

For
everyone,
for 80
years

Citizens Advice Purbeck

Annual Report

2018 - 19



**citizens
advice**

Purbeck

About us

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

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

Our aims

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

Our principles

- Free
- Confidential
- Independent
- Impartial

Our impact

- For every £1 invested in our service, we financially benefit clients by over £10
- For every £1 invested in our service, we add around £10 in public value
- We reduce public expenditure on homelessness, unemployment, mental health services and legal action
- Our volunteering brings people together, improving our local communities and the people we help

Contact us

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

Chair's Introduction

We have enjoyed another thoroughly successful year thanks entirely to the continuing energy, effort and commitment of our volunteers and staff. On behalf of the Trustees I must put our gratitude on record.

Despite the worries I expressed in my report last year our finances have remained extremely healthy, at least in the short term. Recruitment and training of volunteers has remained buoyant and the range of our services to clients has been maintained. The overall quality of our provision across Purbeck was externally assessed by a national Citizens Advice Audit visit earlier this year and in every aspect of our work from the day to day advice provision through to strategic leadership and governance we were found to be fully compliant, with just a couple of small changes in our practices required. Particular thanks are due here to Helen Goldsack, our Chief Officer. It is also pleasing to report that we have now signed a secure, up to date lease agreement for our occupation of 2 Mill Lane with Wareham Town Council.

In my report last year I wrote at some length regarding the partnership working with the Citizens Advice offices in Weymouth & Portland (W&P) and Dorchester and about our concerns regarding the impact of local government reorganisation.

Our partnership work continued through the year to a successful conclusion in April 2019 during which time the W&P Bureau, which had been facing the prospect of closure one year earlier, was successfully audited and moved forward to a secure operational basis. The discussions which we were holding with Trustees from W&P and Dorchester regarding a possible three way merger concluded amicably but without an agreement to proceed.

By contrast, local government reorganisation did go ahead in April 2019. Our worries regarding continuity of the core funding which we received from the former Purbeck District Council were assuaged when the new Dorset Council promptly and directly paid us the same core funding sum in April, but the longer term concern has not diminished; we really do need some longer term security. Trustees and managers from all four Citizens Advice offices across Dorset as well as Citizens Advice in Dorset (CAID) are now in discussion with each other and with new council officers and members regarding future funding, provision and organisation. For me as Chair, my key priorities over the coming months are to ensure that Citizens Advice in Purbeck receives a fair and equitable share of Dorset Council funding and works with the new Council and our Citizens Advice partners to improve and extend the services we provide to our local residents.

With this continued financial pressure it looks like another challenging year ahead, but thanks to our staff, volunteers and supporters across the community I am certain that we will continue to thrive and succeed.

Richard Holman
Chair of Trustees

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

Citizens Advice Purbeck 2018-19

1,383 people

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

6,512 issues



The 3
most
common
issues
were:

Benefits
(46%)

Debt
(17%)

Housing
(7%)

Value to the
people we
help

£2.67m

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

£2.49m

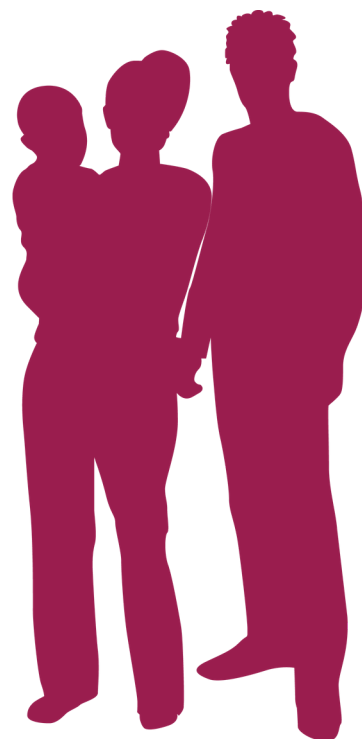
total public value

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

£400,000

fiscal value

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



Overview from our Chief Officer

Last year, our team of dedicated volunteers supported 1,383 local residents with 6,512 issues ranging from coping with the impact of the high cost of living locally, securing and retaining safe, affordable housing, dealing with discrimination at work and other challenging employment issues, managing family and relationship problems as well as a whole range of other problems.

The advice and support the teams give local residents really does change lives. Supported by a small staff team, volunteers have continued to provide the highest quality advice, as evidenced in our Audit Report. We were pleased to be awarded the Advice Quality Standard (AQS) Casework Accreditation in Debt, Welfare Benefits, Housing and Disability subject areas.

Purbeck, while focused around the three main towns of Wareham, Swanage and Lytchett Minster and Upton, has rural communities whose residents sometimes just cannot travel to get the help they need to deal with their problem. Our challenge is to ensure that all residents, regardless of where they live, can get advice and support. We have outreaches in Bovington and Lytchett Matravers supported by The Garrison and Parish Council. We are grateful for the continued support of The Valentine Trust, which enables us to continue to offer a home visit service to those unable to access our offices.

Having a close working partnership with (former) Purbeck District Council and local town and parish councils has enabled us to be confident in continually developing our services to find ways to ensure we provide support for the most vulnerable as well as for the wider population of Purbeck. This is demonstrated by the award of a two year contract from PDC for delivery of advice services to support the requirements of the Homelessness Reduction Bill and the extension of our service in Swanage and Upton, where we now provide specialist appointments for Debt, Housing, Income Maximisation and Welfare Benefits.

The expansion of our financial capability work into The Purbeck and Swanage Schools has proved successful both in terms of partnership working and building relationships with young people.

Alongside the implementation of our own ambitious plans we also had to adapt and respond to some significant external changes. These included preparing for the implementation of GDPR, the continuing development of our customer relationship management system and reporting requirements to meet standards, changes to policy and practices across all areas of our work and, not insignificantly, managing the impact of the Full Service Universal Credit roll out. How do we do it, we keep smiling and eat chocolate.

Helen Goldsack
Chief Officer

Our team

**49 volunteers gave
10,350 hours of their
time...**

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



19 advisers

8 administrators

4 receptionists

**10 trainee
advisers**

**2 research
&
campaigns**

9 trustees

**... supported by 15
paid staff**



Volunteers say...

I can honestly say that every day has been different, interesting and often challenging. My initial role as a receptionist gave me a great introduction to the way the office operates and the variety of issues faced by our clients. I started to learn about the systems we use and to observe the supportive oversight of all the activity with clients.

After three months, I joined the adviser training programme: a blend of reading, tests, courses and observed practice. This made me aware of the structured approach adopted by Citizens Advice offices and built my confidence as I started to work with clients, helping them to make informed decisions and take action. I continue to be amazed at the variety of questions we are asked: immigration, housing, employment, benefits and many more. I now see that there will never be an end to the need for continual learning and checking that the information and guidance we provide is up to date and the most suitable for each client's specific circumstances.

Two things stand out about my time at Citizens Advice. The first is the absolute commitment that the team has to trying to get it right for every client. The second is that clients' problems clearly demonstrate the impact of government social policy, reinforcing the importance of our research and campaigns work.

Brendan



Volunteering seemed the obvious next step once I finished my last work contract in the scientific software and services sector. I was looking for a new challenge and had time and (hopefully) transferable marketing and PR skills that might be of use to a local charity. So I contacted Citizens Advice via the Purbeck website to check if there were any volunteer vacancies and to find out more.

Three years on and I continue to spend a day each week helping to raise awareness of how Citizens Advice Purbeck can help those in our local community needing advice, and to promote local and national campaigns. It's really satisfying to be able to use skills gained in my previous work for such a good cause and everyone has been very welcoming and ready to help fill in the blanks in my knowledge. Each week is different - there's nearly always something new and interesting to get to grips with. I'm still learning a lot about the organisation and also appreciate the opportunity to keep my skills up to date.

Judy

Sarah's story

Sarah was off sick from work waiting for an upcoming operation. She did not claim any benefits and, because she was only getting Statutory Sick Pay, she was struggling to pay the bills and her savings had gone. Sarah didn't have access to a computer, the internet or email, but did have a mobile phone.

Our caseworker, Sue, ran a benefits check for Sarah, which showed that she would be entitled to Universal Credit. Sarah was eligible for UC while she was off sick and even when she could return to work her pay was low enough that she would still get some help.

Sue helped Sarah to create a Universal Credit Account and make the online claim as well as helping her to phone the UC Helpline to arrange her first appointment at the local Job Centre. Sarah's income has now increased so she can afford her bills and focus on her recovery.

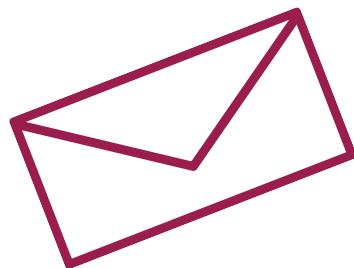


Clients say...

Thanks to Citizens Advice in Wareham & Swanage, nothing was too much trouble for them.

Citizens Advice was amazing - so knowledgeable, supportive and easy to talk to. I felt that Citizens Advice genuinely cared. I was helped through a very difficult and worrying time.

A very big thank you for all your advice and support over our recent issue. A big thank you to K for her time and patience in understanding our issue, seeking further advice and helping us to resolve the matter. We very much appreciate all the time you give so generously.



**THANK
YOU**

Citizens Advice helped me tremendously in the past appealing my daughter's disability. Now PIP has awarded her half her previous payment. Citizens Advice was very helpful, knew the law and guided my daughter and myself. They have written a letter on our behalf and warned us it will probably go to a tribunal. With your help I now feel more confident.

Thank you so much for your help, and helping us compose a letter to our card machine people. It did the trick, and they have cancelled our contract at no charge to us! It has been months of stress & worry, and would have been money going out that we can ill afford. Talking to J was just what we needed, we didn't know where to turn, and if our small donation helps to keep you in business to help someone like us, it's money well spent.

Thank you so much for all your help, it means so much to me and my little boy.

“ ”

Spotlight on...

Priority Services Register

The Priority Services Register (PSR) Project aims to increase awareness and numbers of people across Dorset who are signed up to receive additional support in the event of a power cut or disruption to water supply.

SSEN and Wessex Water (Bournemouth Water) supply most households in Dorset and both operate a priority register of people who may need extra support. A household with anyone who is over 60, children under 5, or has certain medical or communication needs is eligible to register. It is free to register and can provide valuable support to a household when there is a problem with the electricity or water supply.

