number**      1091143

**Bankers**

Natwest Plc  
59 High Street  
Exeter  
Devon  
EX4 3DL

CAF Bank Ltd  
25 Kings Hill Avenue  
Kings Hill  
West Malling  
Kent  
ME19 4JQ

The Co-operative Bank  
PO Box 101  
1 Balloon Street  
Manchester  
M60 4EP

Aldermore Bank Plc  
1st Floor, Block B  
Western House  
Lynch Wood  
Peterborough  
PE2 6FZ

Hodge Bank  
29 Windsor Place  
Cardiff  
CF10 3BZ

**Accountants**

Thompson Jenner LLP  
1 Colleton Crescent  
Exeter  
Devon  
EX2 4DG

## **Exeter Citizens Advice Bureau**

### **Chair's Report for the Year Ended 31 March 2019**

As the Citizens Advice service, nationally, celebrates 80 years of advice this year, I would like to start my report by thanking the volunteers and staff of the Charity for their on-going effort and commitment which, as always, continues to amaze me every day. This was recognised when our Charity received a prestigious Queen's Award for Voluntary Service. I would also like to thank my fellow Trustees who provide first class governance to the Charity which was highlighted in our recent leadership assessment by Citizens Advice of which we are a member.

There has been much comment on the improvements in the economy and whilst this is very welcome such improvements are not always felt by our clients who continue to experience problems with debt, benefits, housing, employment and in their relationships. We see people at the most distressing periods in their lives and we make a real difference for them and their families. This year we have been able to help 23,812 clients through a mix of on-line services, self-help facilities, telephone access, face to face interviews and training and dealt with 40,648 individual problems. In addition, we have achieved financial gains for clients totalling some £4.92m.

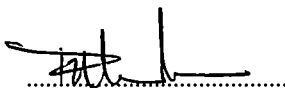
This year has seen an even greater emphasis on making it easier to contact our telephone helpline and the launch of our Advice for Life project which aims to partner with local businesses for mutual benefit. We have again seen a greater recognition of the problems faced by people suffering mental illness including anxiety and depression. We have been working hard to engage with health bodies for some years to provide help and support to patients suffering in this way. We trust that new Government announcements on social prescribing will bring real and important improvements in this area of our work.

Just dealing with the results of the problems faced by our clients is only part of the story and we continue to campaign extremely hard on policies and practices which adversely affect those in greatest need in our society. The national campaign calling for improvements to Universal Credit has been noteworthy, as has the role of Citizens Advice in bringing about a ban on letting agents fees. We have agreed an update to our three-year research and campaigns strategy and we continue with our weekly advice column in the local newspaper to provide helpful early advice to local people.

We continue to focus on further strengthening our governance and leadership, with a focus on succession planning and the development of a new five-year Strategic Framework. Our new, innovative, partnership with Citizens Advice colleagues in Torbay which provides a joint leadership approach across both charities has been approved on a longer-term basis.

Finally, I am delighted that again this year we have achieved outstanding results in our leadership assessment and quality of advice assessment as part of the wider Citizens Advice performance quality framework.

The chair's report was approved by the trustees of the charity on 26 June 2019 and signed on its behalf by:



D J Mardon  
Trustee

## **Exeter Citizens Advice Bureau**

### **Trustees' Report**

The trustees, who are directors for the purposes of company law, present the annual report together with the financial statements of the charitable company for the year ended 31 March 2019.

#### **Trustees**

Y M Atkinson (resigned 20 June 2018)  
A M Coltman  
J M Crockett  
P M Crossman (resigned 20 June 2018)  
R J Foxwell  
D J Hart  
A R Langford (appointed 18 April 2019)  
M L G Maguire  
D J Mardon  
S J Morgan (appointed 27 March 2019)  
L E A Pattison  
D J Phillips  
G T Richardson  
S J Salter  
K Steer  
D E West (resigned 17 January 2019)  
M C Whitton (appointed 16 January 2019)  
D Wood (appointed 20 June 2018 and resigned 11 June 2019)

The Charity was incorporated on 4 December 2001 and is a company limited by guarantee, having no share capital.

#### **Objectives**

The Charity's objects are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community of Devon and surrounding areas.

#### **Purposes and aims**

The charity is a member of Citizens Advice and aims:

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

The charity provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination. Our aims fully reflect the purposes that the charity was set up to further.

We have referred to the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities. In particular, the trustees consider how planned activities will contribute to the aims and objectives they have set.

## **Exeter Citizens Advice Bureau**

### **Trustees' Report**

#### **How our activities deliver public benefit**

All our charitable activities focus on the provision of free advice to the general public on a range of issues ; including welfare benefits and tax credits, debt and money, housing and employment, family issues and consumer advice. Our activities are undertaken to further our charitable purposes for the public benefit. Largely, those benefiting from our services are those most in need, particularly those in financial hardship.

#### *Client satisfaction*

We carefully monitor our clients' satisfaction with our service; the feedback we receive is vital to our planning process. Of those replying to our latest survey; 89% of clients were satisfied with their overall experience of our service; 81% were satisfied with the extent to which their problem was resolved; and 91% said that they would recommend us to someone else. Moreover, 94.2% of clients told us that they were less stressed or anxious as a result of our services, 71.4% of clients told us that their general health and well-being would improve as a result of our services, and 90.0% felt that they would have better life chances.

#### **Principles**

Citizens Advice Exeter is a client-focused organisation

- Citizens Advice Exeter is a client-focused organisation
- A client will be given as much time as he or she needs , but it is recognised that this may not be as much time as he or she wants
- Services will be targeted towards those who are most in need
- The quality of services offered to clients must remain demonstrably high
- The financial and structural viability of the Charity shall first be considered before any new services are introduced
- It is recognised that new services and initiatives should be directed primarily at strengthening the core of the service, either structurally or financially

#### **Governance**

The charity is managed by its Trustee Board, which is drawn from the local community. The members are charity trustees who have a legal responsibility for the general control and management of the charity, including financial management and control. All trustees give their time voluntarily and receive no benefits from the charity, except where the board approves payments in the best interests of the charity and to enable the charity to achieve its charitable objectives.

The Trustee Board is responsible for ensuring that the charity complies with the Citizens Advice Membership Scheme, charity legislation, and relevant company law.

