

Charity number: 1097422  
Company number: 04649873

BARNSELEY & DISTRICT CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2020

Bohorun & Co Ltd  
Chartered Certified Accountants  
Registered Auditors  
6 Howley Park Business Village  
Leeds  
LS27 0BZ



**BARNSELEY & DISTRICT CITIZENS ADVICE BUREAU**  
**A COMPANY LIMITED BY GUARANTEE**  
**REGISTERED UNDER THE COMPANIES ACT 2006**

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A COMPANY LIMITED BY GUARANTEE

REGISTERED UNDER THE COMPANIES ACT 2006

LEGAL AND ADMINISTRATIVE INFORMATION

COMPANY REGISTRATION NUMBER 4649873

CHARITY NUMBER 1097422

DIRECTORS (TRUSTEES)

**Chair: Dr Jan Eldred**

**Vice-Chair:** Frank Parnham

**Trustees:**

Linda Burgess

Dr Jan Eldred

Cllr Joe Hayward

Adam Leece

Alan Methley

Reverend Michael Neal

Frank Parnham

Sarah Poolman

Anne Marie Hoyle - Appointed 30 January 2020

**CHIEF EXECUTIVE &  
COMPANY SECRETARY**

Jo Clark

**PRINCIPAL OFFICES**

1st Floor, Wellington House  
36 Wellington Street  
Barnsley  
South Yorkshire  
S70 1WA

**INDEPENDENT EXAMINER**

Bohorun & Co Ltd  
Chartered Certified Accountants  
Statutory Auditors  
6 Howley Park Business Village  
Leeds  
LS27 0BZ

**BANKERS**

HSBC  
5 Market Hill  
Barnsley  
S70 2PY

The Directors, who are also the Trustees, present their report and the audited financial statements for the year ended 31 March 2020.

#### **STATUS, OBJECTIVES AND POLICIES**

Barnsley & District Citizens Advice Bureau (Citizens Advice Barnsley/CAB) is a company limited by guarantee, registered number 4649873, and has no share capital. At 31 March 2020 there were 9 members and each member has guaranteed to contribute an amount not exceeding £1 in the event of the winding up of the company. The company is a registered charity, number 1097422. The organisation is authorised and regulated by the Financial Conduct Authority FRN: 617498.

The company is governed by its Memorandum and Articles of Association which outline the objects and powers of the charitable company. Under the company's Articles of Association, one third of the Trustees retire by rotation at the AGM and are eligible for re-election.

The organisations objectives are to:

Provide free, confidential advice to help people overcome their problems and campaign on big issues when their voices need to be heard.

Although a member of the Citizens Advice network, CAB is an independent local charity that offers impartial advice which is accredited by the Advice Quality Standard (AQS). The services CAB provides are available to everyone regardless of race, gender, disability, age, sexuality or religion.

#### **TRUSTEES RECRUITMENT**

The trustees are recruited in a variety of ways and in-line with the Citizens Advice Barnsley Trustee Recruitment Policy. There is an established wide and varied network facility which enables the recruitment of trustees with a diverse range of disciplines.

#### **INVESTMENT POWERS**

The Memorandum and Articles of Association authorises the Trustees to make and hold investments using the general funds of the charity but no such investments are presently held.

#### **ACTIVITIES, ACHIEVEMENTS AND PUBLIC BENEFIT**

CAB overall service statistics (project activity plus that of the General Advice Universal Service) for the financial year 2019 - 2020 show that Citizens Advice Barnsley dealt with **33,342** problems for **8150** unique clients.

During the period, we advised clients with:

- **12,326** Debt problems and helped people manage **£11,585,576** of problem debt
- **6276** Welfare benefits and tax credit problems (excluding Universal Credit)
- **6597** Universal Credit issues
- Claiming **£8,022,644** of welfare benefits
- **1357** Financial services and capability issues
- **1094** Housing problems

CAB 2019 / 20 Client Survey Report provides a summary of the responses to the bureau's annual client satisfaction survey. The report shows that:

**99% of clients felt that the service they received was good or excellent**

**99% of clients said they would use the service again**

**99% of clients said they would recommend Citizens Advice Barnsley to someone else**

**98% of clients found it easy/very easy to access the service**

**99% of clients thought it was important/very important to be able to access advice close to where they lived**

**96% of clients felt less stressed/anxious as a result of seeing the adviser**

**95% of clients thought their health and wellbeing would improve as a result of seeing the adviser**

**91% of clients felt more able to manage their own affairs after seeing the adviser**

#### **SERVICES PROVIDED**

At 31 March 2020 CAB leases premises from BMBC at 1<sup>st</sup> Floor, Wellington House, 36 Wellington Street, Barnsley S70 1WA, which provide a base for service provision; staff accommodation; volunteer training and meeting room facilities. The service relocated to these premises on 17 February 2014 from its previous town centre base at Shambles Street. The current premises lease is due to expire in November 2020 and options beyond this date are currently being explored and discussed.