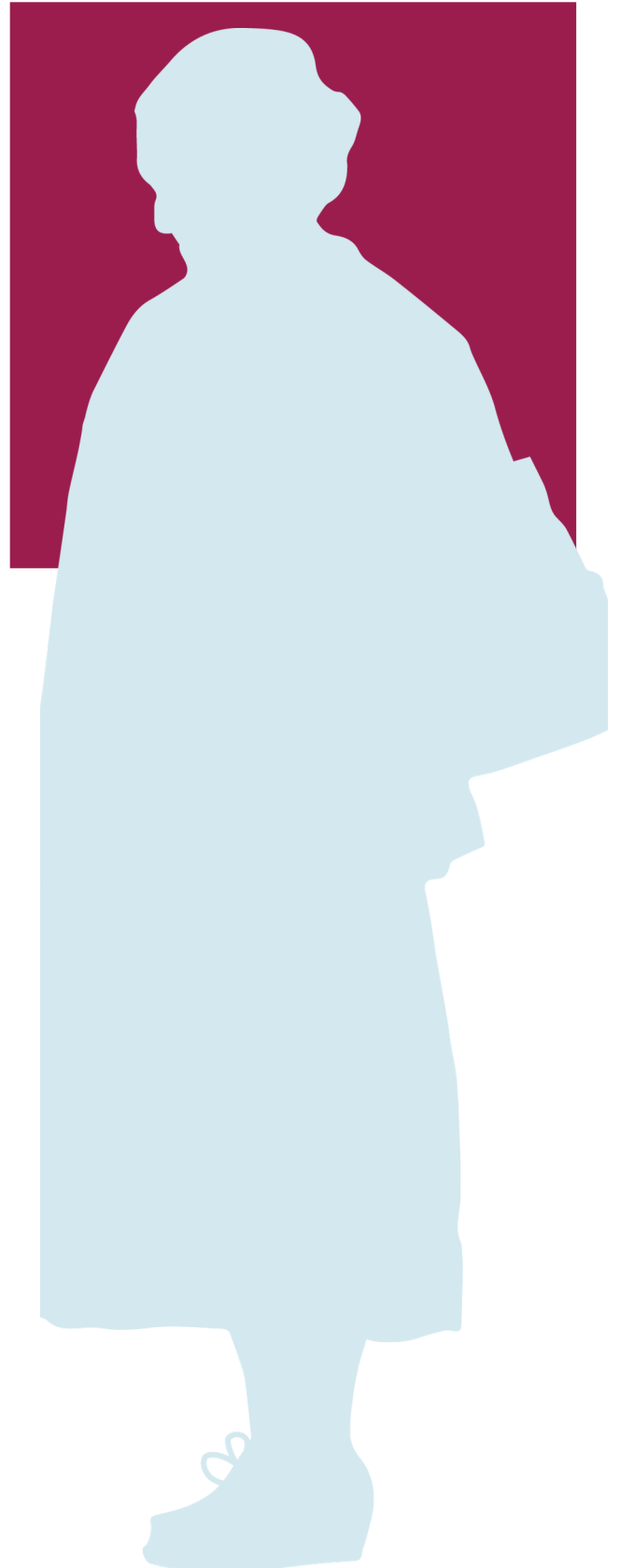
The project is a pilot for 6 months (April to September), during which I am looking to see which routes to sign up are the most effective.

All Citizens Advice offices in Dorset are involved as the most obvious route is through the client-adviser meeting, as the majority of CA clients would be eligible to register. Clients are being invited to sign up either when they attend a drop-in or routine appointment.

In addition, as PSR Champion, I am attending external events and making contacts through our partners and other relevant local organisations to encourage sign up where their own client group cannot be accessed directly.

I would like to thank all the volunteer advisers and session supervisors for their support with the project and for putting up with my regular reminders about signing people up to PSR!

Kate Pryce
Priority Services Register Champion



Spotlight on... Research & Campaigns

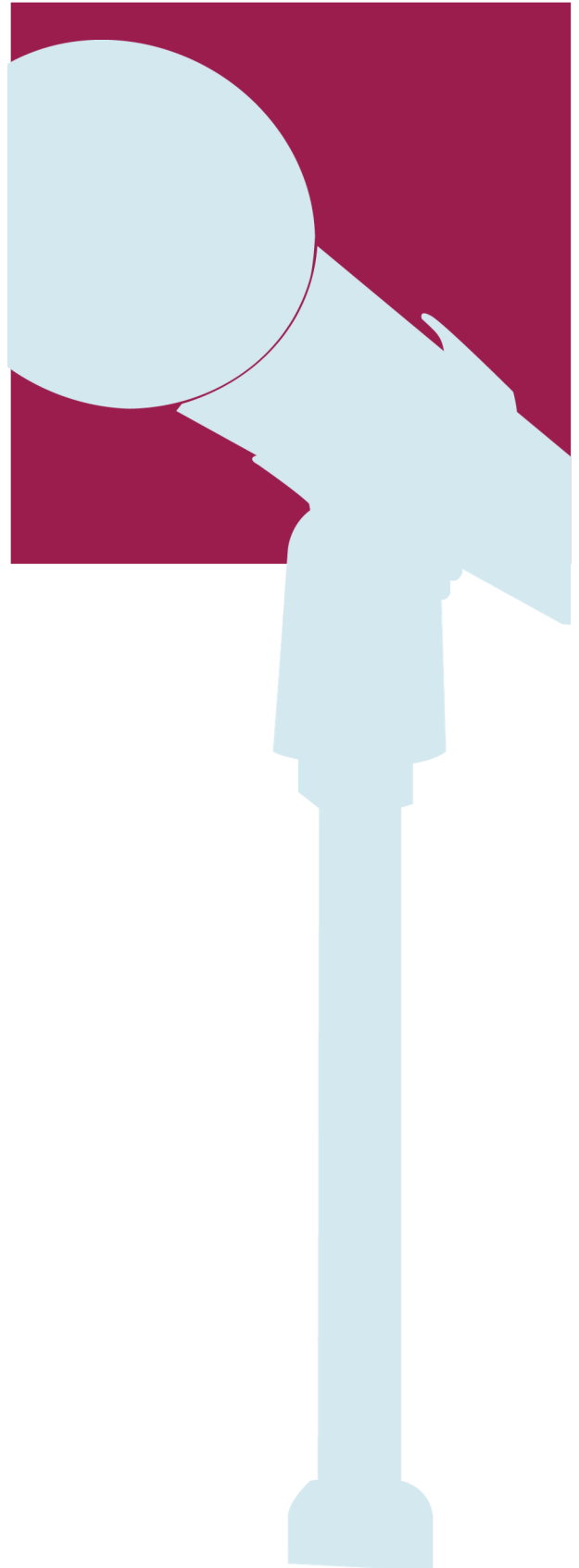
Throughout 2018-19 we continued to support the aims and principles of the Citizens Advice Service by providing 110 evidence forms to the central teams at National Citizens Advice for our research and campaigns work. Universal Credit continues to feature highly in this area of work, alongside benefits & tax credits, debt, housing and discrimination.

Again this year we took part in the national *Scams Awareness Campaign* with displays in both Wareham and Swanage libraries and events at the local supermarket, as well as lots of tweeting during the campaign. It certainly got people talking and it remains an emotive issue which can affect any of us.

We continued to be an active member of the Dorset Research and Campaigns Group looking at local issues affecting local people. The group provides an informal opportunity to work collaboratively, not just on collating evidence and research for regional campaigns, but also to share ideas, best practice, skills and resources. This is an effective way of using our limited resources to achieve the best outcomes for our clients.

In January we participated in Big Energy Saving Week with 6 events run at various locations in Dorset, informing people of the benefits and savings that can be made with regards to their electricity and heating supply. We ran energy price comparisons and gave out information about Warm Home Discount, the Priority Services Register and more. We reached 2,163 people and provided 23 hours of public events during the week.

Judy Herring
Advice Service Manager



Financial Review

The accounts for the year ended 31st March 2019 show a surplus of £14,788. This is a significant decrease over the surplus of £39,507 achieved in 2017/18 but is a very positive outturn for the bureau compared to the original budget that projected a deficit of £33,853.

The positive financial outturn has been achieved through the generation of additional income from charitable activities. Some of this income has been offset by increased spending on staff resources and other direct costs to support the delivery of the new projects. However, a significant contribution has been made to the running costs of the bureau. Core grant funding has remained largely unchanged and this means that a high proportion of both spending and income is concentrated into restricted charity activities. The successful new grants covered a range of activities with £53,262 being awarded for energy related work, £6,986 for homelessness reduction work and £2,818 for helping with Universal Credit claims.

The income figure includes £13,826 paid to the Bureau by Weymouth and Portland CAB. This management support has now been concluded and no income is anticipated from this source in 2019/20.

The additional grant income has allowed the bureau to deliver more services to the residents of Purbeck.

The lease on the new offices in Mill Lane has been completed and is providing a much improved facility for staff, volunteers and clients. As part of the new lease the bureau will need to meet a higher annual rent payment in both 2018/19 and 2019/20 and the lease will be subject to an inflation-based rent review in March 2020. Of special note in relation to the new office facility has been the opportunity to support the use of the building as part of the Community Front Room project. This is an outreach service provided by Bournemouth Churches Housing Association and the delivery of the project from the Mill Lane office will not only support the bureau financially but will also ensure the maximum community use of the building. This project started in June 2019.

2018/19 has seen an overall increase in reserves of £14,788. Allowing for the application of specific restricted and designated reserves, the general unrestricted reserve has fallen by £8,143. A summary of the movement on reserves is set out below:

	Balance as at 31st March 2018 £	Fund Application 2018/19 £	Internal Allocation (Restricted) £	Internal Allocation (Designated) £	Balance as at 31st March 2019 £
General Reserve	91,369	2,825	9,032	(20,000)	83,226
Designated Reserves					
Information Technology	7,000			5,000	12,000
Lease Improvements	8,000	(1,000)			7,000
Closure Contingency	40,000			5,000	45,000
Interim Project	5,000			5,000	10,000
Service Reorganisation	10,000			5,000	15,000
Restricted Reserves	7,089	12,963	(9,032)		11,020
	168,458	14,788	0	0	183,246

The level of reserves was considered by the Trustee Board on the 26th June 2019 and the distribution of reserves was approved. The main changes to dedicated reserves were:

- **Closure Contingency:** The liabilities held by the bureau in the eventuality of its closure have been reviewed and, in order to reflect the higher salary costs now being carried and the liability created through the new Mill Lane lease, an increase of £5,000 has been applied.
- **Information Technology reserve:** It is anticipated that the IT infrastructure and systems used by the bureau will need investment in 2019/20 and an increase of £5,000 has been allowed.
- **Service Reorganisation Reserve:** the potential organisational costs associated with dealing with the impact of Local Government Reorganisation and how the Dorset bureau address strategic challenges justify an increase of £5,000.
- **Interim Project Reserve:** It is considered that the uncertainty around future funding and the need to incur funding in the preparation and submission of new project bids warrants an increase in funding of £5,000.

Restricted reserves have increased by £3,931. The internal transfer of £9,032 from restricted reserves shows the contribution made by grant funded projects to the core bureau costs. It is important to note that this level of contribution is dependent on maintaining a healthy level of grant funded projects and that without this internal transfer the financial position of the core general reserve would be adversely affected.

The balance sheet shows a significant increase in deferred income of £56,823. This reflects the receipt of grant income in 2018/19 which has been carried forward into the 2019/20 financial year. The increase in the level of income in advance is matched by an increase in cash at bank.

The core spending of the bureau in 2018/19 continues to be supported by our grant from Purbeck District Council (PDC) and Dorset County Council (DCC). The continued receipt of these core grants is essential to the operation of the bureau. The bureau funding was rolled over by Dorset Council in 2019/20 and the new council is currently considering what funding to allocate to the overall voluntary sector and how these funds will be distributed. The continuation of this core funding in 2020/21 is a major financial risk to the bureau.

The financial out-turn reflects the effective financial management of the bureau. However, looking ahead the waters continue to be choppy with continuing pressure on our core funders and an increasing need to deliver successful grant bids to maintain and enhance the service to our clients.

Looking forward to 2019/20, the one certainty is uncertainty. We continue to live in a very volatile political and economic environment with the negotiations to leave the European Union creating great uncertainty. There continues to be a danger that this uncertainty will manifest itself in an increased call on bureau services, especially if the economy stalls and political capital available to resolve outstanding national issues such as housing need and implementation of Universal Credit continues to be diverted. Local government reorganisation will continue with all the uncertainty of bedding in the new County wide organisation.


However, the bureau is well placed financially and operationally to confront both the immediate financial pressures projected for 2019/20 and the potential structural and operational changes to the wider Dorset advice service. The bureau balances are considered realistic and appropriate for the challenges ahead.