New trustees are provided with an induction pack, an initial induction programme, and on-going training and support as required. This includes the opportunity to observe the work of the charity and briefings at Board meetings on areas of the charity's work. The charity also uses a voluntary trustee self-review process which provides an opportunity to review knowledge and identify learning and development needs. Furthermore, Citizens Advice provides a programme of trustee training for new and existing trustees.

#### *Management*

The day to day running of the charity is delegated to the Chief Executive and the leadership team, consisting:

Steve Barriball - Chief Executive

Lyndsay Jarman - Assistant Chief Executive

Karen Devaraj -- Operations Manager

## Exeter Citizens Advice Bureau

### Trustees' Report

#### *Administration*

Administration within the charity is supported by a dedicated team of administrative volunteers who undertake tasks such as opening post, filing, data input and photocopying. We pay tribute to our administrative volunteers for their continued support and dedication to our work.

#### **Who used and benefited from our services?**

During the year, the charity has continued to offer telephone and face-to-face advice and information services, as well as opportunities for supported self-help through provision of free telephone and internet access and information materials. Furthermore, it has been able to offer limited home visits, where resources have permitted. We continue to work with other local Citizens Advice to deliver the Devon advice line service.

Without the contribution of volunteers, our generalist advice and information service would not run. During the year, they have given in the region of 35,048 hours of time through regular volunteering, or equivalent to 19.3 full-time equivalent staff members, or some £621,672 in value. In addition, this year we have recruited 21 new volunteers to meet increased levels of demand. The Board wish to thank the many volunteers who ensure the continued operation of the charity by donating their time and experience.

During the year, 6 volunteers left to take paid employment. This demonstrates the excellent in-house training support offered to our volunteers. The new skills and experience gained whilst volunteering are clearly valued by employers.

#### *Client Profile*

Of the clients who used the services of the charity during the year, 86% were under 65 years of age, 60% were female, 6% were from black and minority ethnic communities, and 49% were disabled or living with a long-term health condition.

#### *Advice Needs*

During the year, the charity assisted 11065 clients directly with their advice needs, involving 24143 individual issues.

The demand on our advice services, by issue, was as follows :

	2019	2018	2017	2016	2015	2014	2013	2012	2011
Benefits	10727	8965	8100	7440	5791	5545	6439	5755	5261
Debt	4494	4151	4385	4804	4672	5141	4777	4643	4988
Employment	1227	1187	1119	1308	999	830	854	1,001	896
Housing	1182	1148	1141	1383	1015	875	712	779	867
Relationships	960	798	716	804	550	463	388	491	410
Consumer	507	447	423	542	377	282	206	236	217
Legal	434	425	465	523	446	322	278	475	417
Finance	309	419	269	280	226	240	292	354	173
Immigration	272	265	211	224	148	137	178	98	188
Other	4031	3801	1402	1386	857	741	1,225	1,396	2,145
<b>Total</b>	<b>24143</b>	<b>21606</b>	<b>18231</b>	<b>18694</b>	<b>15081</b>	<b>14576</b>	<b>15349</b>	<b>15228</b>	<b>15562</b>

## Exeter Citizens Advice Bureau

### Trustees' Report

As can be seen from the figures above, the charity continues to put the majority of its resources towards welfare benefits and debt issues, with these catering for almost two-thirds of our current client issues. Given the uncertain economic climate for many of our clients, and welfare changes, we expect to see continuing high levels of money and debt enquiries as household finances remain challenging for our clients.

We already identify clients who can use other national free debt providers as the volume of enquiries is not manageable within our resources. However, that does mean that the charity tends to retain the most vulnerable clients or those with high support needs. During the year, our clients presented some £5.53 million in debts. Furthermore, we have achieved some £4.92 million of financial gains for our clients.

The charity has a worker present at Exeter County Court to advise and advocate where clients are facing repossession of their homes. In cases where we have assisted the client at Court, in over 85% of cases, repossession has been avoided.

We are grateful to Michelmores Limited Liability Partnership, Veitch Penny Limited Liability Partnership, The Family Law Company, Cartridges Law, and Haines Watts Chartered Accountants who provide a free monthly specialist advice clinic for our clients.

We pay tribute to our volunteer generalist advisers and gateway assessors for their continued support and expertise.

#### *Supported Self help*

During the year, the charity has assisted a further 12219 clients with 15977 problems by providing supported self-help in the form of access to a free Reception telephone line linked to major local and national helper agencies; a kiosk information point containing information on a range of problem areas with links to other local and national websites; web based resources and a comprehensive range of information resources and leaflets.

We pay tribute to our volunteer information guides for their continued support and expertise.

#### *Research, campaigns and prevention*

Our work is not just about advice and information services. We work hard to campaign for changes in policies and practices that affect large sections of the population, based on the experiences of our clients.

We also deliver preventative measures to ensure that people have the skills to budget, borrow and save with confidence. We offer friendly and informal sessions designed to help everyone, no matter what their level of money knowledge or financial capability. It's not easy talking about money, but our trained volunteers are able to cut through the jargon and pass on valuable tips which can really make a difference to people's lives. During the year the charity provided training courses or engagement events benefitting 448 people, and 80 debt support sessions.

We pay tribute to our research and campaigns, and training, volunteers for their continued support and expertise.

#### **Strategy**

The charity aims to deliver against the following strategic priorities:

1. **Change:** manage change to maintain a culture of continuous improvement and development
2. **Resources:** achieve long term sustainability through best use of financial, and other, resources
3. **Impact:** tell people who we are and what we do
4. **Services:** develop new adaptable models of service delivery that empower clients and promote self-sufficiency, including working in partnership with other organisations
5. **People:** Ensure we have enough trained and flexible people in our team

## Exeter Citizens Advice Bureau

### Trustees' Report

6. **Policy:** pro-actively identify trends, and use the evidence of our clients to influence policy and tackle -injustice

This strategy and the supporting business development plan will be used to guide the charity's development over the coming years.

#### Financial review

The Charity has been able to operate within its planned budgets. However, the future financial climate will mean that the Charity will face a more difficult and challenging operating environment going forward.

The charity has benefited from grants from Exeter City Council and Devon County Council (via Citizens Advice Devon), and others, which has enabled the continuation of generalist telephone and face-to-face advice and information services by volunteer advisers, gateway assessors and information guides, managed by paid staff.

In addition, the charity has again successfully delivered the following projects and services in addition to the generalist advice and information service:

**Big Energy Saving Network Fund** - grant funding from Citizens Advice to provide frontline worker training to people identified as fuel poor or at risk of becoming fuel poor.

