



Rossendale
& Hyndburn

Annual Report 2019/20





CITIZENS ADVICE SERVICE

AIMS AND PRINCIPLES

The Citizens Advice service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination.

It values diversity, promotes equality and challenges discrimination.

The service aims:

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

Principles

Independence Impartiality Free Confidentiality

EQUAL OPPORTUNITIES

The Management of Citizens Advice Rossendale & Hyndburn is committed to a policy of equality of opportunity in its employment practices and in the service it offers to the community.

The aim of the policy is to ensure that no applicant, employee, volunteer or client is less than fairly treated because of class, colour, creed, ethnic or national origin, disability, sex, sexual orientation or marital status.



About the Service

Citizens Advice Rossendale & Hyndburn helps people resolve their legal, money and other problems by providing information and advice and by influencing policy makers. We use evidence from our clients' experiences to campaign for improvements to unfair laws and practices that can affect everyone.

Every local Citizens Advice office is an independent registered charity. Without funding and volunteers we could not continue to provide services to local people living and working in Rossendale and Hyndburn.

In 2019/20 we successfully delivered a number of funded projects, which included; Money Advice Service Debt Advice Project, Tudor Trust Welfare Reform, Equalities & Welfare project with Esmee Fairbairn funding, Crisis Support through the National Lottery Community Fund, Homelessness Prevention through our Henry Smith project, Universal Credit Help to Claim with funding from the DWP and our general advice service with funding and help in kind from Rossendale and Hyndburn Borough Councils.

We delivered advice through our offices in Bacup and Accrington and at Rossendale Council's One Stop Shop, over the phone on Adviceline and by letter and email. We also delivered outreach advice in partnership with local voluntary organisations.

We have coped extremely well in response to the Covid pandemic, mobilizing our workforce to deliver services remotely. We will continue to develop our service delivery model to cope with the challenges this new threat has presented, including learning how we can support new volunteers and staff remotely and creating opportunities to ensure our sustainability and resilience to respond to increased demand for our services that the pandemic will create in the future.

We have amazing volunteers and continue to recruit and train new volunteers so that we can improve access to our services. Without our dedicated team of staff and volunteers, we would not be able to continue to deliver a free, quality service to all.



**Rossendale
& Hyndburn**

Annual General Meeting 2019-20

Thursday 3 December 2020, 2.00pm
via Google Meet

Agenda

1. Welcome
2. Minutes of last meeting
3. Matters arising
4. Annual Report
5. Financial report
6. Election of board for ensuing year
7. Confirm Executive Committee positions
8. Appointment of auditor
9. Vote of thanks
10. AOB

John Blackburn
Secretary



**Rossendale
& Hyndburn**

A MESSAGE FROM THE CHAIR

2019-20 saw another successful year of providing invaluable advice services within the community we serve, continuing to deliver our funded projects, with excellent outcomes and positive impact for clients financial and emotional wellbeing.

Towards the end of the year however, Covid 19 brought about an enforced change in the way Citizens Advice Rossendale & Hyndburn operates and the way our clients can access help. Despite this, we have continued to provide a valuable service to the people of Rossendale and Hyndburn thanks to our staff and volunteers, who have adapted admirably to different ways of working.

The Chief Officer's report details the numbers of clients and issues dealt with. As Covid 19 infection rates remain stubbornly high in both Rossendale and Hyndburn, the impact of the pandemic is clearly going to linger on well into the next year. This means that the demand for our service is likely to increase, and we have been able to access some Covid related funding to help us to meet our clients' needs.

As always, we are grateful to both Rossendale and Hyndburn Councils for the help, financial and otherwise, that they are able to provide. The unrestricted grant funding is particularly important to us. We give an annual presentation to both Councils' Overview and Scrutiny Committees to reassure them that their help is appreciated, and their money used effectively.

The bulk of our income continues to come from successful bids to obtain project funding. Bidding is very competitive, and the funding time limited, so we are always on the lookout for opportunities to help us to meet the needs of the people of Rossendale and Hyndburn.

I would like to thank my fellow Trustee Board members for their contribution over the last year, and once again I would like to express our gratitude to our staff and volunteers.

Don't forget that we are on Facebook and Twitter, this is a good way of finding out what we are doing, and also a source of information and advice.

Nick Pilling, Chair

Chair

November 2020

Citizens Advice Rossendale & Hyndburn
Annual General Meeting
6th December 2019

Minutes

Present; Nick Pilling, Moira Staines, Amanda Robertson, Rachel Whippy, Marylyn Proctor, Judith Addison, Susan Butterworth, Abigail Penney, Alan Lush, Julia Hanniford, Hugh McGinn, Jenny Duthie, Tony Shepperd, Sandy Rushton, Lindsey Schultz, Chrisitne Petterson, Ed Husband, John Blackburn

Apologies; Brian Essex, Sue Sinclair, Lesley Mathias, Heather Massie, Catherine Landale, Dee lynch, M Mosinghi, Susan Halstead, D Dole, Paul Bayes, Liz Tapner, Sherry long.