Please note, the table shown overleaf is an extract from the accounts for the year ending 31/3/19. A copy of the full accounts is available on request from the bureau.

Stephen Parker
Treasurer

Extract from the Accounts

	2018 (£)	2019 (£)	Variance (£)
General Income			
Purbeck District Council	63,180	64,950	1,770
Dorset County Council	8,000	8,000	0
Parish Councils	2,185	2,000	-185
Lytchett Minster & Upton Town Council	750	750	0
Donations	1,542	2,139	597
Fundraising	1,323	2,307	984
Interest	1,057	1,196	139
Project & Restricted Income			
Valentine Trust	10,000	10,000	0
Talbot Village	10,000	0	-10,000
Homelessness Project	7,400	7,610	210
Homelessness Reduction	0	6,986	6,986
Dorset Community Foundation	0	5,000	5,000
Smart Energy Grant	0	3,912	3,912
Wessex Water	5,400	4,800	-600
Surestart	6,317	3,448	-2,869
Lytchett Matravers Parish Council	2,011	2,182	171
Energy Best Deal	26,100	25,350	-750
Energy Champion	46,500	0	-46,500
Lloyds Foundation	24,560	24,799	239
Healthwatch	5,750	5,750	0
Cit A Broadband	500	312	-188
National Energy Action Charity	500	0	-500
Hall & Woodhouse/Persimmon Homes	2,000	1,500	-500
Big Energy Saving Week	6,000	4,000	-2,000
Big Energy Saving Network	10,000	15,000	5,000
Co op	0	8,661	8,661
Income Maximisation	3,837	11,511	7,674
Wessex Water II	5,000	0	-5,000
Big Give	778	4,744	3,966
Wareham Lions	250	0	-250
Weymouth & Portland Citizens Advice	15,975	13,826	-2,149
Citizens Advice in Dorset	3,481	3,616	135
Awards for All	0	2,490	2,490
Help to Claim	0	2,818	2,818
Brochure Income	0	696	696
Total Income	270,396	250,353	-20,043
Expenditure			
Salaries Costs	187,823	194,054	6,231
Staff Costs	10,179	6,861	-3,318
Office Costs	14,083	12,313	-1,770
Premises Costs	6,325	6,604	279
Other General Expenditure	11,644	14,868	3,224
Governance Costs	835	865	30
Total Expenditure	230,889	235,565	4,676
Surplus of Income over Expenditure	39,507	14,788	-24,719



Citizens Advice celebrates its 80th anniversary

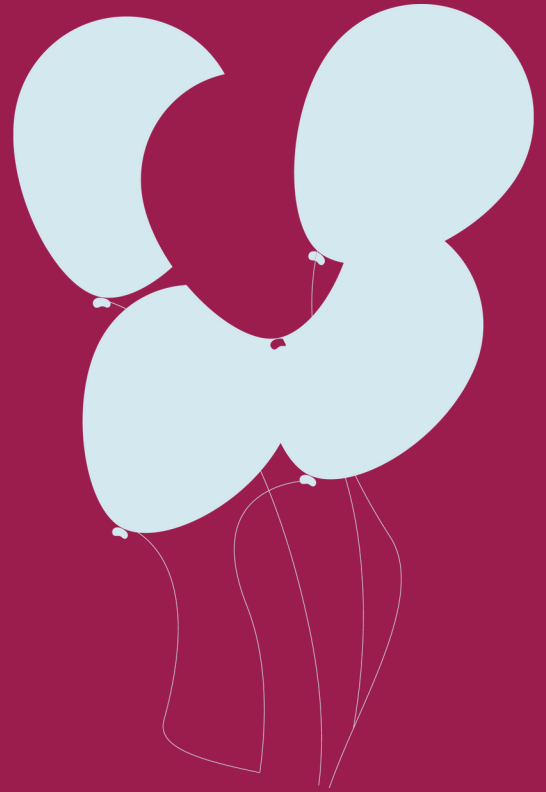
Citizens Advice is marking 80 years of providing free, independent advice nationally.

Citizens Advice was founded on 4 September 1939 - the day after World War II was declared. Since then, the service has become a trusted household name. Last year it helped 2.7 million people across England and Wales in person, by phone, email or web chat.

We give people the knowledge and confidence they need to find their way forward - whoever they are and whatever their problem.



Thank you to our supporters



Project-funding

Citizens Advice
Citizens Advice in Dorset
Co-op Swanage Local Community Fund
Dorset Community Foundation
Hall & Woodhouse Community Chest
Healthwatch Dorset
Lloyds Bank Foundation
Lytchett Matravers Parish Council
National Lottery Awards for All
Smart Energy GB
The Big Give
The Valentine Trust
Wessex Water
Westway Partnership

District and County Councils

Dorset County Council
Purbeck District Council

Town Councils

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

Parish Councils

Special Thanks

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

PURBECK CITIZENS ADVICE BUREAU
(A Company Limited by Guarantee)

DIRECTORS' REPORT AND UNAUDITED ACCOUNTS
FOR THE YEAR ENDED 31ST MARCH 2019

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

PURBECK CITIZENS ADVICE BUREAU
(A Company Limited by Guarantee)

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

Directors:

Richard Holman (Chair)	6th October 2016 / Re appointed as Chair 19th December 2018
Stephen Parker (Treasurer)	3rd October 2018 / Re appointed as Treasurer 19th December 2018
Linda Kenyon (Vice - Chair)	6th October 2016 / Re appointed Vice Chair 19th December 2018
John Coverdale	6th October 2016
Tim Smith	3rd October 2018
Shelley Cranshaw	Resigned 6th April 2019
Nicola Wiggins	6th October 2016
Tim Morris	3rd October 2018

Hilary Goodinge (representative) 3rd October 2018 / Resigned 26th June 2019
Tim Morris (representative) Stepped down as a representative 9th May 2019 (Not elected to Council)
Chris Moreton (representative) 25th September 2019
Beryl Ezzard (representative) 25th September 2019

Secretary: Richard Holman (Company Secretary)

Working Name: Purbeck Citizens Advice

Charity Number: 1068414

Company Number: 3510199 (England and Wales)

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

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

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

PURBECK CITIZENS ADVICE BUREAU
(A Company Limited by Guarantee)
DIRECTORS' REPORT FOR THE YEAR ENDED 31ST MARCH 2019

The Board of Directors submits its report and annual accounts for the year ended 31st March 2019.

Statement of Trustees' responsibilities

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

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

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

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

Risk management

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

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

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

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

Reserves Policy

The expenditure of the charity is comprised of core central operating expenditure and individual project expenditure. Core operating costs will be maintained at the minimum level necessary to keep the charity properly operational. Budgets for each project are individually ring-fenced to protect the overall financial stability of the charity. Prior to year end, the Trustees decided to review the level and composition of the charity's reserves. The decision was made that £20,000 should be transferred from the General Reserve and £5,000 should be added to the Additional Information Technology Reserve, the Closure Reserve, the Interim Project Reserve and the Service Reorganisation Fund respectively.

Please note the Service Reorganisation Fund was previously called the Local Government Reorganisation Reserve (set up in 2017/18 with a balance of £10,000.) Although the immediate issue of a potential merger with neighbouring bureaux has receded, the underlying issues around the future structure and strategic operation of the Dorset Bureaus have not gone away. It is likely that these issues will become more important as the future direction and funding policy of the new unitary council becomes clearer. For these reasons, the Trustees have renamed and extended the remit of the original reserve.

PURBECK CITIZENS ADVICE BUREAU
(A Company Limited by Guarantee)

DIRECTORS' REPORT FOR THE YEAR ENDED 31ST MARCH 2019

Reserves Policy (continued)

At 31st March 2019, the charity's "closure" reserve was £45,000 - the equivalent to 6.9 months core operating costs (not including any project expenditure.) This means the unrestricted reserves can now be used to meet the day to day needs of the charity. (Please see note 12 to the accounts for a detailed split of the reserves held by the Bureau.)

Public Benefit

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

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

Review of Activities

The trustees have produced a separate Annual Report for 2018/19 reviewing the Trust Activities and incorporating the necessary narrative information required by the SORP.

Directors

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

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

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


.....

Richard Holman
Chair


.....(Date)

PURBECK CITIZENS ADVICE BUREAU
(A Company Limited by Guarantee)
REPORT OF THE INDEPENDENT EXAMINER TO THE MEMBERS OF
THE PURBECK CITIZENS ADVICE BUREAU
YEAR ENDED 31ST MARCH 2019

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

I report on the accounts of the company for the year ended 31 March 2019 which are set out on pages 5 to 15.

Respective responsibilities of trustees and examiner

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

Having satisfied myself that the charity is not subject to an audit under company law and is eligible for independent examination, it is my responsibility to:

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

Basis of independent examiner's statement

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

Independent examiner's statement

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

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

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

have not been met; or

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



J. Richardson ACA FCCA DCHA

Ward Goodman

Chartered Accountants

4 Cedar Park

Cobham Road

Ferndown Industrial Estate

Wimborne

BH21 7SF

3/10/19.

PURBECK CITIZENS ADVICE BUREAU
(A Company Limited by Guarantee)

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

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

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

PURBECK CITIZENS ADVICE BUREAU
(A Company Limited by Guarantee)

STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31ST MARCH 2018

	<u>Notes</u>	<u>Unrestricted</u> <u>Funds</u> £	<u>Designated</u> <u>Reserves</u> £	<u>Restricted</u> <u>Funds</u> £	<u>Total</u> <u>31.03.18</u> £
Income and endowments from:					
Donations and legacies	3	2,865	0	0	2,865
Investments	4	1,057	0	0	1,057
Charitable activities	5	74,115	0	192,359	266,474
Total Income		<u>78,037</u>	<u>0</u>	<u>192,359</u>	<u>270,396</u>
Expenditure on:					
Charitable activities	6	58,172	1,000	170,882	230,054
Raising funds	7	835	0	0	835
Total expenditure		<u>59,007</u>	<u>1,000</u>	<u>170,882</u>	<u>230,889</u>
Net income / (expenditure)		19,030	(1,000)	21,477	39,507
Transfers between funds		18,972	0	(18,972)	0
Net movement in funds		<u>38,002</u>	<u>(1,000)</u>	<u>2,505</u>	<u>39,507</u>
Reconciliation of funds					
Total funds brought forward		53,367	71,000	4,584	128,951
Total funds carried forward	12	<u>91,369</u>	<u>70,000</u>	<u>7,089</u>	<u>168,458</u>

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

BALANCE SHEET
AS AT 31ST MARCH 2019

	<u>Notes</u>	<u>31.03.19</u> <u>£</u>	<u>31.03.18</u> <u>£</u>
Tangible Fixed Assets			
Lease Improvements	9	7,000	8,000
Current Assets			
Debtors and prepayments	10	22,741	15,647
Cash at bank and in hand		245,988	179,789
		<u>275,729</u>	<u>203,436</u>
Current Liabilities			
Creditors: amounts falling due within one year	11	(92,483)	(34,978)
Total assets less current liabilities		<u>183,246</u>	<u>168,458</u>
Funds of the Charity	12		
Unrestricted reserves		83,226	91,369
Designated reserves		89,000	70,000
Restricted reserves		11,020	7,089
		<u>183,246</u>	<u>168,458</u>

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

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

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

Directors' responsibilities:

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

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Richard Holman
Chair

.....
 (Date)

PURBECK CITIZENS ADVICE BUREAU
(A Company Limited by Guarantee)

NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST MARCH 2019

1. Accounting policies

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

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

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

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

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

Lease Improvements	10%
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A full year's depreciation is charged in the year of acquisition.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