**Big Lottery Fund Awards for All** - a grant received to support additional infrastructure for our advice service, and related items.

**Big Lottery Fund More Brighter Futures** - a grant received from the Reaching Communities programme for the More Brighter Futures project to recruit more volunteers and assist more clients affected by the economic difficulties.

**Budgeting and Money Management** - a contractual arrangement funded by Exeter City Council to provide budgeting and money management support to people living in Exeter. We operated this project on an outreach basis in Exeter Civic Centre.

**Devon Advice Services for Workings Age Carers** – funding provided by Devon County Council through Citizens Advice Devon to provide an advice service for working age carers.

**Energy Best Deal Extra** - grant funding from Citizens Advice to provide advice services to clients attending our Energy Best Deal sessions, or at risk of fuel poverty.

**Exeter and District Multiple Sclerosis Society** - a contractual arrangement funded by Exeter and District Multiple Sclerosis Society to provide welfare benefits advice to people living with multiple sclerosis. We operate this project on an outreach basis. This contract employs one part-time welfare benefits adviser.

**Exeter and District Kidney Patients' Association** - a contractual arrangement funded by Exeter and District Kidney Patient's Association to provide welfare benefit advice to pre-dialysis, dialysis and transplant patients and their carers. This contract employs one part-time welfare benefits adviser.

**FORCE Cancer Charity** - a contractual arrangement funded by FORCE Cancer Charity to provide welfare benefits advice to people living with cancer. We operate this project on an outreach basis. This contract employs one part-time welfare benefits adviser.

**Healthwatch Devon** - a grant from Citizens Advice Devon to employ a Healthwatch Champion to assist clients in need.

**Homelessness Prevention Trailblazer** - a contractual arrangement funded by Exeter City Council, in partnership with in East Devon, Mid Devon and Teignbridge Council's, to develop new assets to contribute to homelessness prevention across the local area.

## Exeter Citizens Advice Bureau

### Trustees' Report

**Martin Lewis Fund** - a grant from Citizens Advice to continue to test the financial impact of our service with a cluster of local GP surgeries and to develop a toolkit and mentoring scheme for other local Citizens Advice offices.

**Quids for Kids** - a contractual arrangement with Devon County Council through Citizens Advice Devon to provide an income maximisation service for families with disabled children . This contract employs one part-time adviser.

Furthermore, this year the Charity has attracted additional funding as follows:

**Action for Children** – a contractual arrangement with Citizens Advice Devon (funded by Action for Children) to provide advice services in local Children's Centres.

**Carers Advice on Benefits** – a contractual arrangement with Citizens Advice Devon (funded by Devon Carers) to provide additional advice services for adult carers of all ages.

**Help to Claim** – grant funding from Citizens Advice to cover the set up costs of a new service to support Universal Credit claimants

**In Control Debt Solutions** – income received to provide support to people in financial crisis

**Citizens Advice Torbay** – income received to provide a shared management function across both Exeter and Torbay Citizens Advice charities

#### *Reserves policy*

The charity, being mindful of Charity Commission guidance , aims to maximise the use of available funds for the benefit of the citizens of Exeter and the surrounding area so far as is commensurate with a prudent level of free unrestricted reserves, equivalent to at least three month's running costs the total at 31 March 2019 was £202,918. In this regard, our policy is to set aside funds only for known or probable liabilities.

#### *Investment powers*

The constitution authorises the trustees to make and hold investments using the general funds of the charity. The charity currently holds £75,000 in a 1 year fixed term bond and £50,000 in a 3-month deposit account.

#### *Subsidiary undertakings*

The charity has one wholly owned non-charitable subsidiary undertaking registered in England and Wales, called Exeter Citizens Advice Bureau (Services) Limited, registered company number 6561932. The company is incorporated. The aim of the company is to raise income for the charity for charitable activities. There have been no trading activities in the last year.

#### *Risk management*

Our Risk Group is responsible for advising the trustee board on the effective management of risk and for making sure that internal controls are in place and operating as designed. As part of our annual risk assessment process, our risk management strategy and policies were reviewed and agreed by the Risk Group and trustee board during the year. We operate a robust system of internal financial controls which is fully compliant with Charity Commission guidance and good practice.

#### *General Data Protection Regulations*

As part of its responsibilities, the Risk Group has led a comprehensive compliance review to ensure that the charity complies with the General Data Protection Regulations to ensure that the confidentiality, integrity and availability of all our data assets is maintained to a level which is consistent with the requirements of the General Data Protection Regulations.

## Exeter Citizens Advice Bureau

### Trustees' Report

#### Future plans

The trustee board is convinced that the work that the charity does, and the services it provides, are crucial elements in ensuring that those most in need are supported in accessing their rights. Without the charity, many clients would have nowhere to go and no-one to help them with their problems.

We face a major challenge during 2019/20 with the decision by Exeter City Council to move away from grant funding to a commissioned service. Trustees believe that we are well placed to deliver under this regime, but recognise the significant uncertainty that this brings for all concerned.

In terms of external, and other, factors that the charity is planning for, these include:

**Universal Credit** - With partners, including Exeter City Council, we will continue to prepare clients and our workforce for the challenges they face from the new Universal Credit regime, and provide intelligence at the national and local level on the developing impact of the reforms.

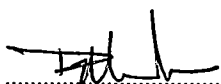
**Collaboration** - We will continue to collaborate more widely with other local Citizens Advice offices in Devon through Citizens Advice Devon and with other local advice agencies to benefit from contracting arrangements in the future and to provide a client-focussed service to the residents of Devon, particularly through further development of our telephone helpline service (Adviceline).

**Managing demand** - We will continue to promote on-line services as our preferred initial method for accessing advice in order to maintain more intensive services for those clients in greatest need or with the most complex situations. We will also develop new resources for support workers and other agencies.

#### Small companies provision statement

This report has been prepared in accordance with the small companies regime under the Companies Act 2006.

The annual report was approved by the trustees of the charity on 26 June 2019 and signed on its behalf by:



D J Mardon  
Trustee



K STEER  
Trustee

## Exeter Citizens Advice Bureau

### Statement of Trustees' Responsibilities


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


Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and 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; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions and 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.