1. **Welcome** Chair opened the meeting at 2.00 pm.
2. **Minutes of the previous meeting.** Approved with amendment from the word venerable to vulnerable.
3. **Matters Arising.** None
4. **Annual Report from the Chair.** NP had made written comments in the report which was distributed. He commented that he is pleased we are still operating successfully and thanked all volunteers, trustees and staff for their hard work over the last 12 months.
5. **Financial Report.** The accounts for the year ending March 2019 were included in the annual report. The Treasurer advised he was pleased to report a small surplus for the year and thanked the Chief Officer and Finance Officer for their hard work. He advised the independent examiner had given us a clear report. A question from AL was asked regarding income from investments and this was answered stating this was bank interest.
The report was accepted by attendees at the meeting and Lee Accountancy was re-appointment as the independent examiner.
6. **Election of Trustees.** The trustees were elected 3 years ago following the merger so now need to be re elected as all plan to continue in office. The meeting approved the re election of, N Pilling as Chair, M Staines as Vice Chair, H McGinn as Treasurer, J Blackburn as Secretary and the following were re-elected as trustees; B Essex, A Robertson, S Butterworth, M Proctor, J Addison, A Penney & S Sinclair.

The meeting confirmed the exec. should continue to consist of the Chair, Vice Chair, Chief Officer, Treasurer & Secretary.

7. **Chief Officers Report.** RW delivered a presentation. The Chief Officer advised that the organisation had dealt with 16,000 enquiries from over 3,300 clients in the year ending March 2019. This had been achieved using our team of paid staff and 32 volunteers making use of our offices in Bacup and Accrington plus 8 outreach locations. Our local client satisfaction rating was 95%, working with clients who need our help and who are often most in need. The most common advice area was welfare benefits. We achieved a £1.4m of income gains for your clients. The second largest advice area was debt where we achieve debt write off total of £567k for our clients. The details of our current funders and partners was explained and we are very grateful for their continued support.

An important aspect of our activities is campaigning on local and national issues, the latter in conjunction with CA nationally. Our evidence helped contribute to the national campaign 'fix universal credit' where some changes such as reduction of the waiting time, were introduced. Local success included work with the Lancashire Cluster Group, persuading LCC to improve the Blue Badge application process and a Digital I*inclusion survey, which will produce research to help identify problems with access and recommend improvements. We are in regular contact with local councillors and MP's about issues affecting residents.

We worked successfully with the DWP and local council's to deliver Personal Budgeting Support in Job Centres.

8. **AOB** None.

9. **Vote of thanks.** The Secretary thanked the dedication of all our staff and volunteers, without whom we could not have continued to deliver the service over the last few years.

John Blackburn
Secretary
10/12/19



**Rossendale
& Hyndburn**

Chief Officers Report

In 2019 - 2020, staff and volunteers continued to successfully provide an invaluable service to people in need, living and working in Hyndburn and Rossendale. We continued to deliver advice, support and advocacy through our funded projects for debt, welfare benefits, homeless prevention, Universal Credit Help to Claim, financial crisis and welfare reform and equality issues.

Our key stats show that we have reached over 3,000 people with over 20,000 advice issues and welfare benefit problems have by far become the greatest enquiry area we have dealt with. It is also significant that 42% of the people we help have health issues or disabilities and we must continue to ensure that we can support people with welfare issues that can cause hardship and distress to many people. We cannot do this without the help of our volunteers, who are the frontline of the service, and also our staff, who are able to support vulnerable people with incredibly complex issues.

With the recent pandemic making it much more difficult for people to cope with their problems both financially and emotionally, it will be crucial to maintain our service delivery to meet local need, particularly with the undoubtedly negative impact the pandemic will have on employment, business and people's lives and finances well into the future. We can only do this with the support of our local authority and grant funding and a resilient and dedicated workforce.