PURBECK CITIZENS ADVICE BUREAU
(A Company Limited by Guarantee)

NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST MARCH 2019

3. Donations and Legacies

	<u>Unrestricted</u>	<u>Restricted</u>	<u>Total</u>	<u>Total</u>
	<u>31.03.19</u>	<u>31.03.19</u>	<u>31.03.19</u>	<u>31.03.18</u>
	£	£	£	£
Legacies , Donations (net) etc.	2,139	0	2,139	1,542
Fundraising and other income	2,307	0	2,307	1,323
	<u>4,446</u>	<u>0</u>	<u>4,446</u>	<u>2,865</u>

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

4. Investments

	£	£	£	£
Bank and other Interest	<u>1,196</u>	<u>0</u>	<u>1,196</u>	<u>1,057</u>

5. Income from Charitable activities

	<u>Unrestricted</u>	<u>Restricted</u>	<u>Total</u>	<u>Total</u>
	<u>31.03.19</u>	<u>31.03.19</u>	<u>31.03.19</u>	<u>31.03.18</u>
	£	£	£	£
Purbeck District Council - Homeless Project	0	7,610	7,610	7,400
Wessex Water	0	4,800	4,800	5,400
Wessex Water II	0	0	0	5,000
Sure Start	0	3,448	3,448	6,317
Valentine Trust	0	10,000	10,000	10,000
Lytchett Matravers Parish Council	0	2,182	2,182	2,011
Energy Best Deal	0	25,350	25,350	21,600
Energy Champion	0	0	0	45,000
Energy Champion - regional payment	0	0	0	1,000
Energy Champion - Heat Tool	0	0	0	500
Lloyds Bid	0	24,799	24,799	24,560
Health Watch	0	5,750	5,750	5,750
Talbot Village	0	0	0	10,000
Purbeck District Council - Homelessness Reduction	0	6,986	6,986	0
Dorset Community Foundation (DCF)	0	5,000	5,000	0
Smart Energy	0	3,912	3,912	0
Cit A Training sessions	0	0	0	4,500
Cit A Broadband	0	312	312	500
National Energy Action (NEA)	0	0	0	500
Hall & Woodhouse (H&W) / Persimmon Homes (matched funding)	0	1,500	1,500	2,000
Big Energy Saving Week (BESW)	0	4,000	4,000	6,000
Big Energy Saving Network (BESN)	0	15,000	15,000	10,000
Co op	0	8,661	8,661	0
Income Maximisation - Westwey	0	7,674	7,674	3,837
Income maximisation - Westwey II	0	3,837	3,837	0
Blg Give	0	4,744	4,744	778
Wareham Lions	0	0	0	250
Weymouth & Portland Citizens Advice Bureau (staff secondment)	0	13,826	13,826	15,975
Citizens Advice in Dorset (CAiD) (staff secondment)	0	3,616	3,616	3,481
Awards 4 All	0	2,490	2,490	0
Help 2 Claim (H2C)	0	2,818	2,818	0
Brochure Work	0	696	696	0
Purbeck District Council	64,950	0	64,950	63,180
Dorset County Council	8,000	0	8,000	8,000
Lytchett Minster and Upton Town Council	750	0	750	750
Parish Council Grants	2,000	0	2,000	2,185
	<u>75,700</u>	<u>169,011</u>	<u>244,711</u>	<u>266,474</u>

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

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

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

PURBECK CITIZENS ADVICE BUREAU
(A Company Limited by Guarantee)

NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST MARCH 2019

Restricted Funds

	General Bureau Work		Designated Reserves	Restricted Funds												BESW	
	£	£	£	Homeless Project	Wessex Water	Sure Start Fund	Valentine Trust	Lytchett Matravers	Energy Best Deal	Lloyds	Health Watch	H/lessness Reduction	Dorset Community Foundation	Smart Energy	Cit A Broadband	Financial Capability (H&W)	£
6. Charitable activities																	
6.1 Staff																	
Salaries (Note 8)	42,348	0	0	5,753	9,863	2,675	9,026	1,211	24,281	22,953	5,727	6,313	4,373	3,503	0	1,419	3,860
Recruitment Costs	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Travelling	3,537	0	0	0	0	0	123	0	0	155	0	23	0	9	0	77	47
Training	896	0	0	19	0	0	0	0	0	23	0	65	0	0	0	0	0
	<u>46,781</u>	<u>0</u>	<u>0</u>	<u>5,772</u>	<u>9,863</u>	<u>2,675</u>	<u>9,149</u>	<u>1,211</u>	<u>24,281</u>	<u>23,131</u>	<u>5,727</u>	<u>6,401</u>	<u>4,373</u>	<u>3,512</u>	<u>0</u>	<u>1,496</u>	<u>3,907</u>
6.2 Premises																	
Rent	1,767	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Lease Improvements dep'n	0	1,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Insurance	1,014	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Power, rates & water	2,160	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Cleaning	663	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Moving Expenses	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	<u>5,604</u>	<u>1,000</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
6.3 Operations																	
Telephone	5,096	0	0	0	0	0	0	0	0	0	0	0	86	0	187	0	0
Printing, stationery & postage	3,214	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Equipment, IT & licences	1,708	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Additional accommodation	121	0	0	0	0	0	0	315	0	0	0	0	0	0	0	0	0
Photocopier hire	830	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Cit A	4,036	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Refreshments	313	0	0	0	0	0	0	0	0	0	0	0	0	11	0	0	22
Subscriptions	379	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Publications	641	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Marketing / publicity expenses	154	0	0	0	0	0	0	0	0	0	0	0	0	280	0	0	65
Repairs & renewals	1,047	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Legal & Professional	112	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Payroll & pension administration	768	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Seconded Staff	6,121	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Research & campaigns	140	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Sundries & Fundraising Costs	587	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	<u>25,267</u>	<u>0</u>	<u>0</u>	<u>5,772</u>	<u>9,863</u>	<u>2,675</u>	<u>9,149</u>	<u>1,526</u>	<u>24,281</u>	<u>23,131</u>	<u>5,727</u>	<u>6,401</u>	<u>4,459</u>	<u>291</u>	<u>187</u>	<u>1,496</u>	<u>87</u>
	<u>77,652</u>	<u>1,000</u>	<u>0</u>	<u>5,772</u>	<u>9,863</u>	<u>2,675</u>	<u>9,149</u>	<u>1,526</u>	<u>24,281</u>	<u>23,131</u>	<u>5,727</u>	<u>6,401</u>	<u>4,459</u>	<u>3,803</u>	<u>187</u>	<u>1,496</u>	<u>3,994</u>
7. Raising funds																	
Bank charges	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Annual report & A.G.M.	85	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Miscellaneous	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Independent Examiner's fee	780	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	<u>865</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>

NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST MARCH 2019

Restricted Funds												
BESN	Co-op	Income Maximisation West Wev I	Income Maximisation West Wev II	Bla Gve	Weymouth & Portland	CAID	Awards 4 All	Help 2 Claim	Brochure Work	Restricted Fund Total 31.03.19	Total 31.03.19	Total 31.03.18
£	£	£	£	£	£	£	£	£	£	£	£	£
6. Charitable activities												
6.1 Staff												
Salaries (Note 8)	13,445	8,326	6,378	3,189	1,691	9,974	2,966	1,605	2,490	685	194,054	187,823
Recruitment Costs	0	0	0	0	0	0	0	0	0	0	0	0
Travelling	252	122	374	95	0	957	0	2,286	0	52	5,823	6,194
Training	0	0	0	0	0	0	0	35	0	142	1,038	3,985
	13,697	8,448	6,752	3,284	1,691	10,931	2,966	2,525	737	154,134	200,915	198,002
6.2 Premises												
Rent	0	0	0	0	0	0	0	0	0	0	1,767	1,325
Lease Improvements dep'n	0	0	0	0	0	0	0	0	0	0	1,000	1,000
Insurance	0	0	0	0	0	0	0	0	0	0	1,014	882
Power, rates & water	0	0	0	0	0	0	0	0	0	0	2,160	2,200
Cleaning	0	0	0	0	0	0	0	0	0	0	663	918
Moving Expenses	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	6,604	6,325
6.3 Operations												
Telephone	0	0	0	0	0	0	0	0	0	273	5,369	4,343
Printing, stationery & postage	250	0	0	0	0	59	0	0	8	317	3,531	4,532
Equipment, IT & licences	0	0	0	0	0	120	0	124	0	244	1,952	3,359
Additional accommodation	0	0	0	0	195	0	0	0	0	510	631	1,017
Photocopier hire	0	0	0	0	0	0	0	0	0	0	830	830
Cit A	0	0	0	0	0	0	0	0	0	0	4,036	3,181
Refreshments	0	0	0	0	0	0	0	0	0	33	346	591
Subscriptions	0	0	0	0	0	0	0	0	0	0	379	617
Publications	0	0	0	0	0	0	0	0	0	0	641	468
Marketing / publicity expenses	0	0	0	0	0	0	0	0	0	345	499	1,020
Repairs & renewals	0	0	0	0	0	0	0	0	0	0	1,047	359
Legal & Professional	0	0	0	0	0	0	0	0	0	0	112	112
Payroll & pension administration	0	0	0	0	0	0	0	0	0	0	768	720
Seconded Staff	0	0	0	0	0	0	0	0	0	0	6,121	0
Research & campaigns	0	0	0	0	0	0	0	0	0	0	140	600
Sundries & Fundraising Costs	0	0	0	0	192	0	0	0	0	192	779	3,978
	250	0	0	0	387	179	0	124	8	1,914	27,181	25,727
	13,947	8,448	6,752	3,284	2,078	11,110	2,966	2,649	745	156,048	234,700	230,054
7. Raising funds												
Bank charges	0	0	0	0	0	0	0	0	0	0	0	0
Annual report & A.G.M.	0	0	0	0	0	0	0	0	0	0	85	55
Miscellaneous	0	0	0	0	0	0	0	0	0	0	0	0
Independent Examiner's fee	0	0	0	0	0	0	0	0	0	0	780	780
	0	0	0	0	0	0	0	0	0	0	865	835

NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST MARCH 2019

8. Staff costs

The remaining staff and related costs were:-

	<u>Unrestricted</u> <u>Funds</u>	<u>Restricted</u> <u>Funds</u>	<u>Total</u> <u>31.03.19</u>	<u>Total</u> <u>31.03.18</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Core wages and salaries	41,828	0	41,828	30,962
Salaries - Homeless Project	0	5,331	5,331	4,899
Salaries - Wessex Water	0	9,687	9,687	5,223
Salaries - Wessex Water II	0	0	0	4,274
Salaries - Sure Start	0	2,675	2,675	4,899
Salaries - Valentine Trust	0	8,358	8,358	7,829
Salaries - Lytchett Matravers Parish Council	0	1,211	1,211	1,187
Salaries - Energy Best Deal	0	22,262	22,262	19,130
Salaries - Energy Champion	0	0	0	34,440
Salaries - Lloyds	0	21,130	21,130	19,389
Salaries - Health Watch	0	5,478	5,478	5,148
Salaries - Talbot Village & matched funding	0	0	0	8,880
Salaries - Homelessness Reduction	0	5,908	5,908	0
Salaries - Dorset Community Foundation (DCF)	0	3,941	3,941	0
Salaries - Smart Energy	0	3,142	3,142	0
Salaries - Training Sessions	0	0	0	3,780
Salaries - National Energy Action (NEA)	0	0	0	439
Salaries - Financial Capability - Hall & Woodhouse	0	1,262	1,262	0
Salaries - Big Energy Saving Week (BESW)	0	3,479	3,479	3,694
Salaries - Big Energy Saving Network (BESN)	0	12,196	12,196	5,699
Salaries - Co op	0	7,692	7,692	0
Salaries - Income Maximisation Westwey I	0	6,246	6,246	2,977
Salaries - Income Maximisation Westwey II	0	3,123	3,123	0
Salaries - Big Give	0	1,691	1,691	312
Salaries - Weymouth & Portland	0	8,876	8,876	11,701
Salaries - CAiD	0	2,862	2,862	2,805
Salaries - Awards 4 All	0	1,470	1,470	0
Salaries - Help 2 Claim (H2C)	0	2,263	2,263	0
Salaries - Brochure Costs	0	619	619	0
Salaries - Research & Campaigns	0	0	0	0
Social security costs	25	9,213	9,238	9,199
Pension costs	495	1,591	2,086	957
	<u>42,348</u>	<u>151,706</u>	<u>194,054</u>	<u>187,823</u>

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

The average number of employees during the year, including directors, was 21 (2018 - 21.)