Continued

ACTIVITIES AND ACHIEVEMENTS - continued from page 2

Please note that due to the Covid-19 pandemic (and government guidance) all face to face services were suspended from 24th March 2020 and all staff worked from home to deliver the service via telephone and digital channels throughout the pandemic period. Services were delivered in accordance with the CAB Covid-19 Service Delivery Plan. All funders and stakeholders were kept up-to-date with service and organisational developments and were in agreement and supportive of this course of action. The transition to return to face to face services will follow government and Citizens Advice guidance and thorough risk assessments will be completed before any changes are implemented.

**Telephone Service**

Alongside the other access channels below, CAB operates a universal telephone advice service for members of the public. This is part of the Citizens Advice "Adviceline" service, telephone number 03444 111 444 and is funded by BMBC.

This service is delivered by a mix of paid staff, apprentices and volunteers. The service was reduced from 30 to 24 hours per week in January 2017 due to reductions in universal service funding from BMBC.

At 31 March 2020 the service was available from CAB as follows (NB due to the partnership working with DIAL Barnsley and Age UK Barnsley via the Universal Advice and Information Service Contract, additional telephone capacity is available):

Monday	10.00 - 16.00
Tuesday	10.00 - 16.00
Wednesday	10.00 - 16.00
Thursday	10.00 - 16.00
Friday	No local service

**Emergency Face – to – Face Drop-In**

In order to deal with emergencies that may arise from people presenting in person at the CAB main reception, at least one of the following criteria will need to be met for an individual to be seen on the day as an emergency case.

These are:

- Where an individual presents a case where there is a need for urgent legal action to safeguard an individual's liberty; home; or access to essential living expenses / utilities
- Where an individual may have communication problems arising from:
  - Their main language being other than English, or
  - Having a sensory impairment, or
  - Having special support needs due to a condition such as mental ill-health; learning disability etc.
- Where, on Advice Service Supervisor (ASS) assessment, an individual has no money and no access to a telephone.

Such cases will be dealt with via emergency face-to-face triage, in accordance with CAB resources and it will be the responsibility of reception staff and Advice Session Supervisors where appropriate to make the necessary assessment in each case.

**Appointments/Other Channels**

In addition to the above, where appropriate, face-to-face and telephone appointments for general advice are made for clients included in the service funded by BMBC.

CAB also responds to letter enquiries but these services are not advertised or routinely offered to members of the public. CAB provides advice via email and webchat following successful pilot projects. In addition, CAB has developed a facility to also provide advice by email via its own website [www.barnsleycab.org.uk](http://www.barnsleycab.org.uk)

**Service Management**

The advice services are managed by the Operational Manager, who has responsibility for quality of advice across all services and who reports to the CEO.