*Rachel Whippy
November 2020*

Key Statistics

Citizens Advice Rossendale and Hyndburn (member)

01012019 - 11032020



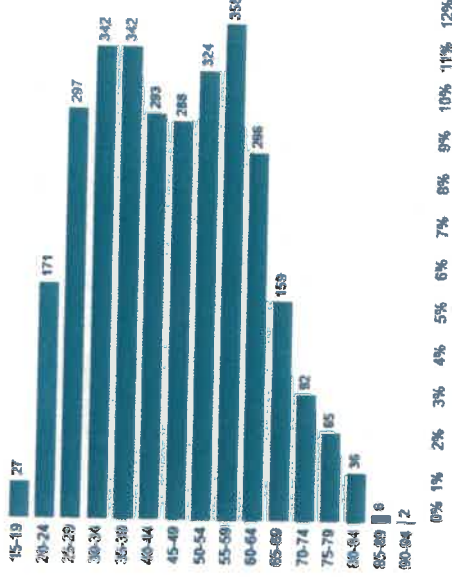
Summary

Clients	3,283
Quick client contacts	500
Issues	20,759
Activities	10,214
Cases	3,705
Outcomes	
Re-imbursements, services, loans	£8,067,353
Debts written off	£15,388
Repayments rescheduled	£414,993
Other	£11,916
Total	£75,498

Issues

ISSUES	Clients
Benefits & tax credits	5,592
Benefits Universal Credit	1,402
Consumer goods & services	1,229
Debt	213
Discrimination & Hate & GYA	97
Education	602
Employment	72
Financial services & capability	27
Health & community care	241
Housing	164
Immigration & asylum	93
Legal	334
Other	112
Relationships & family	49
Tax	287
Travel & transport	133
Utilities & communications	390
Grand Total	20,759

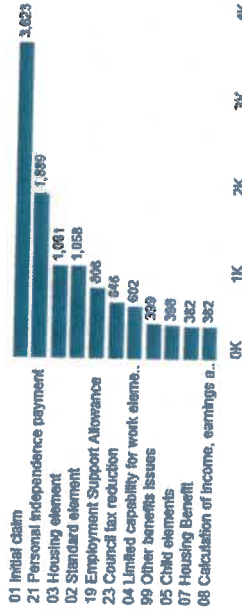
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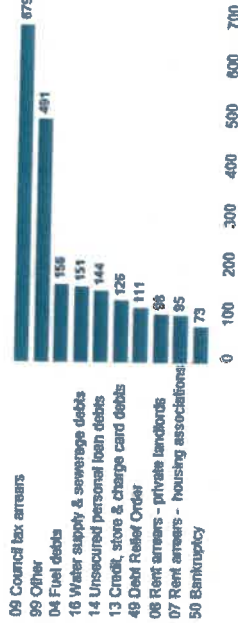
Channel



Top benefit issues



Top debt issues



Gender



Disability / Long-term health



Ethnicity



Company registration number: 04572959
Charity registration number: 1110853

Citizens Advice Rossendale & Hyndburn Ltd
(A company limited by guarantee)
Annual Report and Financial Statements
for the Year ended 31 March 2020

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Reference and Administrative Details

Charity name Citizens Advice Rossendale & Hyndburn Ltd

Company registration number 4572959
Charity registration number 1110853

Trustees J N Pilling (Chairman)
 H S McGinn FCA (Treasurer)
 J M Blackburn (Secretary)
 E S Sinclair
 J H Addison
 M A Staines
 S A Butterworth
 B W Essex
 M W Proctor
 A Robertson
 AM Penney

Chief Officer Rachel Whippy

Accountant Lee Accountancy Services
 46 Pinewood Drive
 Accrington
 Lancashire
 BB5 6UG

Bank Barclays
 8-14 Darwen Street
 Blackburn
 BB2 2BZ

Trustees' Report

Report of Trustees for the year ended 31st March 2020

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

Citizens Advice Rossendale and Hyndburn is a company limited by guarantee, and consequently does not have share capital, established on 24th October 2002. The charity is governed by its Memorandum and Articles of Association. It is registered as a charity with the Charity Commission. Each member is liable to contribute an amount not exceeding £1 towards the assets of the charity in the event of the charity winding up.

Objectives and Aims

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

The Organisation

Services operate from premises in both Hyndburn and Rossendale. The Trustee Board's overall responsibility is to monitor the financial, strategic and procedural policies and their application to the delivery of the service. They undertake certain decisions in accordance with the delegated powers. The Trustee Board meets at least quarterly throughout the financial year to monitor delivery of the company's charitable objectives.

The executive sub-committee meets at least quarterly, operating within its terms of reference and have decision making authority as delegated by the full Trustee Board. Trustees have regard to the Public Benefit Rules guidance issued by the Charity Commission in respect of carrying out the activities of the organisation.

Day to day decisions are delegated to the Chief Officer and other members of Citizens Advice Rossendale and Hyndburn.

Appointment of Trustees

The Articles of Association of the charity provide that the maximum number of trustees shall be 15. Trustees are elected for 3 years after which they shall retire in rotation but may be re-elected.

The Trustee Board shall elect from its number a Chair (if none has been appointed by the members of the Charity) and may elect one of its number to be Vice Chair. The Trustees may remove from that office any person appointed to an office under this Article. If the Chair is absent from any meeting, the Vice Chair (if any) shall preside. Otherwise the members present shall, before any other business is done, choose one of their number to preside at the meeting.