No employee received emoluments of more than £60,000

No remuneration was paid to directors in the year. No director received payment for professional or other services supplied to the bureau (2018: £ nil)

The key management personnel of the bureau comprise the directors, the bureau manager and the two deputy managers. The total costs of the key management personnel of the bureau were £98,526 (2018 £78,680.) The figures shown include all the salaries and on costs paid to key management during the year including project work.

The employer's contributions to the NEST pension scheme during the year were £2,086 (2018 £957)

9. Tangible Fixed Assets

	Lease Improvements	Total
	<u>£</u>	<u>£</u>
Cost as at 1st April 2018	10,000	10,000
Additions	0	0
As at 31st March 2019	<u>10,000</u>	<u>10,000</u>
Depreciation as at 1st April 2018	2,000	2,000
Charge for the year	1,000	1,000
As at 31st March 2019	<u>3,000</u>	<u>3,000</u>
Net Book value as at 1st April 2018	8,000	8,000
As at 31st March 2019	<u>7,000</u>	<u>7,000</u>

PURBECK CITIZENS ADVICE BUREAU
(A Company Limited by Guarantee)

NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST MARCH 2019

10. Debtors	<u>31.03.19</u>	<u>31.03.18</u>
	<u>£</u>	<u>£</u>
Accrued income	299	204
Other debtors	20,788	14,122
Prepayments	1,654	1,321
	<u>22,741</u>	<u>15,647</u>

11. Creditors: amounts falling due within one year	<u>31.03.19</u>	<u>31.03.18</u>
	<u>£</u>	<u>£</u>
Taxation & Social Security	3,549	3,658
Creditors	270	1,220
Deferred income	83,106	26,283
Accruals	5,558	3,817
	<u>92,483</u>	<u>34,978</u>

Deferred Income Analysis

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

	<u>31.03.19</u>	<u>31.03.18</u>
	<u>£</u>	<u>£</u>
Balance b/f	26,283	50,983
Amount released to income earned from Charitable activities	(26,283)	(50,983)
Amount deferred in year	83,106	26,283
Balance c/f	<u>83,106</u>	<u>26,283</u>

12. Reserves	<u>General</u>	<u>Designated</u>	<u>Restricted</u>	<u>Total</u>
	<u>Reserve</u>	<u>Reserves</u>	<u>Reserves</u>	<u>Reserves</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Balance at 1st April 2018	91,369	70,000	7,089	168,458
Net incoming resources	2,825	(1,000)	12,963	14,788
Transfers between funds	(10,968)	20,000	(9,032)	0
Balance at 31st March 2019	<u>83,226</u>	<u>89,000</u>	<u>11,020</u>	<u>183,246</u>

12.1 General Reserve

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

12.2 Designated Reserves

Prior to year end the Trustees decided to review the level and composition of the bureau's designated reserves. The decision was made that £20,000 should be transferred from the General Reserve and £5,000 be put into the Additional Information Technology Reserve, the Interim Project Reserve, the Service Reorganisation Fund and the Closure Reserve respectively.

Please note the Trustees also took the decision to rename and extend the remit of what was previously the Local Government Reorganisation Reserve.

	<u>31.03.18</u>	<u>Spent in</u>	<u>Designated</u>	<u>31.03.19</u>
	<u>£</u>	<u>Year</u>	<u>Reserves</u>	<u>£</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Additional Information Technology	7,000	0	5,000	12,000
Lease Improvements Account	8,000	(1,000)	0	7,000
Interim Project	5,000	0	5,000	10,000
Service Reorganisation Fund	10,000	0	5,000	15,000
Closure Reserve	40,000	0	5,000	45,000
	<u>70,000</u>	<u>(1,000)</u>	<u>20,000</u>	<u>89,000</u>

NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST MARCH 2019

12.3 Restricted Reserves

	Opening Balance 01.04.18 £	Add/(Less) Net Surplus (Deficit) £	Transfers Between Reserves £	Closing Balance 31.03.19 £
Homeless Project	0	1,838	(1,838)	0
Wessex Water Project	0	(5,063)	5,063	0
Sure Start	0	773	(773)	0
Valentine Trust	4,038	851	0	4,889
Lytchett Matravers Parish Council	0	656	(656)	0
Energy Best Deal	0	1,069	(1,069)	0
Lloyds	2,194	1,668	(3,175)	687
Health Watch	0	23	(23)	0
Homelessness Reduction	0	585	0	585
Dorset Community Foundation (DCF)	0	541	(541)	0
Smart Energy	0	109	(109)	0
Cit A Broadband	0	125	(125)	0
Financial Capability (Hall & Woodhouse)	0	4	(4)	0
Big Energy Savings Week (BESW)	0	6	(6)	0
Big Energy Savings Network (BESN)	0	1,053	(1,053)	0
Co-op	0	213	(213)	0
Income Maximisation (Westwey I)	102	922	(1,024)	0
Income Maximisation (Westwey II)	0	553	0	553
Big Give	387	2,666	0	3,053
Weymouth & Portland Citizens Advice Bureau	0	2,716	(2,716)	0
Citizens Advice in Dorset - CAiD	0	650	(650)	0
Awards 4 All	0	885	0	885
Help 2 Claim (H2C)	0	169	(169)	0
Brochure Work	0	(49)	49	0
DRO (Debt Relief Order) Monies	161	0	0	161
Battens - Training	207	0	0	207
	<u>7,089</u>	<u>12,963</u>	<u>(9,032)</u>	<u>11,020</u>

The **Homeless Project**, which is funded by Purbeck District Council, provides for the salary of an advisor for a day a week and attributable overheads. Advice is given to the homeless and those with housing problems. A transfer of £1,838 has been made to cover the overheads and other running costs incurred during the year.

The **Wessex Water Project** is for debt management advice and provides for a salary and overheads. A transfer of £5,063 has been made from general reserves to cover the deficit incurred during the year.

The **Sure Start** Project enabled the bureau to provide an advisor for one session per week at the Swanage Children's Centre and then further sessions at Upton and Wareham Children's Centres on alternate weeks. This project finished on 31st July 2018. A transfer of £773 has been made to cover the overheads and other running costs incurred during the period.

The **Valentine Trust** funds an advisor to provide home visits to those who are unable to access the office locations. Although the advisor specialises in welfare benefits advice, the service is an holistic service. £4,889 is being carried forward.

Lytchett Matravers Parish Council provided funds for an outreach advice session twice a month at Lytchett Matravers Library. A transfer of £656 has been made to cover the overheads and other running costs incurred during the year.

The **Energy Best Deal** was financed by funding provided through CitA from the Energy Suppliers as part of their regulated spending obligations to address fuel poverty. Funding for a specific period (October 18 - March 2019) to deliver an energy focused appointment looking at all matters relating to fuel poverty, energy and thermal efficiency measures. A transfer of £1,069 has been made to cover the overheads and other running costs incurred by the project during the period.

The **Lloyds Foundation** is a three year funded project which provides support to vulnerable clients who are homeless or are moving into accommodation following a period of homelessness. The funding supports a specialist housing caseworker and a financial capability caseworker. The project's objective is to ensure that clients are able to better maintain their tenancies. After transferring £3,175 to general reserves to cover the overheads and other running costs incurred by the project during the year, £687 is being carried forward.

NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST MARCH 2019

The **Health Watch Project** provides funding for a "Health Watch Dorset" lead worker, who reports the district's "Health Watch" issues to the Health Watch Board in order for statistics and country wide reports to be submitted back to the Government. In accordance with the terms of the grant, a transfer of 20% of income received in the year or less is allowed to cover the overheads and other running costs incurred during the year. (£23 equates to 0.4% of income received.) This project finished on 31st March 2019.

The **Homeless Reduction** project runs for 2 years, it started on 1st November 2018 and provides funding for a service that supports Purbeck District Council to provide information and guidance under the terms of the Homelessness Reduction Bill, specifically caseworkers who give dedicated housing, welfare benefits and income maximisation advice. £585 is being carried forward.

The funding from **Dorset Community Foundation** enables the bureau receive application enquiries for Surviving Winter Grants on its "Energy" line. It also supports the delivery of 160 hours of advice work with people on a low income, who may be in , or at risk, of fuel poverty. A transfer of £541 has been made to cover the overheads and other running costs incurred by the project during the period.

The funding for the **Smart Energy** project was to demonstrate how a smart meter could help with budgeting as well as increasing interest in getting a smart meter installed. A transfer of £109 has been made to cover the overheads and other running costs incurred by the project during the period.

The **Cit A Broadband** grant was provided to cover the cost of installing the bureau's own broadband line to support the new case recording system. A transfer of £125 has been made to general reserves.

The **Hall & Woodhouse** (Financial Capability) funding was used to expand the bureau's "Future Proof Youth" project. This is delivered in Purbeck Youth Club, into Purbeck Secondary schools. The aim of the course is to help to instil better financial decision making and independent living skills in young people. A transfer of £4 has been made to cover the overheads and other running costs incurred by the project during the year.

The **BESW** grant was awarded to Purbeck as a Gold partner of the Big Energy Saving Week national campaign. During the BESW week, the bureau promoted fuel poverty awareness through a range of events and publicity. A transfer of £6 has been made to cover the overheads and other running costs incurred by the project during the period.

The **BESN** grant is funding to deliver a programme of outreach sessions to vulnerable consumers, focussed on helping them to reduce their energy costs through assisted action on tariffs, switching and the take up of energy efficiency offers. A transfer of £1,053 has been made to cover the overheads and other running costs incurred by the project during the period.

The **Co-op** money funded the "Make Money Make Sense" money management service for those living in rural isolation and experiencing poverty. The funding aims to increase basic money management skills and improve resilience. A transfer of £213 has been made to cover the overheads and other running costs incurred by the project during the year.

The **Income Maximisation - Westwey I** funding is for a specialist case worker to assist clients who need to make and manage a Universal Credit claim. The funding is shared between four local Citizens Advice offices in the Westwey Partnership region of Dorset. A transfer of £1,024 has been made to cover the overheads and other running costs incurred by the project during the period. This project finished on 30th November 2018.

The **Income Maximisation - Westwey II** funding is for a specialist case worker to assist clients who need to make and manage a Universal Credit claim. It is a continuation of the original project. £553 is being carried forward.

The **Big Give** is a crowd funding campaign to raise funds to develop and pilot an independent living skills course for young people attending the Wareham Youth & Community Centre. The funding contributes towards the trainer's salary and the hire of the youth club facilities. £3,053 is being carried forward.