Continued

<p><b>Other General Advice Services</b></p>	<p><b>Universal Advice and Information Service</b> Advice service available to everyone across the Borough via face-to-face, telephone, email and webchat. The service is delivered in partnership with DIAL Barnsley and Age UK Barnsley. The service statistics included in this report only refer to the CAB section of the service.</p>
<p><b>Outreach Service Funded by BMBC South Area Council</b> From June 2014 the bureau secured a contract, funded by the South Area Council to deliver weekly outreach drop-in sessions in locations in Darfield, Hoyland, and Wombwell and include a twilight session. The service is aimed at anyone who lives within the South Area Council boundary – people living outside that area are signposted to other services. The service has two distinct elements: a general advice service and a welfare rights service both delivered by CAB.</p>	<p><b>Outreach Service Funded by BMBC North Area Council</b> From September 2015, the bureau secured funding from the North Area Council to deliver weekly advice sessions in: Darton East, Darton West, Old Town and St Helens for people living or working in those areas. The service is provided in partnership with DIAL Barnsley and CAB is the lead organisation. Advice is provided by one CAB Generalist Adviser and one DIAL Welfare Benefits adviser.</p>
<p><b>Ward Alliance Outreach Services</b> CAB has delivered general advice drop-in sessions in various venues throughout the North East Area Council Wards. The services have been provided in: Grimethorpe, Cudworth and Monk Bretton and are each funded by the relevant Ward Alliance. The services are for people living and/or working in those areas.</p>	<p><b>Deaf Advice Service</b> Through collaboration with Barnsley Council, from 25 January 2012 CAB has been delivering a weekly drop-in advice session for Deaf people. A BSL interpreter is on hand to support these sessions, mainly funded by the Council within the Universal Advice and Information Contract. Throughout 2019 / 20 this has been delivered from 10.00 – 12.00 every Wednesday.</p>
<p><b>Kendray Hospital</b> The advice services are open to any person under mental health services or an inpatient on the Kendray Hospital site including: Neuro-Rehab, The Stroke Rehab, The Mental Health wards. The Citizens Advice Barnsley adviser attends the hospital twice a week. One service is a drop-in session for the patients and staff of Kendray Hospital and the adviser is located in the James Barnes building for this service. The other service provides face-to-face appointments for patients who require assistance on the wards. The pilot started in July 2018 and ran for 12 months funded by The National Lottery 'Awards for All Fund'. The service continued after the end of the pilot period using alternative funding.</p>	<p><b>Money Plan Service</b> This service was facilitated by Citizens Advice and is a non-funded project. Financial advice is provided via appointments on a monthly basis by a local qualified Financial Adviser who attends the town centre CAB office in a voluntary capacity. Referrals are made to the adviser via the CAB AdviceLine service and other CAB projects. The service started in 2015 with the adviser receiving induction and training from 6<sup>th</sup> August 2015. The adviser uses CAB systems including Casebook to record his cases.</p>
<p><b>Pension Wise</b> The Pension Wise Guide assists Barnsley clients once or twice a week via sessions held in CAB offices. The Guide is based at Citizens Advice Sheffield and the project is funded by Pension Wise.</p>	<p><b>Dearne Outreach Service</b> Funded by the Dearne Area Council, Dearne Development Fund, this service provides advice including generalist and specialist debt advice for clients who live in The Dearne area. The service is staffed by one CAB Debt Adviser and one CAB Generalist Adviser. The drop-in sessions are held weekly at Goldthorpe Library and were refunded in September 2019 for a further year.</p>

Continued

**Henry Smith Family Information and Guidance Service**

Funded by The Henry Smith Charity Trust Fund, this service had three drop-in sessions per week to provide advice for parents/those responsible for children up to the age of 19 or 25 if the child is disabled. The service was funded for three years and ended in February 2020.

**Energy Best Deal Extra**

These one-to-one appointments provide clients with advice/support regarding all aspects of energy saving information including switching energy suppliers and maximising income.

**Universal Credit Help to Claim Service**

This service is funded at source from DWP and allocated by Citizens Advice. The funding provides for CAB advisers to be based daily in the Jobcentre for face-to-face advice in all elements of making a claim for Universal Credit, up to the first full payment being received by the claimant. Email and webchat advice is also provided.

**Skelmanthorpe Outreach Service**

Face-to-face drop-in advice service funded by Denby Dale Parish Council for the residents of the area.

**Penistone Outreach Service**

Face-to-face drop-in advice service funded by the Penistone Area Council to provide advice on debt and financial issues and any related areas of law. The initial service was a six month pilot project which has since been re-funded for a 12 month service.

**SPECIALIST ADVICE SERVICES AND OTHER PROJECTS**

During the year CAB provided Advice Quality Standard (AQS) accredited advice at general help with telephone standard and casework services in debt and welfare benefits. Referrals to CAB specialist advice services are made via the CAB General/Universal Advice Services. The specialist advice services are managed by the Operational Manager and staff are based in CAB town centre premises. Some outreach work is also undertaken.

**Money Advice Service Debt Advice Project (MaPS)**

This service is a Money And Pension Service funded debt advice project in partnership with Citizens Advice. CAB receives funding for a complement of 6 full time equivalent money advisers and associated administrative officers and supervision. The service is provided Monday to Friday by a mix of face-to-face, email, webchat and telephone appointments plus weekly debt drop-in sessions. Funding for the project is currently secured until March 2021.