A person shall not hold office as Chair, Vice Chair or Treasurer for more than six consecutive years. After the end of this period, two further years must pass before any former Chair, Vice Chair or Treasurer shall be eligible for re-election to any of those offices.

Induction and Training of Trustees

New Trustees undertake an induction process and receive an induction pack containing the Articles of Association. The induction process is undertaken by the Chief Officer with peer support from a delegated Trustee.

Members of the Trustee Board are appointed through an open and transparent selection and interview process. Membership of the Trustee Board aims to reflect the diversity of the community within which the service is located and therefore equality and diversity monitoring is undertaken each year, as well as a skills audit and annual board appraisal.

MAIN ACTIVITIES AND ACHIEVEMENTS

Citizens Advice Rossendale & Hyndburn provides a range of services to assist people to resolve their problems. This includes giving advice and information by email, face to face and over the phone. In 2019/20 we helped 2,921 people with 20,760 different issues, helping clients gain income worth over £6.6 million and write off debts of over £414,000. Our main areas of advice are Welfare Benefit 65%, Debt 14%, Housing 5% and Employment 3%.

We delivered services from our offices in Accrington and Bacup and through 6 outreach locations over 5 days a week, providing Adviceline over 4 days a week and a drop-in service 3 days a week in Hyndburn, having an 'open door' policy in Bacup for those most vulnerable. We also deliver advice by email or letter. We rely heavily on volunteer support for first point of access, whether this is by phone or face to face. Volunteers contribute around 12,000 hours each year to our service and they receive in depth training to do so through our Adviser Learning Programme.

In 2019/20, we continued to deliver the Universal Credit Help to Claim service. We delivered this over the phone, webchat and face to face at the office, outreach and at Job Centres. We helped 988 people through this service last year with 7,914 issues. We are also Best Practice Leads for Cumbria and Lancashire, building strong and productive partnerships with local offices and DWP district managers, improving Universal Credit for our clients.

We received funding from the Henry Smith Charity to deliver advice, support and advocacy to people who are facing homelessness or may be made homeless and also for those who've been homeless, to ensure that they secure somewhere to live and maintain that tenancy. We have helped 180 people in 2019/20 since starting the project in May 2019.

We continued to deliver our Money and Pension Service funded Debt Advice Project in 2019/20 and helped 602 people with debt issues, delivering free specialist debt advice to those most in need, face to face within our offices at Hyndburn.

Trustees' Report (continued)

We continue to deliver the Rossendale Crisis Support project, which helped disadvantaged people facing financial crisis get the help they need for their financial, health and emotional needs, through close partnership with and user involvement. We helped 150 people through this service in 2019/20. We also support people with complex welfare benefit issues and tackle inequality within the welfare benefits system, with our Tudor Trust and Esmée Fairbairn funded projects.

We have been successful in attracting and maintaining grant funded projects, but recognise that with project funding comes uncertainty as it is generally short-term, therefore our priority focus will be to seek and apply for grant funding from trusts. Continued resilience, proactive and reactive approach to service development in the future will ensure that we continue to deliver local services within our resources.

Citizens Advice scored us as good or excellent in all areas in our local governance audit. Adviceline is our first point of contact for most clients, we run the service with the help of volunteers, which can be challenging, though we regularly assess feedback on access and continue to develop services to make improvements. We continually score highly on our Quality of Advice, maintaining Advice Quality Standard in general advice, welfare benefits, debt and telephone advice and our Money Advice Service contract routinely exceeds targets.

Our campaign activity focuses on improving the welfare system for claimants, highlighting inequality and improving the council tax collection processes. We regularly contribute to local and national campaign issues and are members of the Network Panel, Lancashire Cluster Group and our Chief Officer sits on the Help to Claim Advisory Group for Citizens Advice.

Relationship with other charities and parties

Citizens Advice Rossendale & Hyndburn is a member of the Citizens Advice service. Citizens Advice Rossendale & Hyndburn is required as part of this membership, to meet high standards set by Citizens Advice in relation to governance, organisational policies and procedures and quality of advice. A Leadership Self Assessment audit was carried out in August 2019, which Citizens Advice Rossendale & Hyndburn had a confirmed high score against the Performance Quality Framework, which includes governance, finance, people managements, equality and diversity, partnerships.