The **Weymouth & Portland** project represents monies charged to Weymouth & Portland Citizens Advice for the secondment of staff to support it following the loss of key personnel and a failed Citizens Advice Audit. A transfer of £2,716 has been made to general reserves to cover the overheads and other running costs incurred by the project during the period (as agreed in the terms of the contract.) This agreement finished on 28th February 2019.

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

PURBECK CITIZENS ADVICE BUREAU
(A Company Limited by Guarantee)

NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST MARCH 2019

The **Awards 4 All** funding works with the other financial capability project monies to deliver courses into two Purbeck secondary schools - The Purbeck School and The Swanage School. £885 is being carried forward.

The **Help 2 Claim (H2C)** funding is received from national Citizens Advice to support the DWP with the roll out of Universal Credit by improving the support available to people making a claim. The service offers support with making a new claim - from starting the claim to receiving the first full payment. The service is available on line, over the phone and in person. Overheads of £237 were incurred by the project during the period, however this would have resulted in a deficit balance of £68 against the project so a transfer of £169 has been made to clear the balance to nil.

The **Brochure Costs** for Dorset Citizens Advice were received from CAiD for staff support provided in the production of a promotional brochure for the Dorset Local Offices. A transfer of £49 has been made to cover the deficit incurred.

The **DRO Monies**. A small amount of money is passed from the Insolvency Service via Citizens Advice for each Debt Relief Order (DRO) obtained via the bureau's intermediary. This income is to be used specifically to "assist and support authorised intermediaries" and is therefore designated for debt training. £161 is being carried forward.

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

13. Commitments

As at 31st March 2019, the charity had annual commitments under non cancellable operating leases as follows:

	<u>31.03.19</u>	<u>31.03.18</u>
	£	£
Operating Leases expiring: Within one Year	2,208	1,767
	<u>2,208</u>	<u>1,767</u>

Please note the comparative figure for 2018 has been restated to reflect the actual amount paid as the lease has now been signed.

14. Members' liability

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

15. Taxation

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

16. Related Party Transactions

During the year, two Trustees were reimbursed for out of pocket charitable expenses totalling £305 (2018 - £55 to two Trustees.) However, the bureau does pay £360 per annum (2018 - £360) to the bureau manager for the provision of archiving space.

17. Control

The bureau is ultimately controlled by the Trustees.

PURBECK CITIZENS ADVICE BUREAU
(A Company Limited by Guarantee)

DIRECTORS' REPORT AND UNAUDITED ACCOUNTS
FOR THE YEAR ENDED 31ST MARCH 2019

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

PURBECK CITIZENS ADVICE BUREAU
(A Company Limited by Guarantee)

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

Directors:

Richard Holman (Chair)	6th October 2016 / Re appointed as Chair 19th December 2018
Stephen Parker (Treasurer)	3rd October 2018 / Re appointed as Treasurer 19th December 2018
Linda Kenyon (Vice - Chair)	6th October 2016 / Re appointed Vice Chair 19th December 2018
John Coverdale	6th October 2016
Tim Smith	3rd October 2018
Shelley Cranshaw	Resigned 6th April 2019
Nicola Wiggins	6th October 2016
Tim Morris	3rd October 2018

Hilary Goodinge (representative) 3rd October 2018 / Resigned 26th June 2019
Tim Morris (representative) Stepped down as a representative 9th May 2019 (Not elected to Council)
Chris Moreton (representative) 25th September 2019
Beryl Ezzard (representative) 25th September 2019

Secretary: Richard Holman (Company Secretary)

Working Name: Purbeck Citizens Advice

Charity Number: 1068414

Company Number: 3510199 (England and Wales)

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

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

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

PURBECK CITIZENS ADVICE BUREAU
(A Company Limited by Guarantee)
DIRECTORS' REPORT FOR THE YEAR ENDED 31ST MARCH 2019

The Board of Directors submits its report and annual accounts for the year ended 31st March 2019.

Statement of Trustees' responsibilities

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

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

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

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

Risk management

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

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

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

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

Reserves Policy

The expenditure of the charity is comprised of core central operating expenditure and individual project expenditure. Core operating costs will be maintained at the minimum level necessary to keep the charity properly operational. Budgets for each project are individually ring-fenced to protect the overall financial stability of the charity. Prior to year end, the Trustees decided to review the level and composition of the charity's reserves. The decision was made that £20,000 should be transferred from the General Reserve and £5,000 should be added to the Additional Information Technology Reserve, the Closure Reserve, the Interim Project Reserve and the Service Reorganisation Fund respectively.

Please note the Service Reorganisation Fund was previously called the Local Government Reorganisation Reserve (set up in 2017/18 with a balance of £10,000.) Although the immediate issue of a potential merger with neighbouring bureaux has receded, the underlying issues around the future structure and strategic operation of the Dorset Bureaus have not gone away. It is likely that these issues will become more important as the future direction and funding policy of the new unitary council becomes clearer. For these reasons, the Trustees have renamed and extended the remit of the original reserve.

PURBECK CITIZENS ADVICE BUREAU
(A Company Limited by Guarantee)

DIRECTORS' REPORT FOR THE YEAR ENDED 31ST MARCH 2019

Reserves Policy (continued)

At 31st March 2019, the charity's "closure" reserve was £45,000 - the equivalent to 6.9 months core operating costs (not including any project expenditure.) This means the unrestricted reserves can now be used to meet the day to day needs of the charity. (Please see note 12 to the accounts for a detailed split of the reserves held by the Bureau.)

Public Benefit

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

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

Review of Activities

The trustees have produced a separate Annual Report for 2018/19 reviewing the Trust Activities and incorporating the necessary narrative information required by the SORP.

Directors

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

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

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


.....

Richard Holman
Chair


.....(Date)

PURBECK CITIZENS ADVICE BUREAU
(A Company Limited by Guarantee)
REPORT OF THE INDEPENDENT EXAMINER TO THE MEMBERS OF
THE PURBECK CITIZENS ADVICE BUREAU
YEAR ENDED 31ST MARCH 2019

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

I report on the accounts of the company for the year ended 31 March 2019 which are set out on pages 5 to 15.

Respective responsibilities of trustees and examiner

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

Having satisfied myself that the charity is not subject to an audit under company law and is eligible for independent examination, it is my responsibility to:

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

Basis of independent examiner's statement

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

Independent examiner's statement

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

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

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

have not been met; or

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



J. Richardson ACA FCCA DCHA

Ward Goodman

Chartered Accountants

4 Cedar Park

Cobham Road

Ferndown Industrial Estate

Wimborne

BH21 7SF

3/10/19.

PURBECK CITIZENS ADVICE BUREAU
(A Company Limited by Guarantee)

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

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

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

PURBECK CITIZENS ADVICE BUREAU
(A Company Limited by Guarantee)

STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31ST MARCH 2018

	<u>Notes</u>	<u>Unrestricted</u> <u>Funds</u> £	<u>Designated</u> <u>Reserves</u> £	<u>Restricted</u> <u>Funds</u> £	<u>Total</u> <u>31.03.18</u> £
Income and endowments from:					
Donations and legacies	3	2,865	0	0	2,865
Investments	4	1,057	0	0	1,057
Charitable activities	5	74,115	0	192,359	266,474
Total Income		<u>78,037</u>	<u>0</u>	<u>192,359</u>	<u>270,396</u>
Expenditure on:					
Charitable activities	6	58,172	1,000	170,882	230,054
Raising funds	7	835	0	0	835
Total expenditure		<u>59,007</u>	<u>1,000</u>	<u>170,882</u>	<u>230,889</u>
Net income / (expenditure)		19,030	(1,000)	21,477	39,507
Transfers between funds		18,972	0	(18,972)	0
Net movement in funds		<u>38,002</u>	<u>(1,000)</u>	<u>2,505</u>	<u>39,507</u>
Reconciliation of funds					
Total funds brought forward		53,367	71,000	4,584	128,951
Total funds carried forward	12	<u>91,369</u>	<u>70,000</u>	<u>7,089</u>	<u>168,458</u>

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

BALANCE SHEET
AS AT 31ST MARCH 2019

	<u>Notes</u>	<u>31.03.19</u> <u>£</u>	<u>31.03.18</u> <u>£</u>
Tangible Fixed Assets			
Lease Improvements	9	7,000	8,000
Current Assets			
Debtors and prepayments	10	22,741	15,647
Cash at bank and in hand		245,988	179,789
		<u>275,729</u>	<u>203,436</u>
Current Liabilities			
Creditors: amounts falling due within one year	11	(92,483)	(34,978)
Total assets less current liabilities		<u>183,246</u>	<u>168,458</u>
Funds of the Charity	12		
Unrestricted reserves		83,226	91,369
Designated reserves		89,000	70,000
Restricted reserves		11,020	7,089
		<u>183,246</u>	<u>168,458</u>

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

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

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

Directors' responsibilities:

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

.....


Richard Holman
Chair

.....
 (Date)

PURBECK CITIZENS ADVICE BUREAU
(A Company Limited by Guarantee)

NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST MARCH 2019

1. Accounting policies

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

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

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

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

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

Lease Improvements	10%
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A full year's depreciation is charged in the year of acquisition.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

PURBECK CITIZENS ADVICE BUREAU
(A Company Limited by Guarantee)

NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST MARCH 2019

3. Donations and Legacies

	<u>Unrestricted</u>	<u>Restricted</u>	<u>Total</u>	<u>Total</u>
	<u>31.03.19</u>	<u>31.03.19</u>	<u>31.03.19</u>	<u>31.03.18</u>
	£	£	£	£
Legacies , Donations (net) etc.	2,139	0	2,139	1,542
Fundraising and other income	2,307	0	2,307	1,323
	<u>4,446</u>	<u>0</u>	<u>4,446</u>	<u>2,865</u>

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

4. Investments

	£	£	£	£
Bank and other Interest	<u>1,196</u>	<u>0</u>	<u>1,196</u>	<u>1,057</u>

5. Income from Charitable activities

	<u>Unrestricted</u>	<u>Restricted</u>	<u>Total</u>	<u>Total</u>
	<u>31.03.19</u>	<u>31.03.19</u>	<u>31.03.19</u>	<u>31.03.18</u>
	£	£	£	£
Purbeck District Council - Homeless Project	0	7,610	7,610	7,400
Wessex Water	0	4,800	4,800	5,400
Wessex Water II	0	0	0	5,000
Sure Start	0	3,448	3,448	6,317
Valentine Trust	0	10,000	10,000	10,000
Lytchett Matravers Parish Council	0	2,182	2,182	2,011
Energy Best Deal	0	25,350	25,350	21,600
Energy Champion	0	0	0	45,000
Energy Champion - regional payment	0	0	0	1,000
Energy Champion - Heat Tool	0	0	0	500
Lloyds Bid	0	24,799	24,799	24,560
Health Watch	0	5,750	5,750	5,750
Talbot Village	0	0	0	10,000
Purbeck District Council - Homelessness Reduction	0	6,986	6,986	0
Dorset Community Foundation (DCF)	0	5,000	5,000	0
Smart Energy	0	3,912	3,912	0
Cit A Training sessions	0	0	0	4,500
Cit A Broadband	0	312	312	500
National Energy Action (NEA)	0	0	0	500
Hall & Woodhouse (H&W) / Persimmon Homes (matched funding)	0	1,500	1,500	2,000
Big Energy Saving Week (BESW)	0	4,000	4,000	6,000
Big Energy Saving Network (BESN)	0	15,000	15,000	10,000
Co op	0	8,661	8,661	0
Income Maximisation - Westwey	0	7,674	7,674	3,837
Income maximisation - Westwey II	0	3,837	3,837	0
Blg Give	0	4,744	4,744	778
Wareham Lions	0	0	0	250
Weymouth & Portland Citizens Advice Bureau (staff secondment)	0	13,826	13,826	15,975
Citizens Advice in Dorset (CAiD) (staff secondment)	0	3,616	3,616	3,481
Awards 4 All	0	2,490	2,490	0
Help 2 Claim (H2C)	0	2,818	2,818	0
Brochure Work	0	696	696	0
Purbeck District Council	64,950	0	64,950	63,180
Dorset County Council	8,000	0	8,000	8,000
Lytchett Minster and Upton Town Council	750	0	750	750
Parish Council Grants	2,000	0	2,000	2,185
	<u>75,700</u>	<u>169,011</u>	<u>244,711</u>	<u>266,474</u>