**Berneslai Homes Money Advice Project**

From April 2009 Berneslai Homes (BH) has funded CAB to provide an independent Money Advice Service, aimed at Berneslai Homes Tenants. The service agreement has been renewed and a new three-year agreement has been confirmed which expires in 2021.

The service aims to support BH tenants who need assistance by the provision of a confidential financial health check which includes income maximisation and debt / money advice, as appropriate. In so doing it is anticipated that this will also help tenants by reducing the level of problem debt including rent arrears and minimise homelessness.

**Council Tax Arrears Advice Service**

This service is funded by BMBC and provides a designated part time adviser to accept referrals from BMBC Council Tax Recovery Section.

**ACCOUNTS AND FINANCIAL REVIEW**

The Trustees submit the independent examiner's unqualified report for the year ended 31 March 2020. The deficit for the year amounts to £45,046 which consists of planned spending from reserves to meet CAB charitable objectives.

**RESERVES POLICY**

In line with the Charity Commission guidelines, CAB Trustees have designated reserves to ensure that the bureau can continue to provide a level of service having regard to possible future fluctuations in both income and expenditure.

For 2019/20, the Trustees considered that a minimum of three months expenditure of core costs should be maintained as well as potential pension and redundancy liability costs to be held in reserves. In order to promote the sustainability of the organisation, reserves will be designated to allow provision for future premises costs/relocation.

The Trustees are committed to investing part of any surplus reserves during 2020 / 21 into delivering more front-line advice, in line with CAB aims and charitable objectives.

Continued

**RISK MANAGEMENT**

CAB Trustees undertake an annual corporate risk assessment to identify key risk factors. These include an assessment of all factors relating to: governance; operations; finances; external influences; and compliance (risk management includes the Covid-19 pandemic). Actions are proposed to address any risks identified in the assessment process and these are included in the CAB Annual Action Plan, implementation of which is routinely monitored at quarterly Trustee Board meetings. Internally, risk is minimised by the implementation of explicit financial systems and controls, which include a scheme of delegated financial authority. Budgets are set annually and expenditure is monitored against budget on a quarterly basis by the Trustee's Finance Scrutiny Committee, Executive Group and the Trustee Board.

**GOING CONCERN**

Trustees confirm that no funding was withdrawn during the Covid-19 pandemic period and that no material uncertainties exist as at 31<sup>st</sup> March 2020.

**FUTURE PLANS**

In relation to its work programme, CAB has produced a 3 year Business and Development Programme for 2019 – 2022 that sets out a proposed strategic direction of travel over the period. This programme includes a number of costed activities showing potential developments and associated outcomes.

As part of the programme, subject to satisfactory funding and contract arrangements, CAB plans to continue providing:

A Universal Advice Service through a variety of channels

The existing specialist advice services, via the Money and Pensions Service Debt Advice Project arrangements

Other money advice projects including the project funded by Berneslai Homes

Training and support for volunteers and apprentices

Delivery of outreach services in the areas covered by the BMBC South Area, Penistone, Dearne and North Area Council and also the Cudworth; Monk Bretton and Grimethorpe Ward Alliances, as part of the Area Council and Ward Alliances respective commissioning arrangements

Advice in healthcare settings

The Board are also committed to reviewing the bureau's governance arrangements during 2020 / 21 to ensure that these remain fit for purpose. CAB will continue to explore ways of strengthening local partnership working arrangements.

Throughout 2020 / 21 CAB will continue to explore new and additional sources of income as a priority area of work. The Business Development Officer post, funded from CAB Reserves, will continue to facilitate this.

**STATEMENT OF THE RESPONSIBILITIES OF THE DIRECTORS (TRUSTEES)**

Company law requires the directors of the company, who are also the Trustees, prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the charitable company as at the balance sheet date and of its incoming resources and application of resources, including income and expenditure, for the financial year. In preparing those financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently
- make judgements and estimates that are reasonable and prudent; and
- prepare the financial statements on the going concern basis unless it is inappropriate to assume that the company will continue on that basis.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to 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.