IMPACT OF CORONAVIRUS

Due to the start of the pandemic, subsequent lockdown and restrictions imposed from March 2020, Citizens Advice Rossendale & Hyndburn faced unprecedented and uncertain times. Due to our reactive response and ability to mobilise remote working quickly, the impact on service delivery was kept to a minimum, with all services and project work continuing to be delivered by staff and volunteers working from home. The main impact was on volunteer numbers, some of whom are currently unable to deliver services and of course the impact on potentially vulnerable clients being unable to access face to face advice. CARH responded effectively to this situation, implementing the Business Continuity plan and undertaking Covid risk assessments for both workers and premises. We have also ensured that our planning and risk management will ensure that our service is Covid Secure going forward for when we plan to return to the office and have increased our volunteer training and recruitment capacity to improve volunteer numbers. We have also focused a great deal of resources in obtaining funding in response to the pandemic and have had some successes, enabling us to implement a response to growing and changing demand. These times will have a significant influence on our strategic business and financial planning going forwards.

FINANCIAL REVIEW AND RESERVES POLICY

Our funding continues to be from several funding streams, all short term, around 20% coming from local authorities and the rest from charitable grants, which we apply for based on the needs of local people. Our local authorities Hyndburn Council and Rossendale Council, continue to provide valuable grant funding and help in kind with regards to the premises in Bacup, where we pay a peppercorn rent. Grant funding is therefore short term and creates challenges in planning a sustainable general advice service for the future. The general advice service is paramount to maintain frontline access to the service and supports successful project delivery. We can also identify unmet needs, gaps in services and source funding and partnership opportunities to support this. Our business plan and advice needs analysis, focuses our strategic objectives on meeting these needs in the future. Eighty percent of expenditures is on salaries; reflects the level of frontline service delivery we generate.

As at 31st March 2020 the level of reserves held was £159,999, of which £159,824 was unrestricted funds.

Our reserves policy continues to be 3 months running costs of around £116,000 for 2019/20.

We recognise that we must plan carefully for the next 12 months in order to reduce the impact on our reserves exposure, whilst maintaining access to a very client focused service. Our business planning will therefore identify how to use our resources efficiently, whilst modernising the service in line with Citizens Advice strategic priorities, diversifying and improving access channels so that people can receive the help they need in the way most suited to them. We will build on our partnership work which at a local level is strong and ensures clients continue to receive a holistic service.

Small company provisions

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

04 Nov 2020

Approved by the Board on 2020 and signed on its behalf by:

John Nicholas Pilling
.....
J N Pilling (Chairman)

**Independent Examiner's Report to the Trustees of
Citizens Advice Rossendale & Hyndburn Ltd**

I report on the accounts of the company for the year ended 31 March 2020, which are set out on pages 5 to 13.

Respective responsibilities of trustees and examiner

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 (the 2006 Act).

The charity's trustees consider that an audit is not required for this year under Part 16 of the 2006 Act and that an independent examination is needed.

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Association of Accounting Technicians.

Having satisfied myself that the charity is not subject to 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 report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and 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:

which gives me reasonable cause to believe that in any material respect:

- accounting records were not kept in accordance with section 386 of the Companies Act 2006; or
- the accounts do not accord with such records; or
- the accounts do not comply with relevant accounting requirements under section 396 of the Companies Act 2006 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
- the accounts have not been prepared in accordance with the Charities SORP (FRS102).

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

DDole
Denise Dole MAAT ATT
Lee Accountancy Services

4th November 2020
Date

Citizens Advice Rossendale & Hyndburn Ltd
Statement of Financial Activities (including Income and Expenditure Account)
for the Year Ended 31 March 2020

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £	Total Funds 2019 £
Income and Endowments					
Incoming resources from generated funds					
Charitable activities	2	67,656	388,078	455,734	415,949
Donations and Legacies	3	259	-	259	554
Other income	3	539	-	539	351
Income from investments	3	310	-	310	291
Total income		<u>68,764</u>	<u>388,078</u>	<u>456,842</u>	<u>417,145</u>
Expenditure					
Expenditure on raising funds					
Expenditure on charitable activities					
	4	23,335	410,367	433,702	408,365
Governance costs	4	589	1,749	2,338	2,250
Total expenditure		<u>23,924</u>	<u>412,116</u>	<u>436,040</u>	<u>410,615</u>
Net income before transfers		44,839	(24,038)	20,802	6,530
Transfers					
Gross transfers between funds		(22,414)	22,414	-	-
Net movements in funds		22,425	(1,624)	20,802	6,530
Reconciliation of funds					
Total funds brought forward		137,398	1,799	139,197	132,667
Total funds carried forward		<u>159,823</u>	<u>175</u>	<u>159,999</u>	<u>139,197</u>

The notes on pages 8 to 13 form an integral part of these financial statements.