Approved by the trustees of the charity on 26 June 2019 and signed on its behalf by:

  
.....  
D J Mardon  
Trustee

  
.....  
K STEER  
Trustee

## **Exeter Citizens Advice Bureau**

### **Independent Examiner's Report to the trustees of Exeter Citizens Advice Bureau**

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 March 2019 which are set out on pages 13 to 34.

#### **Respective responsibilities of trustees and examiner**

As the charity's trustees of Exeter Citizens Advice Bureau (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of Exeter Citizens Advice Bureau are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

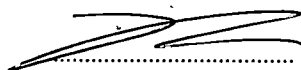
#### **Independent examiner's statement**

Since Exeter Citizens Advice Bureau's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of The Association of Chartered Certified Accountants, which is one of the listed bodies.

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

1. accounting records were not kept in respect of Exeter Citizens Advice Bureau as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Dave Tucker FCCA  
The Association of Chartered Certified Accountants

Thompson Jenner LLP  
1 Colleton Crescent  
Exeter  
Devon  
EX2 4DG

Date: 2nd July 2019

# Exeter Citizens Advice Bureau

## Statement of Financial Activities for the Year Ended 31 March 2019 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted funds £	Restricted funds £	Total 2019 £
<b>Income and Endowments from:</b>				
Donations and legacies	3	167,613	39,329	206,942
Charitable activities	4	72,140	180,155	252,295
Investment income	5	1,753	-	1,753
Total Income		<u>241,506</u>	<u>219,484</u>	<u>460,990</u>
<b>Expenditure on:</b>				
Charitable activities	6	<u>(295,143)</u>	<u>(182,291)</u>	<u>(477,434)</u>
Total Expenditure		<u>(295,143)</u>	<u>(182,291)</u>	<u>(477,434)</u>
Net (expenditure)/income		(53,637)	37,193	(16,444)
Transfers between funds		<u>33,944</u>	<u>(33,944)</u>	<u>-</u>
Net movement in funds		(19,693)	3,249	(16,444)
<b>Reconciliation of funds</b>				
Total funds brought forward		<u>284,379</u>	<u>1,431</u>	<u>285,810</u>
Total funds carried forward	17	<u><u>264,686</u></u>	<u><u>4,680</u></u>	<u><u>269,366</u></u>

All of the Charity's activities derive from continuing operations during the above period.

During the year, the Charity utilised brought forward specific designated funds to cover budgeted expenditure incurred as part of the continued delivery of Charitable objectives.

Following a review, the charity has changed the treatment of the premises depreciation fund in order to better reflect the potential position regarding the leasehold on its current premises. This has resulted in an increase in the annual depreciation, with the leasehold improvements to now be depreciated in full by 31 March 2022.

## Exeter Citizens Advice Bureau

### Statement of Financial Activities for the Year Ended 31 March 2018 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted funds £	Restricted funds £	Total 2018 £
<b>Income and Endowments from:</b>				
Donations and legacies	3	165,764	39,329	205,093
Charitable activities	4	65,773	236,385	302,158
Investment income	5	1,558	-	1,558
Total income		<u>233,095</u>	<u>275,714</u>	<u>508,809</u>
<b>Expenditure on:</b>				
Charitable activities	6	<u>(263,946)</u>	<u>(235,934)</u>	<u>(499,880)</u>
Total expenditure		<u>(263,946)</u>	<u>(235,934)</u>	<u>(499,880)</u>
Net (expenditure)/income		(30,851)	39,780	8,929
Transfers between funds		<u>38,634</u>	<u>(38,634)</u>	-
Net movement in funds		7,783	1,146	8,929
<b>Reconciliation of funds</b>				
Total funds brought forward		<u>276,596</u>	<u>285</u>	<u>276,881</u>
Total funds carried forward	17	<u><u>284,379</u></u>	<u><u>1,431</u></u>	<u><u>285,810</u></u>

All of the charity's activities derive from continuing operations during the above period.

The funds breakdown for 2018 is shown in note 17.

# Exeter Citizens Advice Bureau

(Registration number: 4334063)  
Balance Sheet as at 31 March 2019

	Note	2019 £	2018 £
<b>Fixed assets</b>			
Tangible assets	13	61,767	85,905
Investments	14	<u>1</u>	<u>1</u>
		<u>61,768</u>	<u>85,906</u>
<b>Current assets</b>			
Debtors	15	8,775	10,008
Investments		77,548	76,395
Cash at bank and in hand		<u>187,753</u>	<u>177,016</u>
		274,076	263,419
<b>Creditors: Amounts falling due within one year</b>	16	<u>(66,478)</u>	<u>(63,515)</u>
<b>Net current assets</b>		<u>207,598</u>	<u>199,904</u>
<b>Net assets</b>		<u>269,366</u>	<u>285,810</u>
<b>Funds of the charity:</b>			
<b>Restricted funds</b>		4,680	1,431
<b>Unrestricted income funds</b>			
Unrestricted funds		<u>264,686</u>	<u>284,379</u>
<b>Total funds</b>	17	<u>269,366</u>	<u>285,810</u>

**Exeter Citizens Advice Bureau**

**(Registration number: 4334063)**  
**Balance Sheet as at 31 March 2019**

For the financial year ending 31 March 2019 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

**Directors' responsibilities:**

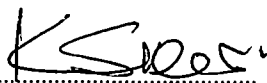
- The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476; and
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

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

The financial statements on pages 13 to 34 were approved by the trustees, and authorised for issue on 26 June 2019 and signed on their behalf by:



.....  
D J Mardon  
Trustee



.....  
K STEER  
Trustee

## **Exeter Citizens Advice Bureau**

### **Notes to the Financial Statements for the Year Ended 31 March 2019**

#### **1 Charity status**

The charity is a charity limited by guarantee and consequently does not have share capital. Each of the trustees is liable to contribute an amount not exceeding £1 towards the assets of the charity in the event of liquidation.

The address of its registered office and principal place of business is:

Dix's Field  
Exeter  
EX1 1QA

#### **2 Accounting policies**

##### **Summary of significant accounting policies and key accounting estimates**

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

##### **Statement of compliance**

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 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102). They also comply with the Companies Act 2006 and Charities Act 2011.

##### **Basis of preparation**

Exeter 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).

##### **Going concern**

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity.

##### **Group accounts not prepared**

The financial statements present information about the charity as an individual undertaking and not about its group.