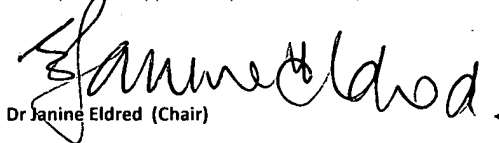
In accordance with company law, as the company's directors, we certify that:

- so far as we are aware, there is no relevant audit information of which the company's auditors are unaware; and
- as the directors of the company we have taken all the steps that we ought to have taken as directors in order to make ourselves aware of any relevant audit information and to establish that the company's auditors are aware of that information.

**APPROVAL**

This report has been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities (issued in April 2008) and in accordance with the special provisions of Part VII of the Companies Act 2006 relating to small companies.

The report was approved by the Directors (Trustees) on 13<sup>th</sup> May 2020 and signed on their behalf by:



Dr Janine Eldred (Chair)



**Independent Examiners Report to the Trustees of Barnsley & District Citizens Advice Bureau**

I report to the charity trustees on my examination of the accounts of the company for the year ended 31 March 2020 which are set out on pages 8 to 16.

**Responsibilities and basis of report**

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

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

**Independent examiner's statement**

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

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

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

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

D Prakash Bohorun FCCA (Independent Examiner)

Association of Chartered Certified Accountants (ACCA)

Bohorun & Co Ltd t/a Bohoruns Accountants  
Chartered Certified Accountants & Registered Auditors  
6 Howley Park Business Village  
Pullan Way, Morley  
Leeds  
LS27 0BZ

Date

29<sup>th</sup> June 2020

### INCOME AND EXPENDITURE ACCOUNT

The notes on pages 13 to 17 form part of these accounts.

STATEMENT OF FINANCIAL POSITION - AS AT 31 MARCH 2020

	Note	2020 £	2019 £
<b>FIXED ASSETS</b>			
Tangible fixed assets	5	22,684	26,687
<b>CURRENT ASSETS</b>			
Debtors	6	22,410	36,830
Prepayments	7	1,697	1,697
Cash at bank and in hand	8	366,038	403,865
		<u>390,145</u>	<u>442,392</u>
<b>CURRENT LIABILITIES</b>			
Creditors - amounts falling due within one year	9	<u>35,674</u>	<u>46,877</u>
<b>NET CURRENT ASSETS</b>		354,471	395,515
<b>TOTAL NET ASSETS</b>		<u>377,155</u>	<u>422,202</u>
<b>REPRESENTED BY RESTRICTED FUNDS</b>	10	30,498	21,985
<b>UNRESTRICTED FUNDS</b>	10	346,657	400,216
<b>TOTAL FUNDS</b>		<u>377,155</u>	<u>422,201</u>

For the years ending 31 March 2019 and 31 March 2020 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

**Trustees' responsibilities:**

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

The trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime and SORP2015.

These accounts were approved by the trustees on 12th June 2020 and signed on their behalf by:



Dr Jan Eldred Chair

Company Registration Number: 04649873

Charity Registration Number: 1097422

**CASH FLOW STATEMENT FROM 1 APRIL 2019 TO 31 MARCH 2020**

Reconciliation of surplus for the Year to the cash at the end of the period.

OPERATING ACTIVITIES		£
Deficit for the Year to 31 March 2020		(45,046)
ADJUSTMENTS TO RECONCILE NET INCOME TO NET CASH PROVIDED BY OPERATIONS		
Debtors		14,420
Prepayments		0
Accruals: General		96
Accruals: Holiday		127
Accruals: Audit		0
Accruals: Premises Service Level Agreement		(14,262)
Creditors-Amounts due within 1 Year: Grants received in advance		2,835
Pension creditor		<u>0</u>
NET CASH PROVIDED BY OPERATING ACTIVITIES		(41,830)
INVESTING ACTIVITIES		
Plant & Machinery - Depreciation	1,804	
Fixtures & Fittings - Depreciation	<u>2,199</u>	
Net cash provided by Investing Activities		4,003
NET CASH DECREASE FOR THE PERIOD		<u>(37,827)</u>
Cash at beginning of period		<u>403,865</u>
CASH AT END OF PERIOD		<u>366,038</u>

BARNESLEY & DISTRICT CITIZENS ADVICE BUREAU  
A COMPANY LIMITED BY GUARANTEE  
**NOTES ON THE ACCOUNTS - 31 MARCH 2020**  
ACCOUNTING POLICIES

**1.1 Basis of preparation of financial statements**

The accounts have been prepared under the historical cost convention, as modified by the revaluation of certain fixed assets and investments measured at market value. The accounts have been prepared in accordance with the FRS102 (effective January 2015), and the requirements of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities their accounts in accordance with SORP 2015 (effective January 2015).