Citizens Advice Rossendale & Hyndburn Ltd
Balance Sheet as at 31 March 2020

		2020		2019	
	Note	£	£	£	£
Fixed assets					
Tangible assets	10	-	-	-	-
Current assets					
Debtors	11	8,920		26,808	
Cash at bank and in hand		<u>229,193</u>		<u>197,165</u>	
		238,113		223,973	
Creditors: amounts falling due within one year	12	<u>(78,114)</u>		<u>(84,776)</u>	
Net current assets			159,999		139,197
Net assets			<u>159,999</u>		<u>139,197</u>
The funds of the charity:					
Restricted funds			175		1,799
Unrestricted funds					
Unrestricted income funds			159,824		137,398
Total charity funds			<u>159,999</u>		<u>139,197</u>

The notes on pages 8 to 13 form an integral part of these financial statements.

Citizens Advice Rossendale & Hyndburn Ltd
Balance Sheet as at 31 March 2020 (continued)

For the financial year ended 31 March 2020, the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with Section 476.

The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to the small companies regime and with the Financial Reporting Standard 102 (effective January 2015).

04 Nov 2020

Approved by the Board on 2020 and signed on its behalf by:



H.S. McGinn FCA
Treasurer

The notes on pages 8 to 13 form an integral part of these financial statements.

1. Accounting policies

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 (FRS102) (effective 1 January 2015) - (Charities SORP (FRS102) and the Companies Act 2006.

Fund accounting policy

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

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

Deficits and surpluses on restricted and unrestricted funds at the balance sheet date are considered and, if considered appropriate, are eliminated or reduced by transfers to or from core funds.

Details of each fund are disclosed in note 15.

Income and Endowments

Voluntary income including donations and grants that provide core funding or are of a general nature is recognised where there is entitlement, it is probable that the income will be received and the amount can be measured with sufficient reliability.

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

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

Investment income is recognised on a receivable basis.

Expenditure

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to the expenditure. All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category.

Costs of generating funds are the costs associated with attracting voluntary income.

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

Governance costs

Governance costs include costs of the preparation and examination of the statutory accounts, the costs of trustee meetings and the cost of any legal advice to trustees on governance or constitutional matters.

Irrecoverable VAT

Irrecoverable VAT is charged against the category of resources expended for which it was incurred.

Fixed assets

Individual fixed assets costing £100 or more are initially recorded at cost.

Depreciation

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

Fixtures, fittings and equipment	25% - 33% on cost
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1. (cont'd) Operating leases

Rentals payable under operating leases where substantially all of the benefits and risks of ownership remain with the lessor are charged to the statement of financial activities as incurred.

Pensions

The charity operates a defined contribution pension scheme operated by NEST pensions, the workplace pension scheme set up by the government. The pension cost charge for the period represents contributions payable by the charity to the scheme and amounted to £7,351 (2019 - £7,289).

2. Incoming resources from charitable activities

	Unrestricted £	Restricted £	2020 Total £	2019 Total £
Grants				
Big Lottery Fund		80,093	80,093	80,675
Hyndburn BC - Grant	30,000		30,000	35,000
Universal credit personal budgeting service		-	-	11,836
Rossendale BC - Grant	35,000		35,000	35,000
Universal credit personal budgeting service		-	-	2,142
WEA BBO Reach IT		2,200	2,200	23,266
Selnet BBO AOP		587	587	-
Citizens Advice - Energy Best	1,499		1,499	20,475
The Money & Pensions Service		52,032	52,032	52,010
Universal credit best practice		-	-	11,451
DWP-UC Help to Claim	407	124,769	125,176	24,883
Broadband grant	750		750	2,569
Henry Smith		49,600	49,600	-
Esmee Fairbairn		48,797	48,797	49,047
Garfield Weston		-	-	20,000
Skelton Bounty		-	-	1,944
Tudor Trust		30,000	30,000	30,100
United Utilities		-	-	15,750
	<u>67,656</u>	<u>388,078</u>	<u>455,734</u>	<u>415,948</u>

The amount of grant income received during the year has been adjusted where amounts have been received in advance of expenditure to be incurred in 2020/21. These amounts are included in deferred income and are as follows - Esmee Fairbairn £28,603, Tudor Trust - £12,500, Henry Smith - £23,800

Also, adjustments have been made in respect of income relating to 2019/20 which was received after the balance sheet date. These amount are included in accrued income and are as follows - Citizens Advice, Help to Claim £3,643.

The amounts shown above represent the amount that may properly be regarded as the income of the charity for the year.