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

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

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

PURBECK CITIZENS ADVICE BUREAU
(A Company Limited by Guarantee)

NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST MARCH 2019

Restricted Funds

General Bureau Work	Designated Reserves		Restricted Funds														
	£	£	Homeless Project	Wessex Water	Sure Start Fund	Valentine Trust	Lytchett Matravers	Energy Best Deal	Lloyds	Health Watch	H/lessness Reduction	Dorset Community Foundation	Smart Energy	Cit A Broadband	Financial Capability (H&W)	BESW	
	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	
6. Charitable activities																	
6.1 Staff																	
Salaries (Note 8)	42,348	0	5,753	9,863	2,675	9,026	1,211	24,281	22,953	5,727	6,313	4,373	3,503	0	1,419	3,860	
Recruitment Costs	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Travelling	3,537	0	0	0	0	123	0	0	155	0	23	0	9	0	77	47	
Training	896	0	19	0	0	0	0	0	23	0	65	0	0	0	0	0	
	<u>46,781</u>	<u>0</u>	<u>5,772</u>	<u>9,863</u>	<u>2,675</u>	<u>9,149</u>	<u>1,211</u>	<u>24,281</u>	<u>23,131</u>	<u>5,727</u>	<u>6,401</u>	<u>4,373</u>	<u>3,512</u>	<u>0</u>	<u>1,496</u>	<u>3,907</u>	
6.2 Premises																	
Rent	1,767	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Lease Improvements dep'n	0	1,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Insurance	1,014	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Power, rates & water	2,160	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Cleaning	663	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Moving Expenses	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	<u>5,604</u>	<u>1,000</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	
6.3 Operations																	
Telephone	5,096	0	0	0	0	0	0	0	0	0	0	86	0	187	0	0	
Printing, stationery & postage	3,214	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Equipment, IT & licences	1,708	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Additional accommodation	121	0	0	0	0	0	315	0	0	0	0	0	0	0	0	0	
Photocopier hire	830	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Cit A	4,036	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Refreshments	313	0	0	0	0	0	0	0	0	0	0	0	11	0	0	22	
Subscriptions	379	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Publications	641	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Marketing / publicity expenses	154	0	0	0	0	0	0	0	0	0	0	0	280	0	0	65	
Repairs & renewals	1,047	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Legal & Professional	112	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Payroll & pension administration	768	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Seconded Staff	6,121	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Research & campaigns	140	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Sundries & Fundraising Costs	587	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	<u>25,267</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>315</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>86</u>	<u>291</u>	<u>187</u>	<u>0</u>	<u>87</u>	
	<u>77,652</u>	<u>1,000</u>	<u>5,772</u>	<u>9,863</u>	<u>2,675</u>	<u>9,149</u>	<u>1,526</u>	<u>24,281</u>	<u>23,131</u>	<u>5,727</u>	<u>6,401</u>	<u>4,459</u>	<u>3,803</u>	<u>187</u>	<u>1,496</u>	<u>3,994</u>	
7. Raising funds																	
Bank charges	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Annual report & A.G.M.	85	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Miscellaneous	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Independent Examiner's fee	780	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	<u>865</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	

PURBECK CITIZENS ADVICE BUREAU
(A Company Limited by Guarantee)

NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST MARCH 2019

		Restricted Funds										Total	Total
		Co-op	Income Maximisation West Wev I	Income Maximisation West Wev II	Bla Gve	Weymouth & Portland	CAID	Awards 4 All	Help 2 Claim	Brochure Work	Restricted Fund Total 31.03.19	31.03.19	31.03.18
		£	£	£	£	£	£	£	£	£	£	£	£
6. Charitable activities													
6.1 Staff													
Salaries (Note 8)	13,445	8,326	6,378	3,189	1,691	9,974	2,966	1,605	2,490	685	151,706	194,054	187,823
Recruitment Costs	0	0	0	0	0	0	0	0	0	0	0	0	0
Travelling	252	122	374	95	0	957	0	0	0	52	2,286	5,823	6,194
Training	0	0	0	0	0	0	0	0	35	0	142	1,038	3,985
	<u>13,697</u>	<u>8,448</u>	<u>6,752</u>	<u>3,284</u>	<u>1,691</u>	<u>10,931</u>	<u>2,966</u>	<u>1,605</u>	<u>2,525</u>	<u>737</u>	<u>154,134</u>	<u>200,915</u>	<u>198,002</u>
6.2 Premises													
Rent	0	0	0	0	0	0	0	0	0	0	0	1,767	1,325
Lease Improvements dep'n	0	0	0	0	0	0	0	0	0	0	0	1,000	1,000
Insurance	0	0	0	0	0	0	0	0	0	0	0	1,014	882
Power, rates & water	0	0	0	0	0	0	0	0	0	0	0	2,160	2,200
Cleaning	0	0	0	0	0	0	0	0	0	0	0	663	918
Moving Expenses	0	0	0	0	0	0	0	0	0	0	0	0	0
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>6,604</u>	<u>6,325</u>
6.3 Operations													
Telephone	0	0	0	0	0	0	0	0	0	0	273	5,369	4,343
Printing, stationery & postage	250	0	0	0	0	59	0	0	0	8	317	3,531	4,532
Equipment, IT & licences	0	0	0	0	0	120	0	0	124	0	244	1,952	3,359
Additional accommodation	0	0	0	0	195	0	0	0	0	0	510	631	1,017
Photocopier hire	0	0	0	0	0	0	0	0	0	0	0	830	830
Cit A	0	0	0	0	0	0	0	0	0	0	0	4,036	3,181
Refreshments	0	0	0	0	0	0	0	0	0	0	33	346	591
Subscriptions	0	0	0	0	0	0	0	0	0	0	0	379	617
Publications	0	0	0	0	0	0	0	0	0	0	0	641	468
Marketing / publicity expenses	0	0	0	0	0	0	0	0	0	0	345	499	1,020
Repairs & renewals	0	0	0	0	0	0	0	0	0	0	0	1,047	359
Legal & Professional	0	0	0	0	0	0	0	0	0	0	0	112	112
Payroll & pension administration	0	0	0	0	0	0	0	0	0	0	0	768	720
Seconded Staff	0	0	0	0	0	0	0	0	0	0	0	6,121	0
Research & campaigns	0	0	0	0	0	0	0	0	0	0	0	140	600
Sundries & Fundraising Costs	0	0	0	0	192	0	0	0	0	0	192	779	3,978
	<u>250</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>387</u>	<u>179</u>	<u>0</u>	<u>0</u>	<u>124</u>	<u>8</u>	<u>1,914</u>	<u>27,181</u>	<u>25,727</u>
	<u>13,947</u>	<u>8,448</u>	<u>6,752</u>	<u>3,284</u>	<u>2,078</u>	<u>11,110</u>	<u>2,966</u>	<u>1,605</u>	<u>2,649</u>	<u>745</u>	<u>156,048</u>	<u>234,700</u>	<u>230,054</u>
7. Raising funds													
Bank charges	0	0	0	0	0	0	0	0	0	0	0	0	0
Annual report & A.G.M.	0	0	0	0	0	0	0	0	0	0	0	85	55
Miscellaneous	0	0	0	0	0	0	0	0	0	0	0	0	0
Independent Examiner's fee	0	0	0	0	0	0	0	0	0	0	0	780	780
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>865</u>	<u>835</u>

NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST MARCH 2019

8. Staff costs

The remaining staff and related costs were:-

	<u>Unrestricted</u> <u>Funds</u>	<u>Restricted</u> <u>Funds</u>	<u>Total</u> <u>31.03.19</u>	<u>Total</u> <u>31.03.18</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Core wages and salaries	41,828	0	41,828	30,962
Salaries - Homeless Project	0	5,331	5,331	4,899
Salaries - Wessex Water	0	9,687	9,687	5,223
Salaries - Wessex Water II	0	0	0	4,274
Salaries - Sure Start	0	2,675	2,675	4,899
Salaries - Valentine Trust	0	8,358	8,358	7,829
Salaries - Lytchett Matravers Parish Council	0	1,211	1,211	1,187
Salaries - Energy Best Deal	0	22,262	22,262	19,130
Salaries - Energy Champion	0	0	0	34,440
Salaries - Lloyds	0	21,130	21,130	19,389
Salaries - Health Watch	0	5,478	5,478	5,148
Salaries - Talbot Village & matched funding	0	0	0	8,880
Salaries - Homelessness Reduction	0	5,908	5,908	0
Salaries - Dorset Community Foundation (DCF)	0	3,941	3,941	0
Salaries - Smart Energy	0	3,142	3,142	0
Salaries - Training Sessions	0	0	0	3,780
Salaries - National Energy Action (NEA)	0	0	0	439
Salaries - Financial Capability - Hall & Woodhouse	0	1,262	1,262	0
Salaries - Big Energy Saving Week (BESW)	0	3,479	3,479	3,694
Salaries - Big Energy Saving Network (BESN)	0	12,196	12,196	5,699
Salaries - Co op	0	7,692	7,692	0
Salaries - Income Maximisation Westwey I	0	6,246	6,246	2,977
Salaries - Income Maximisation Westwey II	0	3,123	3,123	0
Salaries - Big Give	0	1,691	1,691	312
Salaries - Weymouth & Portland	0	8,876	8,876	11,701
Salaries - CAiD	0	2,862	2,862	2,805
Salaries - Awards 4 All	0	1,470	1,470	0
Salaries - Help 2 Claim (H2C)	0	2,263	2,263	0
Salaries - Brochure Costs	0	619	619	0
Salaries - Research & Campaigns	0	0	0	0
Social security costs	25	9,213	9,238	9,199
Pension costs	495	1,591	2,086	957
	<u>42,348</u>	<u>151,706</u>	<u>194,054</u>	<u>187,823</u>

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

The average number of employees during the year, including directors, was 21 (2018 - 21.)

No employee received emoluments of more than £60,000

No remuneration was paid to directors in the year. No director received payment for professional or other services supplied to the bureau (2018: £ nil)

The key management personnel of the bureau comprise the directors, the bureau manager and the two deputy managers. The total costs of the key management personnel of the bureau were £98,526 (2018 £78,680.) The figures shown include all the salaries and on costs paid to key management during the year including project work.