**1.2 Fund accounting**

- Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.
- Designated funds are unrestricted funds earmarked by the trustees for particular purposes.
- Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of an appeal.

**1.3 Incoming resources**

All incoming resources are included in the Statement of Financial Activities (SoFA) when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

- Voluntary income is received by way of grants, donations and gifts and is included in full in the SoFA when receivable. Grants, where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.
- Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included in these accounts.
- Investment income is included when receivable.
- Incoming resources from grants, where related to performance and specific deliverables, are accounted for as the charity earns the right to consideration by its performance.

**1.4 Resources expended**

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates:

- Costs of generating funds comprise the costs associated with attracting 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 include those costs associated with meeting the constitutional and statutory requirements of the charity and include the audit fees and costs linked to the strategic management of the charity.
- All costs are allocated between the expenditure categories of the SoFA on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis as set out in the accounts.

Resources expended are allocated to activities on the basis of staff time spent on those activities or the use of related resources in those activities.

ACCOUNTING POLICIES - continued on page 12

ACCOUNTING POLICIES - continued from page 11

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**1.5 Tangible fixed assets and depreciation**

Assets acquired at an item cost of less than £1,000 are all treated as revenue items, in accordance with Citizens Advice Bureau policy.

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

Plant and Machinery -	15% reducing balance method.
Fixtures, fittings and equipment -	15% reducing balance method.

**1.6 Taxation**

As a registered charity, Barnsley & District Citizens Advice Bureau is exempt from income tax and corporation tax under section 505 (1) of the Income and Corporation Taxes Act 1988.

**1.7 Pensions**

The charity operates a defined contribution pension scheme. The pension charge represents the amount payable by the charity towards a stakeholder pension scheme and to some employees' personal pension schemes.

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**GRANTS AND CONTRACT FUNDING**

	2020 Unrestricted Funds £	2020 Restricted Funds £	2020 Total £	2019 Unrestricted Funds £	2019 Restricted Funds £	2019 Total £
BMBC - Core		12,691	12,691		49,441	49,441
Money Advice Service		290,887	290,887		314,237	314,237
BMBC - Universal Advice / BSL		55,789	55,789			
Award for All		0	0		9,999	9,999
BMBC - North Area Council		94,423	94,423		94,185	94,185
Barneslai Homes		38,802	38,802		38,803	38,803
BMBC - South Area Council		77,585	77,585		79,032	79,032
Universal Credit - Help to Claim		82,886	82,886		10,109	10,109
BMBC - British Sign Language		1,250	1,250		5,000	5,000
BMBC - North East Ward Alliances		4,292	4,292		1,148	1,148
BMBC (Source DWP) Personal Budgeting Skills		0	0		8,446	8,446
BMBC - Dearne Development & Carers Grant		11,865	11,865		7,976	7,976
Henry Smith Charity-Families with Young Children		25,000	25,000		29,750	29,750
BMBC - Penistone		2,224	2,224		0	0
BMBC - Council Tax		6,321	6,321		0	0
Denby Dale Parish Council - Skelmanthorpe		4,770	4,770			
Cit A. - Energy B. D. Energise Barnsley & DRO		1,050	1,050		10,514	10,514
	0	709,835	709,835	0	658,640	658,640