## Exeter Citizens Advice Bureau

### Notes to the Financial Statements for the Year Ended 31 March 2019

#### Changes in accounting estimate

##### *Leashold improvement depreciation*

Following a review, the charity has changed the treatment of the premises depreciation fund in order to better reflect the potential position regarding the leasehold on its current premises. This has resulted in an increase in the annual depreciation, with the leasehold improvements to now be depreciated in full by 31 March 2022.

The effect of the change on assets, liabilities, income and expense in the current year is as follows:

	£
Depreciation fund	14,724
Leasehold improvements	<u>(14,724)</u>

##### **Exemption from preparing group accounts**

The charity has taken advantage of the exemption in section 398 of the Companies Act 2006 from the requirement to prepare consolidated financial statements, on the grounds that it is a small sized group.

##### **Income and endowments**

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

##### *Donations and legacies*

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance by the charity before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that these conditions will be fulfilled in the reporting period.

##### *Grants receivable*

Grants are recognised when the charity has an entitlement to the funds and any conditions linked to the grants have been met. Where performance conditions are attached to the grant and are yet to be met, the income is recognised as a liability and included on the balance sheet as deferred income to be released.

##### *Deferred income*

Deferred income represents amounts received for future periods and is released to incoming resources in the period for which, it has been received. Such income is only deferred when:

- The donor specifies that the grant or donation must only be used in future accounting periods; or
- The donor has imposed conditions which must be met before the charity has unconditional entitlement.

##### **Expenditure**

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

## **Exeter Citizens Advice Bureau**

### **Notes to the Financial Statements for the Year Ended 31 March 2019**

#### ***Charitable activities***

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**

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees's meetings and reimbursed expenses.

#### **Government grants**

Government grants are recognised based on the accrual model and are measured at the fair value of the asset received or receivable. Grants are classified as relating either to revenue or to assets. Grants relating to revenue are recognised in income over the period in which the related costs are recognised. Grants relating to assets are recognised over the expected useful life of the asset. Where part of a grant relating to an asset is deferred, it is recognised as deferred income.

#### **Taxation**

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

#### **Tangible fixed assets**

Individual fixed assets costing £1,000.00 or more are initially recorded at cost.

#### **Depreciation and amortisation**

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

<b>Asset class</b>	<b>Depreciation method and rate</b>
Fixtures, fittings and equipment	5 years straight line basis
Leasehold improvements	Straight line basis over the life of the lease

#### **Current asset investments**

Current asset investments are included at the lower of cost and net realisable value / market value.

#### **Trade debtors**

Trade debtors are amounts due from customers for services performed in the ordinary course of business.

Trade debtors are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment of trade debtors is established when there is objective evidence that the Charity will not be able to collect all amounts due according to the original terms of the receivables.

## Exeter Citizens Advice Bureau

### Notes to the Financial Statements for the Year Ended 31 March 2019

#### Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

#### Trade creditors

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers. Accounts payable are classified as current liabilities if the charity does not have an unconditional right, at the end of the reporting period, to defer settlement of the creditor for at least twelve months after the reporting date. If there is an unconditional right to defer settlement for at least twelve months after the reporting date, they are presented as non-current liabilities.

Trade creditors are recognised initially at the transaction price and subsequently measured at amortised cost using the effective interest method.

#### Fund structure

Unrestricted income funds are general funds that are available for use at the trustees's discretion in furtherance of the objectives of the charity.

Designated funds are unrestricted funds set aside for specific purposes at the discretion of the trustees.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

#### Pensions and other post retirement obligations

The charity operates a defined contribution pension scheme. Contributions are charged in the statement of financial activities as they become payable in accordance with the rules of the scheme.

### 3 Income from donations and legacies

	Unrestricted funds			
	General	Restricted	Total	Total
	£	funds	2019	2018
	£	£	£	£
Donations and legacies;				
Donations from individuals	14,045	-	14,045	17,299
Grants, including capital grants;				
Government grants	153,568	39,329	192,897	187,794
	<u>167,613</u>	<u>39,329</u>	<u>206,942</u>	<u>205,093</u>

Exeter Citizens Advice Bureau received a grant of £84,800 (2018 - £84,800) from Exeter City Council to be used to further its charitable objectives. In addition to this an amount of £39,329 (2018 - £39,329) of income was recognised in relation to Exeter City Council providing the premises rent free to the charity.

## Exeter Citizens Advice Bureau

### Notes to the Financial Statements for the Year Ended 31 March 2019

#### 4 Income from charitable activities

	Unrestricted funds			
	General £	Restricted funds £	Total 2019 £	Total 2018 £
Access to work	-	11,000	11,000	1,750
Big Lottery Fund Awards For All	-	-	-	6,358
Big Energy Saving Network	-	7,000	7,000	10,000
Big Energy Saving Week	-	-	-	300
Big Lottery More Brighter Futures	-	24,696	24,696	47,600
Carers Advice on Benefits	-	7,972	7,972	-
Citizens Advice Torbay	-	24,126	24,126	17,696
Devon Advice Services for Working Ages Carers	-	29,480	29,480	-
Energy Best Deal	-	-	-	3,600
Energy Best Deal Extra	-	4,500	4,500	26,100
Exeter & District Kidney Patients Association	8,222	-	8,222	5,332
Exeter City Council Budget & Money Management	-	25,960	25,960	26,602
Exeter City Council Trailblazers	-	4,800	4,800	43,000
FORCE	42,714	-	42,714	41,533
Healthwatch	-	6,000	6,000	6,000
Help to claim	-	6,021	6,021	-
In Control Debt Solutions	3,333	-	3,333	-
Martin Lewis Fund	-	10,000	10,000	25,000
MS Society	17,871	-	17,871	17,158
Quids for Kids	-	18,600	18,600	18,600
Third Party Grants to Clients	-	-	-	5,529
	<u>72,140</u>	<u>180,155</u>	<u>252,295</u>	<u>302,158</u>

#### 5 Investment income

	Unrestricted General £	Total 2019 £	Total 2018 £
Interest receivable on bank deposits	<u>1,753</u>	<u>1,753</u>	<u>1,558</u>