The employer's contributions to the NEST pension scheme during the year were £2,086 (2018 £957)

9. Tangible Fixed Assets

	Lease Improvements	Total
	<u>£</u>	<u>£</u>
Cost as at 1st April 2018	10,000	10,000
Additions	0	0
As at 31st March 2019	<u>10,000</u>	<u>10,000</u>
Depreciation as at 1st April 2018	2,000	2,000
Charge for the year	1,000	1,000
As at 31st March 2019	<u>3,000</u>	<u>3,000</u>
Net Book value as at 1st April 2018	8,000	8,000
As at 31st March 2019	<u>7,000</u>	<u>7,000</u>

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FOR THE YEAR ENDED 31ST MARCH 2019

10. Debtors	<u>31.03.19</u>	<u>31.03.18</u>
	<u>£</u>	<u>£</u>
Accrued income	299	204
Other debtors	20,788	14,122
Prepayments	1,654	1,321
	<u>22,741</u>	<u>15,647</u>

11. Creditors: amounts falling due within one year	<u>31.03.19</u>	<u>31.03.18</u>
	<u>£</u>	<u>£</u>
Taxation & Social Security	3,549	3,658
Creditors	270	1,220
Deferred income	83,106	26,283
Accruals	5,558	3,817
	<u>92,483</u>	<u>34,978</u>

Deferred Income Analysis

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

	<u>31.03.19</u>	<u>31.03.18</u>
	<u>£</u>	<u>£</u>
Balance b/f	26,283	50,983
Amount released to income earned from Charitable activities	(26,283)	(50,983)
Amount deferred in year	83,106	26,283
Balance c/f	<u>83,106</u>	<u>26,283</u>

12. Reserves	<u>General</u>	<u>Designated</u>	<u>Restricted</u>	<u>Total</u>
	<u>Reserve</u>	<u>Reserves</u>	<u>Reserves</u>	<u>Reserves</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Balance at 1st April 2018	91,369	70,000	7,089	168,458
Net incoming resources	2,825	(1,000)	12,963	14,788
Transfers between funds	(10,968)	20,000	(9,032)	0
Balance at 31st March 2019	<u>83,226</u>	<u>89,000</u>	<u>11,020</u>	<u>183,246</u>

12.1 General Reserve

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

12.2 Designated Reserves

Prior to year end the Trustees decided to review the level and composition of the bureau's designated reserves. The decision was made that £20,000 should be transferred from the General Reserve and £5,000 be put into the Additional Information Technology Reserve, the Interim Project Reserve, the Service Reorganisation Fund and the Closure Reserve respectively.

Please note the Trustees also took the decision to rename and extend the remit of what was previously the Local Government Reorganisation Reserve.

	<u>31.03.18</u>	<u>Spent in</u>	<u>Designated</u>	<u>31.03.19</u>
	<u>£</u>	<u>Year</u>	<u>Reserves</u>	<u>£</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Additional Information Technology	7,000	0	5,000	12,000
Lease Improvements Account	8,000	(1,000)	0	7,000
Interim Project	5,000	0	5,000	10,000
Service Reorganisation Fund	10,000	0	5,000	15,000
Closure Reserve	40,000	0	5,000	45,000
	<u>70,000</u>	<u>(1,000)</u>	<u>20,000</u>	<u>89,000</u>

NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST MARCH 2019

12.3 Restricted Reserves

	Opening Balance 01.04.18 £	Add/(Less) Net Surplus (Deficit) £	Transfers Between Reserves £	Closing Balance 31.03.19 £
Homeless Project	0	1,838	(1,838)	0
Wessex Water Project	0	(5,063)	5,063	0
Sure Start	0	773	(773)	0
Valentine Trust	4,038	851	0	4,889
Lytchett Matravers Parish Council	0	656	(656)	0
Energy Best Deal	0	1,069	(1,069)	0
Lloyds	2,194	1,668	(3,175)	687
Health Watch	0	23	(23)	0
Homelessness Reduction	0	585	0	585
Dorset Community Foundation (DCF)	0	541	(541)	0
Smart Energy	0	109	(109)	0
Cit A Broadband	0	125	(125)	0
Financial Capability (Hall & Woodhouse)	0	4	(4)	0
Big Energy Savings Week (BESW)	0	6	(6)	0
Big Energy Savings Network (BESN)	0	1,053	(1,053)	0
Co-op	0	213	(213)	0
Income Maximisation (Westwey I)	102	922	(1,024)	0
Income Maximisation (Westwey II)	0	553	0	553
Big Give	387	2,666	0	3,053
Weymouth & Portland Citizens Advice Bureau	0	2,716	(2,716)	0
Citizens Advice in Dorset - CAiD	0	650	(650)	0
Awards 4 All	0	885	0	885
Help 2 Claim (H2C)	0	169	(169)	0
Brochure Work	0	(49)	49	0
DRO (Debt Relief Order) Monies	161	0	0	161
Battens - Training	207	0	0	207
	<u>7,089</u>	<u>12,963</u>	<u>(9,032)</u>	<u>11,020</u>

The **Homeless Project**, which is funded by Purbeck District Council, provides for the salary of an advisor for a day a week and attributable overheads. Advice is given to the homeless and those with housing problems. A transfer of £1,838 has been made to cover the overheads and other running costs incurred during the year.

The **Wessex Water Project** is for debt management advice and provides for a salary and overheads. A transfer of £5,063 has been made from general reserves to cover the deficit incurred during the year.

The **Sure Start** Project enabled the bureau to provide an advisor for one session per week at the Swanage Children's Centre and then further sessions at Upton and Wareham Children's Centres on alternate weeks. This project finished on 31st July 2018. A transfer of £773 has been made to cover the overheads and other running costs incurred during the period.

The **Valentine Trust** funds an advisor to provide home visits to those who are unable to access the office locations. Although the advisor specialises in welfare benefits advice, the service is an holistic service. £4,889 is being carried forward.

Lytchett Matravers Parish Council provided funds for an outreach advice session twice a month at Lytchett Matravers Library. A transfer of £656 has been made to cover the overheads and other running costs incurred during the year.

The **Energy Best Deal** was financed by funding provided through CitA from the Energy Suppliers as part of their regulated spending obligations to address fuel poverty. Funding for a specific period (October 18 - March 2019) to deliver an energy focused appointment looking at all matters relating to fuel poverty, energy and thermal efficiency measures. A transfer of £1,069 has been made to cover the overheads and other running costs incurred by the project during the period.

The **Lloyds Foundation** is a three year funded project which provides support to vulnerable clients who are homeless or are moving into accommodation following a period of homelessness. The funding supports a specialist housing caseworker and a financial capability caseworker. The project's objective is to ensure that clients are able to better maintain their tenancies. After transferring £3,175 to general reserves to cover the overheads and other running costs incurred by the project during the year, £687 is being carried forward.

NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST MARCH 2019

The **Health Watch Project** provides funding for a "Health Watch Dorset" lead worker, who reports the district's "Health Watch" issues to the Health Watch Board in order for statistics and country wide reports to be submitted back to the Government. In accordance with the terms of the grant, a transfer of 20% of income received in the year or less is allowed to cover the overheads and other running costs incurred during the year. (£23 equates to 0.4% of income received.) This project finished on 31st March 2019.

The **Homeless Reduction** project runs for 2 years, it started on 1st November 2018 and provides funding for a service that supports Purbeck District Council to provide information and guidance under the terms of the Homelessness Reduction Bill, specifically caseworkers who give dedicated housing, welfare benefits and income maximisation advice. £585 is being carried forward.

The funding from **Dorset Community Foundation** enables the bureau receive application enquiries for Surviving Winter Grants on its "Energy" line. It also supports the delivery of 160 hours of advice work with people on a low income, who may be in , or at risk, of fuel poverty. A transfer of £541 has been made to cover the overheads and other running costs incurred by the project during the period.

The funding for the **Smart Energy** project was to demonstrate how a smart meter could help with budgeting as well as increasing interest in getting a smart meter installed. A transfer of £109 has been made to cover the overheads and other running costs incurred by the project during the period.

The **Cit A Broadband** grant was provided to cover the cost of installing the bureau's own broadband line to support the new case recording system. A transfer of £125 has been made to general reserves.

The **Hall & Woodhouse** (Financial Capability) funding was used to expand the bureau's "Future Proof Youth" project. This is delivered in Purbeck Youth Club, into Purbeck Secondary schools. The aim of the course is to help to instil better financial decision making and independent living skills in young people. A transfer of £4 has been made to cover the overheads and other running costs incurred by the project during the year.

The **BESW** grant was awarded to Purbeck as a Gold partner of the Big Energy Saving Week national campaign. During the BESW week, the bureau promoted fuel poverty awareness through a range of events and publicity. A transfer of £6 has been made to cover the overheads and other running costs incurred by the project during the period.

The **BESN** grant is funding to deliver a programme of outreach sessions to vulnerable consumers, focussed on helping them to reduce their energy costs through assisted action on tariffs, switching and the take up of energy efficiency offers. A transfer of £1,053 has been made to cover the overheads and other running costs incurred by the project during the period.

The **Co-op** money funded the "Make Money Make Sense" money management service for those living in rural isolation and experiencing poverty. The funding aims to increase basic money management skills and improve resilience. A transfer of £213 has been made to cover the overheads and other running costs incurred by the project during the year.

The **Income Maximisation - Westwey I** funding is for a specialist case worker to assist clients who need to make and manage a Universal Credit claim. The funding is shared between four local Citizens Advice offices in the Westwey Partnership region of Dorset. A transfer of £1,024 has been made to cover the overheads and other running costs incurred by the project during the period. This project finished on 30th November 2018.

The **Income Maximisation - Westwey II** funding is for a specialist case worker to assist clients who need to make and manage a Universal Credit claim. It is a continuation of the original project. £553 is being carried forward.

The **Big Give** is a crowd funding campaign to raise funds to develop and pilot an independent living skills course for young people attending the Wareham Youth & Community Centre. The funding contributes towards the trainer's salary and the hire of the youth club facilities. £3,053 is being carried forward.

The **Weymouth & Portland** project represents monies charged to Weymouth & Portland Citizens Advice for the secondment of staff to support it following the loss of key personnel and a failed Citizens Advice Audit. A transfer of £2,716 has been made to general reserves to cover the overheads and other running costs incurred by the project during the period (as agreed in the terms of the contract.) This agreement finished on 28th February 2019.

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

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The **Awards 4 All** funding works with the other financial capability project monies to deliver courses into two Purbeck secondary schools - The Purbeck School and The Swanage School. £885 is being carried forward.

The **Help 2 Claim (H2C)** funding is received from national Citizens Advice to support the DWP with the roll out of Universal Credit by improving the support available to people making a claim. The service offers support with making a new claim - from starting the claim to receiving the first full payment. The service is available on line, over the phone and in person. Overheads of £237 were incurred by the project during the period, however this would have resulted in a deficit balance of £68 against the project so a transfer of £169 has been made to clear the balance to nil.

The **Brochure Costs** for Dorset Citizens Advice were received from CAiD for staff support provided in the production of a promotional brochure for the Dorset Local Offices. A transfer of £49 has been made to cover the deficit incurred.

The **DRO Monies**. A small amount of money is passed from the Insolvency Service via Citizens Advice for each Debt Relief Order (DRO) obtained via the bureau's intermediary. This income is to be used specifically to "assist and support authorised intermediaries" and is therefore designated for debt training. £161 is being carried forward.

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

13. Commitments

As at 31st March 2019, the charity had annual commitments under non cancellable operating leases as follows:

	<u>31.03.19</u>	<u>31.03.18</u>
	£	£
Operating Leases expiring: Within one Year	2,208	1,767
	<u>2,208</u>	<u>1,767</u>

Please note the comparative figure for 2018 has been restated to reflect the actual amount paid as the lease has now been signed.

14. Members' liability

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

15. Taxation

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

16. Related Party Transactions

During the year, two Trustees were reimbursed for out of pocket charitable expenses totalling £305 (2018 - £55 to two Trustees.) However, the bureau does pay £360 per annum (2018 - £360) to the bureau manager for the provision of archiving space.

17. Control

The bureau is ultimately controlled by the Trustees.