April 2019 through March 2020	CENTRAL Reallocated Charges	Money Adv	Universal Advice / BSL	North Area Council	South Area Council	UC Help to Claim	Barnesley Homes	Henry Smith	Gen Advice Service	Deane Develop- ment	Penistone	BMBC Council tax	Award For All	N.E Word Alliances Outreaches	BSL	Skelman- thorpe	TOTAL Year 2019/20	Total Year 2018/19
Expense																		
Salaries																		
Salaries & NI & Pension	98,971.34	205,639.29	61,446.62	38,814.70	66,703.65	52,430.22	25,570.60	18,058.14	7,931.34	4,743.73	2,671.40	1,671.67	2,044.32	1,388.53	0.00	1,013.45	589,668.04	568,413.14
Total Salaries	98,971.34	205,639.29	61,446.62	38,814.70	66,703.65	52,430.22	25,570.60	18,058.14	7,931.34	4,743.73	2,671.40	1,671.67	2,044.32	1,388.53	0.00	1,013.45	589,668.04	568,413.14
Staff & Volunteer																		
Subsistence/Refreshments	493.60	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	493.60	
Staff - Training	0.00	158.25	281.73	0.00	0.00	13.20	0.00	0.00	882.90	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,336.08	2,411.76
Staff - Travel	203.47	365.63	286.20	817.13	1,153.35	50.10	0.00	201.14	0.00	63.47	0.00	0.00	0.00	75.96	0.00	0.00	3,216.45	3,694.57
Volunteer - Expenses	3,573.05	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,573.05	3,974.30
Other	183.00	47.50	833.00	0.00	0.00	0.00	0.00	0.00	140.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,263.50	2,783.33
Staff & Volunteer - Other	0.00	0.00	0.00	51.40	32.20	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	83.60	
Total Staff & Volunteer	4,453.22	571.38	1,400.93	868.53	1,185.55	63.30	0.00	201.14	1,022.90	63.47	0.00	0.00	0.00	75.96	0.00	0.00	9,908.48	12,863.90
Office																		
IT equipment/support	11,725.26	0.00	114.49	74.98	628.99	49.99	0.00	0.00	0.00	0.00	0.00	598.60	0.00	0.00	0.00	0.00	13,192.28	9,545.00
Office equipment expense	340.80	998.08	195.00	0.00	39.99	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,574.47	155.13
Depreciation- Equipmt, F&T&Figs	4,003.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,003.00	4,708.00
Insurance - General	1,613.55	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,613.55	3,803.48
Postage	1,748.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,748.00	2,938.70
Printing & Stationery	5,679.60	0.00	11.38	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,690.98	5,822.85
Reference materials, subscrips	11,108.15	1,092.20	363.20	57.00	0.00	0.00	130.56	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12,751.11	11,992.00
Telephone & Comms	6,996.19	20.00	0.00	89.99	32.00	36.65	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7,177.83	6,852.51
Other/Partnership Costs	1,978.38	15.00	19,000.00	40,750.00	0.00	400.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,300.00	0.00	63,443.39	47,099.53
Total Office	45,195.97	2,125.28	19,684.64	40,871.97	700.98	486.64	130.56	0.00	0.00	0.00	0.00	598.60	0.00	0.00	1,300.00	0.00	111,194.64	93,017.19
Premises																		
Rent	375.94	0.00	0.00	3,406.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,781.94	
Rates	3,124.80	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,124.80	3,056.60
Cleaning, repairs & maintnce	7,253.66	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7,253.66	8,496.66
Other	34,148.46	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	34,148.46	27,396.30
Total Premises	44,902.86	0.00	0.00	3,406.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	48,308.66	39,949.58
Governance																		
Audit	1,109.76	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,109.76	1,073.70
Other and Legal and Professional	1,301.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,301.00	1,401.00
Trustee Expenses			218.00														218.00	202.98
Total Governance	2,410.76	0.00	218.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,628.76	2,677.68
Other																		
Publicity & promotion	75.60	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	75.60	470.92
Bank charges	119.05	0.00	19.64	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	138.69	129.39
Total Other	194.65	0.00	19.64	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	214.29	600.31
Xcharges Salaries	-98,971.34	36,449.14	17,444.87	6,316.05	11,002.17	10,733.73	4,785.66	4,158.01	5,931.40	863.00	660.44	222.36	323.79	165.10	0.00	85.61	-0.01	-0.01
Xcharges Staff & Volunteer	-4,453.32	1,618.66	856.68	281.72	490.73	503.36	211.36	191.86	198.18	50.07	22.06	5.25	11.57	3.73	0.00	1.93	-0.03	-0.01
Xcharges Office	-45,195.97	16,393.08	7,906.26	2,822.06	5,990.06	5,263.54	2,217.48	1,780.86	2,370.27	468.59	202.75	211.36	129.68	150.18	0.00	77.87	0.07	-0.04
Xcharges Premises	-44,902.86	16,839.68	6,878.73	2,861.17	4,883.96	5,173.83	2,169.69	1,644.77	2,884.65	527.93	163.06	291.86	168.41	207.46	0.00	107.57	0.06	-0.06
Xcharges Governance	-2,410.76	864.27	299.34	154.06	268.37	272.04	114.14	108.67	269.40	32.53	12.61	0.00	15.31	0.00	0.00	0.00	-0.02	0.03
Xcharges Other	-194.65	68.86	38.38	12.41	21.61	23.32	9.33	8.36	8.03	2.31	0.88	0.29	0.48	0.21	0.00	0.11	-0.07	0.07
Total Expense	0.00	280,828.64	116,194.07	96,708.67	80,447.11	74,957.98	35,268.84	28,161.94	20,316.17	6,851.63	3,753.20	3,211.51	2,693.56	2,001.17	1,300.00	1,286.58	761,921.07	717,521.80