3. Other Income

	Unrestricted Funds	Restricted Funds	Total Funds 2020	Total Funds 2019
	£	£	£	£
Sundry income	<u>539</u>	<u>-</u>	<u>539</u>	<u>351</u>
	<u>539</u>	<u>-</u>	<u>539</u>	<u>351</u>

Voluntary Income

	Unrestricted Funds	Restricted Funds	Total Funds 2020	Total Funds 2019
	£	£	£	£
Donations and legacies				
Appeals and donations	<u>259</u>	<u>-</u>	<u>259</u>	<u>554</u>

Investment Income

	Unrestricted Funds	Restricted Funds	Total Funds 2020	Total Funds 2019
	£	£	£	£
Interest on cash deposits	<u>310</u>	<u>-</u>	<u>310</u>	<u>291</u>

4. Total resources expended

	Donations and legacies	Charitable activity	Governance	Total
	£	£	£	£
Direct costs				
Employment	-	272,454	-	272,454
Staff and volunteers	-	11,275	-	11,275
Office expenses	-	9,318	-	9,318
Establishment	-	775	-	775
Other	-	316	-	316
Payments to Partners	-	16,500	-	16,500
Deprn of tangible fixed assets	-	-	-	-
Governance -				
Legal & professional	-	-	13	13
Accountancy	-	-	-	-
Trustees expenses	-	-	92	92
Other	-	-	25	25
	<u>-</u>	<u>310,637</u>	<u>130</u>	<u>310,768</u>
Support costs				
Employment costs	-	78,704	-	78,704
Staff and volunteers	-	585	-	585
Office expenses	-	26,727	-	26,727
Establishment	-	16,946	-	16,946
Other	-	102	-	102
Governance -				
Accountancy	-	-	2,000	2,000
Trustee meetings	-	-	208	208
	<u>-</u>	<u>123,064</u>	<u>2,208</u>	<u>125,272</u>
	<u>-</u>	<u>493,702</u>	<u>2,338</u>	<u>496,041</u>

5. Trustees' remuneration and expenses

No trustees received any remuneration during the year, expenses totalling £300 (2019 - £227) were reimbursed.

6. Net income

Net income is stated after charging:

	2020	2019
	£	£
Depreciation of tangible fixed assets	<u>-</u>	<u>-</u>

7. Employees' remuneration

The aggregate payroll costs of employees was:

	2020	2019
	£	£
Wages, salaries and NIC	<u>343,807</u>	<u>309,610</u>
Employer pension contributions	<u>7,351</u>	<u>7,289</u>

No employees, including employee benefits were paid in excess of £60,000. The key management personnel of the charity were paid £55,964 in total.

8. Average number of employees

Average number of employees during the year was 20 (2019 - 20)

9. Taxation

The society is exempt from taxation on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

10. Tangible fixed assets

	Computer Equip	Fixtures & Equip	Total £
Cost			
At 1 April 2019	16,565	4,411	20,976
Additions	-	-	-
Disposals	-	-	-
As at 31 March 2020	<u>16,565</u>	<u>4,411</u>	<u>20,976</u>
Depreciation			
At 1 April 2019	16,565	4,411	20,976
Charge for the year	-	-	-
Elim on disposal	-	-	-
As at 31 March 2020	<u>16,565</u>	<u>4,411</u>	<u>20,976</u>
Net book value			
As at 31 March 2020	<u>-</u>	<u>-</u>	<u>-</u>
At 31 March 2019	<u>-</u>	<u>-</u>	<u>-</u>

11. Debtors

	2020	2019
	£	£
Other debtors	5,277	5,086
Prepayments and accrued income	<u>3,643</u>	<u>21,722</u>
	<u>8,920</u>	<u>26,808</u>

12. Creditors: amounts falling due within one year

	2020 £	2019 £
Other taxes and social security	5,277	5,086
Accruals and deferred income	72,587	79,690
Sundry creditors	270	
	<u>78,114</u>	<u>84,776</u>
Creditors amounts falling due with one year includes deferred income:		
	2020 £	2019 £
Deferred income	<u>64,903</u>	<u>65,666</u>

13. Other Commitments

The total of future minimum lease payments under non-cancellable operating leases are as follows:

	Land and buildings		Other	
	2020 £	2019 £	2020 £	2019 £
Within 1 year	3,162	3,162	2,384	3,344
Between 1 and 5 years	-	-	-	480
	<u>3,162</u>	<u>3,162</u>	<u>2,384</u>	<u>3,824</u>

14. Members' liability

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

15. Related parties

There were no transactions with related parties during the year.

Controlling entity

The charity is controlled by the trustees who are all directors of the company.

16. Analysis of funds

	At 1 April 2019	Incoming resources	Resources expended	Transfers	At 31 March 2020
	£	£	£	£	£
Unrestricted funds					
General fund	137,398	68,764	(23,924)	(22,414)	159,824
	<u>137,398</u>	<u>68,764</u>	<u>(23,924)</u>	<u>(22,414)</u>	<u>159,824</u>
Restricted funds					
The Money & Pensions Service	-	52,032	(53,441)	1,409	-
UC Best Practice	2,230	124,769	(129,200)	2,201	-
Big Lottery, Help through Crisis	-	80,093	(87,679)	7,586	-
Tudor Trust	-	30,000	(33,277)	3,277	-
WEA-BBO Reach IT	-	2,200	(2,467)	267	-
Selnet-BBO AOP	(353)	587	(59)	-	175
Esmee Fairbairn	-	48,797	(51,672)	2,875	-
Henry Smith	(79)	49,600	(54,321)	4,800	-
	<u>1,799</u>	<u>388,078</u>	<u>(412,116)</u>	<u>22,414</u>	<u>175</u>
	<u>139,197</u>	<u>456,842</u>	<u>(436,040)</u>	<u>-</u>	<u>159,999</u>