## Exeter Citizens Advice Bureau

### Notes to the Financial Statements for the Year Ended 31 March 2019

#### 6 Expenditure on charitable activities

	Unrestricted Designated £	Unrestricted General £	Restricted funds £	Total 2019 £	Total 2018 £
Unrestricted activities	754	266,120	-	266,874	232,123
Action for children	-	-	9,678	9,678	-
Advice for life	507	-	-	507	-
Big Energy Saving Week	-	-	6,055	6,055	260
Big Energy Saving Network	-	-	-	-	8,650
Big Lottery Fund Awards For All	-	-	913	913	5,445
Big Lottery More Brighter Futures	-	-	22,838	22,838	42,693
Capital Premises Fund	388	-	-	388	961
Carers Advice on Benefits	-	-	7,171	7,171	-
Casebook	-	-	-	-	4,865
Citizens Advice Torbay	-	-	20,357	20,357	-
Depreciation Fund	24,138	-	-	24,138	9,456
Devon Advice Services for Working Ages Carers	-	-	10,978	10,978	11,804
Energy Best Deal	-	-	-	-	3,114
Energy Best Deal Extra	-	-	1,058	1,058	20,364
Exeter City Council Budget & Money Management	-	-	24,987	24,987	25,514
Exeter City Council Trailblazers	-	-	4,800	4,800	34,000
Hazel Ball Memorial Fund	-	-	-	-	296
Healthwatch	-	-	5,532	5,532	5,902
Help to claim	-	-	3,685	3,685	-
Income generation	-	-	-	-	2,537
IT Replacement	118	-	-	118	473
Martin Lewis Fund	-	-	6,610	6,610	15,102
National Initiatives	-	-	-	-	1,314
Paul Bull Fund	-	-	-	-	422
Quids for Kids	-	-	18,300	18,300	18,228
Rebranding	-	-	-	-	140
Redundancy Fund	-	-	-	-	11,281
Research	1,132	-	-	1,132	78
Support in Kind	-	-	39,329	39,329	39,329
Third Party Grants to Clients	-	-	-	-	5,529
Universal credit training	1,986	-	-	1,986	-
	<u>29,023</u>	<u>266,120</u>	<u>182,291</u>	<u>477,434</u>	<u>499,880</u>

## Exeter Citizens Advice Bureau

### Notes to the Financial Statements for the Year Ended 31 March 2019

#### 7 Analysis of governance and support costs

##### Charitable activities expenditure

		Unrestricted funds	Total 2019 £	Total 2018 £
	Basis of allocation	General £		
Independent Examiner's remuneration	Invoiced costs	2,640	2,640	2,640
Legal and professional costs	Invoiced costs	-	-	83
		<u>2,640</u>	<u>2,640</u>	<u>2,723</u>

##### Governance costs

	Unrestricted funds	Total 2019 £	Total 2018 £
	General £		
Independent examiner fees			
Examination of the financial statements	2,640	2,640	2,640
	<u>2,640</u>	<u>2,640</u>	<u>2,640</u>

#### 8 Net incoming/outgoing resources

Net (outgoing)/incoming resources for the year include:

	2019 £	2018 £
Depreciation of fixed assets	<u>24,138</u>	<u>9,456</u>

Following a review, the charity has changed the treatment of the premises depreciation fund in order to better reflect the potential position regarding the leasehold on its current premises. This has resulted in an increase in the annual depreciation, with the leasehold improvements to now be depreciated in full by 31 March 2022.

#### 9 Trustees remuneration and expenses

During the year the charity made the following transactions with trustees:

##### D J Mardon

£92 (2018: £Nil) of expenses were reimbursed to D J Mardon during the year.

##### P M Crossman

P M Crossman received remuneration of £Nil (2018: £454) during the year.

No trustees have received any other benefits from the charity during the year.

## Exeter Citizens Advice Bureau

### Notes to the Financial Statements for the Year Ended 31 March 2019

#### 10 Staff costs

The aggregate payroll costs were as follows:

	2019 £	2018 £
<b>Staff costs during the year were:</b>		
Wages and salaries	303,830	286,346
Social security costs	24,893	24,256
Pension costs	9,427	8,995
	<u>338,150</u>	<u>319,597</u>

The monthly average number of persons (including senior management team) employed by the charity during the year was as follows:

	2019 No	2018 No
Charitable activities	<u>17</u>	<u>12</u>

10 (2018 - 10) of the above employees participated in the Defined Contribution Pension Schemes.

Pension costs are allocated to activities in proportion to the related staffing costs incurred and are wholly charged to unrestricted funds.

No employee received emoluments of more than £60,000 during the year.

The total employee benefits of the key management personnel of the charity were £77,832 (2018 - £71,643). The increase in key management personnel benefits is due to the additional work performed by key management in relation to Citizens Advice Torbay.

#### 11 Independent examiner's remuneration

	2019 £	2018 £
Examination of the financial statements	<u>2,640</u>	<u>2,640</u>

## Exeter Citizens Advice Bureau

### Notes to the Financial Statements for the Year Ended 31 March 2019

#### 12 Taxation

The charity is a registered charity and is therefore exempt from taxation.

#### 13 Tangible fixed assets

	Leasehold improvements £	Furniture and equipment £	Total £
<b>Cost</b>			
At 1 April 2018	<u>103,911</u>	<u>68,302</u>	<u>172,213</u>
At 31 March 2019	<u>103,911</u>	<u>68,302</u>	<u>172,213</u>
<b>Depreciation</b>			
At 1 April 2018	22,162	64,146	86,308
Charge for the year	<u>20,437</u>	<u>3,701</u>	<u>24,138</u>
At 31 March 2019	<u>42,599</u>	<u>67,847</u>	<u>110,446</u>
<b>Net book value</b>			
At 31 March 2019	<u>61,312</u>	<u>455</u>	<u>61,767</u>
At 31 March 2018	<u>81,749</u>	<u>4,156</u>	<u>85,905</u>

Included within the net book value of leasehold improvements above is £Nil (2018 - £Nil) in respect of freehold land and buildings and £61,312 (2018 - £81,749) in respect of leaseholds.

Following a review, the charity has changed the treatment of the premises depreciation fund in order to better reflect the potential position regarding the leasehold on its current premises. This has resulted in an increase in the annual depreciation, with the leasehold improvements to now be depreciated in full by 31 March 2022.