17. Net assets by fund

	Unrestricted Funds	Restricted Funds	Total Funds 2020	Total Funds 2020
	£	£	£	£
Tangible assets				
Current assets	169,640	69,473	239,113	223,973
Creditors: Amounts falling due within one year	(8,815)	(69,299)	(78,114)	(84,776)
Net assets	<u>159,824</u>	<u>175</u>	<u>159,999</u>	<u>139,198</u>

Citizens Advice Rossendale & Hyndburn Ltd
Year ended 31 March 2020

Detailed Statement of Financial Activities

	2020		2019
	£		£
Income			
Donations	259		554
Grants	455,734		415,949
Other	539		351
	<u>456,532</u>		<u>416,854</u>
Investment income			
Bank interest received	310		291
Total incoming resources	<u>456,842</u>		<u>417,145</u>
Expenditure			
	£		£
Employment costs			
Salaries, pensions and related costs	351,158		316,899
Staff and Volunteers			
Staff training	2,962		1,728
Recruitment	-		-
Staff travel	-		2,920
Subsistence/refreshments	5,822		2,698
Volunteer training	25		287
Volunteer expenses	3,050		3,239
Other	-	<u>11,859</u>	<u>-</u>
			10,872
Office			
Telephone and communications	12,673		11,620
Postage	1,004		1,890
Insurance	1,680		1,648
IT equipment and support	4,077		8,830
Office equipment	1,000		2,554
Printing and stationery	6,094		4,116
Payroll, accountancy, consultancy	3,065		2,601
Reference materials, subscriptions	8,200		8,148
Other	252		2,901
Depn of tangible fixed assets	-	<u>36,045</u>	<u>-</u>
			44,308
Premises			
Rent and other premises expenses	12,647		13,079
Water	257		266
Heat and light	2,343		2,244
Cleaning and repairs	1,291		1,133
Other	1,184	<u>17,722</u>	<u>563</u>
			17,285
Other			
Publicity and promotion	299		186
Bank charges	102		135
Emergency fuel payments	-		-
Miscellaneous	17	<u>418</u>	<u>2,180</u>
			2,501
Carried forward	<u>417,202</u>		<u>391,865</u>

Citizens Advice Rossendale & Hyndburn Ltd
Year ended 31 March 2020

Detailed Statement of Financial Activities (continued)

	2020		2019
	£		£
Brought forward	417,202		391,865
Payments to partners	16,500		16,500
Governance			
Legal and professional	13		10
Accountancy	2000		2000
Trustee meetings	300		227
Other	<u>25</u>	2,338	<u>13</u>
			2,250
Total expenses for the year		<u>436,040</u>	
Net income/(expenditure)		<u><u>20,802</u></u>	<u><u>410,615</u></u>
			<u><u>6,530</u></u>



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Is your issue about:	How to access help:
<ul style="list-style-type: none"> • A vehicle • A holiday • A recent purchase • Your phone/internet/TV • Home improvements 	 <p>Call our Consumer Helpline 0808 223 1133 Monday to Friday 9am to 5pm <i>Calls from landlines and mobiles are free.</i> <i>An adviser will answer your call as soon as possible, usually within a few minutes. Once you're speaking to an adviser your call should take an average of 8 to 10 minutes</i></p>  <p>Use our web pages Citizens Advice Consumer Help which have practical help, webchat and an on-line form to contact the Consumer Service</p>
<ul style="list-style-type: none"> • Universal Credit - Help to Claim 	 <p>Call our Freephone Universal Credit helpline 0800 144 8 444</p>  <p>Visit our web pages CA Universal Credit Help to Claim to chat online</p>
<ul style="list-style-type: none"> • Your benefits • Debt • Work • Relationship • Housing • Other issues 	 <p>Call our Adviceline 0300 456 2552 Monday to Friday 10am to 4pm <i>Calls to 03 numbers cost no more than a national rate call to an 01 or 02 number and must count towards any inclusive minutes in the same way as 01 and 02 calls. These rules apply to calls from any type of line including mobile, BT, other fixed line or payphone</i></p>  <p>Use our national website www.citizensadvice.org.uk which has practical help, factsheets and a webchat facility</p>  <p>Complete a form on-line to request a call back or response by email at www.carh.org.uk <i>We will normally aim to contact you within five working days</i></p>

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