## Exeter Citizens Advice Bureau

### Notes to the Financial Statements for the Year Ended 31 March 2019

#### 14 Fixed asset investments

	2019 £	2018 £
Shares in group undertakings and participating interests	<u>1</u>	<u>1</u>

#### Shares in group undertakings and participating interests

	Subsidiary undertakings £	Total £
<b>Cost</b>		
At 1 April 2018	<u>1</u>	<u>1</u>
At 31 March 2019	<u>1</u>	<u>1</u>
<b>Net book value</b>		
At 31 March 2019	<u>1</u>	<u>1</u>
At 31 March 2018	<u>1</u>	<u>1</u>

#### Details of undertakings

Details of the investments in which the charity holds 20% or more of the nominal value of any class of share capital are as follows:

Undertaking	Country of incorporation	Holding	Proportion of voting rights and shares held	Principal activity
<b>Subsidiary undertakings</b>				
Exeter Citizens Advice Bureau (Services) Limited Dix's Field, Exeter, EX1 1QA	England & Wales	Ordinary	100%	Dormant

#### Subsidiaries

The profit for the financial period of Exeter Citizens Advice Bureau (Services) Limited was £Nil (2018 - £Nil) and the aggregate amount of capital and reserves at the end of the period was £231 (2018 - £231).

**Exeter Citizens Advice Bureau**

**Notes to the Financial Statements for the Year Ended 31 March 2019**

**15 Debtors**

	<b>2019</b>	<b>2018</b>
	<b>£</b>	<b>£</b>
Trade debtors	8,413	9,819
Prepayments	<u>362</u>	<u>189</u>
	<u><b>8,775</b></u>	<u><b>10,008</b></u>

**16 Creditors: amounts falling due within one year**

	<b>2019</b>	<b>2018</b>
	<b>£</b>	<b>£</b>
Trade creditors	459	5,568
Other taxation and social security	6,928	7,844
Other creditors	21,809	21,985
Pension scheme creditor	292	89
Accruals	5,421	2,640
Deferred income	<u>31,569</u>	<u>25,389</u>
	<u><b>66,478</b></u>	<u><b>63,515</b></u>

Exeter Citizens Advice Bureau

Notes to the Financial Statements for the Year Ended 31 March 2019

17 Funds

	Balance at 1 April 2018 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2019 £
<b>Unrestricted funds</b>					
<i>General</i>					
Unrestricted funds	70,075	238,620	(266,120)	27,022	69,597
<i>Designated</i>					
Advice for Life	5,360	-	(507)	-	4,853
Capital Premises Fund	10,000	-	(388)	388	10,000
Core Service Fund	33,000	-	-	(3,384)	29,616
Hazel Ball Memorial Fund	590	-	-	-	590
Innovation Fund	3,300	-	-	-	3,300
IT Replacement	17,516	-	(118)	118	17,516
New Premises Depreciation Fund	85,905	-	(24,138)	-	61,767
Redundancy Fund	57,633	-	-	9,814	67,447
Research	1,000	132	(1,132)	-	-
Sickness cover	-	754	(754)	-	-
Universal Credit training	-	2,000	(1,986)	(14)	-
	<u>214,304</u>	<u>2,886</u>	<u>(29,023)</u>	<u>6,922</u>	<u>195,089</u>
<b>Total Unrestricted funds</b>	<u>284,379</u>	<u>241,506</u>	<u>(295,143)</u>	<u>33,944</u>	<u>264,686</u>

**Exeter Citizens Advice Bureau**

**Notes to the Financial Statements for the Year Ended 31 March 2019**

	Balance at 1 April 2018 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2019 £
<b>Restricted funds</b>					
Action for Children	-	11,000	(9,678)	(881)	441
Big Energy Saving Network Fund	-	7,000	(6,055)	(945)	-
Big Lottery Fund Awards For All	913	-	(913)	-	-
Big Lottery More Brighter Futures	518	24,696	(22,839)	(2,375)	-
Carers Advice on Benefits	-	7,972	(7,171)	(801)	-
Citizens Advice Torbay	-	24,127	(20,356)	(1,868)	1,903
Devon Advice Services for Working Age Carers	-	29,479	(10,978)	(18,501)	-
Energy Best Deal Extra	-	4,500	(1,058)	(3,442)	-
Exeter City Council Budget and Money Management	-	25,960	(24,987)	(973)	-
Exeter City Council Trailblazers	-	4,800	(4,800)	-	-
Healthwatch	-	6,000	(5,532)	(468)	-
Help to Claim	-	6,021	(3,685)	-	2,336
Martin Lewis Fund	-	10,000	(6,610)	(3,390)	-
Quids for Kids	-	18,600	(18,300)	(300)	-
Support in kind	-	39,329	(39,329)	-	-
<b>Total restricted funds</b>	<b>1,431</b>	<b>219,484</b>	<b>(182,291)</b>	<b>(33,944)</b>	<b>4,680</b>
<b>Total funds</b>	<b>285,810</b>	<b>460,990</b>	<b>(477,434)</b>	<b>-</b>	<b>269,366</b>

Exeter Citizens Advice Bureau

Notes to the Financial Statements for the Year Ended 31 March 2019

	Balance at 1 April 2017 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2018 £
<b>Unrestricted funds</b>					
<i>General</i>					
Unrestricted funds	72,794	233,095	(232,123)	(3,691)	70,075
<i>Designated</i>					
Advice for Life	-	-	-	5,360	5,360
Capital Premises Fund	10,000	-	(961)	961	10,000
Casebook	8,000	-	(4,865)	(3,135)	-
Core Service Fund	14,000	-	-	19,000	33,000
Digital Services	800	-	-	(800)	-
Hazel Ball Memorial Fund	886	-	(296)	-	590
Income Generation	6,200	-	(2,537)	(3,663)	-
Innovation Fund	-	-	-	3,300	3,300
IT Replacement	17,516	-	(473)	473	17,516
National Initiatives	4,000	-	(1,314)	(2,686)	-
New Premises Depreciation Fund	80,533	-	(9,456)	14,828	85,905
Paul Bull Fund	422	-	(422)	-	-
Rebranding	501	-	(140)	(361)	-
Redundancy Fund	60,027	-	(11,281)	8,887	57,633
Research	917	-	(78)	161	1,000
	<u>203,802</u>	<u>-</u>	<u>(31,823)</u>	<u>42,325</u>	<u>214,304</u>
<b>Total unrestricted funds</b>	<u>276,596</u>	<u>233,095</u>	<u>(263,946)</u>	<u>38,634</u>	<u>284,379</u>

**Exeter Citizens Advice Bureau**

**Notes to the Financial Statements for the Year Ended 31 March 2019**

	Balance at 1 April 2017 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2018 £
<b>Restricted funds</b>					
Big Energy Saving Network Fund	-	10,000	(8,650)	(1,350)	-
Big Energy Saving Week	-	300	(260)	(40)	-
Big Lottery Fund Awards For All	-	6,358	(5,445)	-	913
Big Lottery More Brighter Futures	285	47,600	(42,693)	(4,674)	518
Devon Advice Services for Working Age Carers	-	17,696	(11,804)	(5,892)	-
Energy Best Deal	-	3,600	(3,114)	(486)	-
Energy Best Deal Extra	-	26,100	(20,364)	(5,736)	-
Exeter City Council Budget and Money Management	-	26,602	(25,514)	(1,088)	-
Exeter City Council Trailblazers	-	43,000	(34,000)	(9,000)	-
Healthwatch	-	6,000	(5,902)	(98)	-
Martin Lewis Fund	-	25,000	(15,102)	(9,898)	-
Quids for Kids	-	18,600	(18,228)	(372)	-
Support in kind	-	39,329	(39,329)	-	-
Third Party Grants to Clients	-	5,529	(5,529)	-	-
<b>Total restricted funds</b>	<b>285</b>	<b>275,714</b>	<b>(235,934)</b>	<b>(38,634)</b>	<b>1,431</b>
<b>Total funds</b>	<b>276,881</b>	<b>508,809</b>	<b>(499,880)</b>	<b>-</b>	<b>285,810</b>

## **Exeter Citizens Advice Bureau**

### **Notes to the Financial Statements for the Year Ended 31 March 2019**

#### **Designated Funds**

Trustees have made the following provisions:

**Advice for Life** - a fund to support the development of new income generation initiatives.

**Capital Premises Fund** - a fund to cover the on-going costs of maintaining the Charity's premises.

**Casebook** - a fund to cover the costs of implementing out new client management system

**Core Service Fund** - a fund to be used to support costs of delivering our core generalist service.

**Digital Services** - a fund to support the development of new digital services for our clients.

**Hazel Ball Memorial Fund** - a fund in memory of our former trustee, Hazel Ball, to be used to recognise the contribution of our volunteers.

**Income Generation** - a fund to support the development of new income generation initiatives.

**Innovation Fund** - a fund to support the development of new innovations in service delivery across the charity.

**IT Replacement Fund** - a fund for the on-going replacement of faulty equipment within the charity's IT systems. The fund is set at one third of the total replacement value.

**National Initiatives** - a fund used to support costs of complying with new national Citizens Advice initiatives.

**New Premises Depreciation Fund** - a fund to cover the costs of leasehold improvements, fixtures and fittings. This fund will be used to offset costs against the depreciation charged on these capital items over their expected useful economic life.

**Paul Bull Memorial Fund** - a fund in memory of our former trustee, Paul Bull, to be used to further our Research and Campaigns work.

**Rebranding** - a fund to support the implementation of the new Citizens Advice brand across the Charity's operations.

**Redundancy Fund** - for the purpose of transparency and good governance, the trustees have created a fund to cover potential liabilities of the charity as at 1 April 2019.

**Research** - a fund to support research into health outcomes of our service.

## **Exeter Citizens Advice Bureau**

### **Notes to the Financial Statements for the Year Ended 31 March 2019**

#### **Restricted Funds**

**Action for Children** - a contractual arrangement with Citizens Advice Devon (funded by Action for Children) to provide advice services in local Children's Centres.

**Big Energy Saving Network Fund** - grant funding from the Department for Energy and Climate Change (DECC) to provide frontline worker training and consumer engagement opportunities for people identified as fuel poor or at risk of becoming fuel poor.

**Big Energy Saving Week** - grant funding from Citizens Advice to promote consumer engagement events.

**Big Lottery Fund Awards for All** - a grant received to improve access to on-line, and other, services for our clients and to improve our advice infrastructure resources

**Big Lottery Fund More Brighter Futures** - a grant received from the Reaching Communities programme for the More Brighter Futures project to recruit more volunteers and assist more clients affected by the economic difficulties.

**Carers Advice on Benefits** - a contractual arrangement with Citizens Advice Devon (funded by Devon Carers) to provide additional advice services for adult carers of all ages.

**Citizens Advice Torbay** - Income received to provide a shared management function across both Exeter and Torbay Citizens Advice charities.

**Devon Advice Services for Workings Age Carers** - provided by Devon County Council through Citizens Advice Devon to provide an advice service for working age carers.

**Energy Best Deal** - grant funding from Citizens Advice to provide training to frontline workers supporting people identified as fuel poor or at risk of becoming fuel poor.

**Energy Best Deal Extra** - grant funding from Citizens Advice to provide advice services to clients attending our Energy Best Deal sessions, or at risk of fuel poverty.

**Exeter City Council Budgeting and Money Management** - a contractual arrangement funded by Exeter City Council to provide budgeting and money management support to people living in Exeter. We operate this project on an outreach basis in Exeter Civic Centre.

**Healthwatch Devon** - a grant from Citizens Advice Devon to employ a Healthwatch Champion to assist clients in need.

**Help to Claim** - grant funding from Citizens Advice to cover the set up costs of a new service to support Universal Credit claimants.

**Homelessness Prevention Trailblazer** - a contractual arrangement funded by Exeter City Council, in partnership with in East Devon, Mid Devon and Teignbridge Council's, to develop new assets to contribute to homelessness prevention across the local area.

**Martin Lewis Fund** - a grant from Citizens Advice to test the financial impact of a new service with a cluster of local GP surgeries

**Quids for Kids** - a contractual arrangement with Devon County Council through Citizens Advice Devon to provide an income maximisation service for families with disabled children.

## Exeter Citizens Advice Bureau

### Notes to the Financial Statements for the Year Ended 31 March 2019

**Support in Kind** - this support takes the form of rent free premises and discretionary rates relief provided by Exeter City Council.

#### 18 Analysis of net assets between funds

	Unrestricted funds		Restricted	Total funds
	General £	Designated £	funds £	
Tangible fixed assets	-	61,767	-	61,767
Fixed asset investments	1	-	-	1
Current assets	105,894	133,322	34,860	274,076
Current liabilities	(36,298)	-	(30,180)	(66,478)
Total net assets	<u>69,597</u>	<u>195,089</u>	<u>4,680</u>	<u>269,366</u>

#### 19 Related party transactions

There were no related party transactions in the year.