4	STAFF COSTS	2020	2019
	Salaries and wages	521,870	501,556
	Redundancy Costs	0	0
	Holiday Accrual Entitlement	(127)	1,007
	Social Security costs	39,649	39,649
	Pension Employer contributions	28,276	26,201
		<u>589,668</u>	<u>568,413</u>

No employee was paid £60,000 or more during the year. No remuneration was paid to any of the trustees of the charity during the year or the prior year, the payment for the Bureau's conference during the year was £218 for one trustees, for the prior year this was £111 for one trustee with associated travel at £42, the prior year also saw a total of £50 payable for Disclosure and Baring Service checks "DBS" for two trustees. In total for the trutees expenses were £218 and for the prior year was £203.

The average number of employees (part time & full) during the period, stated as F.T.E. was as follows:

	2020	2019
Money Advice Service	9	9
Universal Advice	4	0
Universal Credit Help to Claim	3	0
South Area Council	2	2
Berneslai Homes	1	1
North Area Council	1	1
Henry Smith	1	1
Core Fund	0	5
Personal Budgeting Support	0	1
	<u>21</u>	<u>20</u>

5 TANGIBLE FIXED ASSETS

	Plant & Machinery	Fixtures & Fittings	Total
Cost	£	£	£
At 1 April 2019	26,991	33,031	60,022
Additions during year	0	0	0
Disposals during year	0	0	0
At 31 March 2020	<u>26,991</u>	<u>33,031</u>	<u>60,022</u>
Depreciation			
At 1 April 2019	14,962	18,373	33,335
Charge for year	1,804	2,199	4,003
Relating to disposals	0	0	0
At 31 March 2020	<u>16,766</u>	<u>20,572</u>	<u>37,338</u>
Net book amounts			
At 31 March 2020	<u>10,225</u>	<u>12,459</u>	<u>22,684</u>
At 31 March 2019	<u>12,029</u>	<u>14,658</u>	<u>26,687</u>



	Unrestricted Funds £	Restricted Funds £	2020 Total £	2019 Total £
<b>6 DEBTORS</b>				
Due within one year:				
Bank Interest & Grants receivable	1,210	21,200	22,410	36,830
	<u>1,210</u>	<u>21,200</u>	<u>22,410</u>	<u>36,830</u>
<b>7 PREPAYMENTS</b>				
Due within one year:				
	0	1,697	1,697	1,697
	<u>0</u>	<u>1,697</u>	<u>1,697</u>	<u>1,697</u>
<b>8 CASH AT BANK AND IN HAND</b>				
Balance at bank	322,513	43,275	365,788	403,615
Cash in hand	250	0	250	250
	<u>322,763</u>	<u>43,275</u>	<u>366,038</u>	<u>403,865</u>
<b>9 CREDITORS - amounts falling due within one year:</b>				
Bank Overdrawn	0	0	0	0
Henry Smith **	0	0	0	25,000
BMBC - Council Tax Recovery **	0	18,961	18,961	0
BMBC - Dearne **	0	4,034	4,034	0
BMBC - North Area Council **	0	3,575	3,575	3,575
BMBC - Monk Bretton **	0	3,193	3,193	0
BMBC - NE Ward Alliances **	0	1,646	1,646	0
Holiday Accruals	0	880	880	1,007
Pensions	0	0	0	0
Accrued expenses	0	3,385	3,385	17,295
	<u>0</u>	<u>35,674</u>	<u>35,674</u>	<u>46,877</u>

\*\* Is income received in advance during the year 2019/20 that is to meet expenditure for the year 2020/21

**10 MOVEMENTS IN FUNDS**

	Balance 31.03.2019 £	Incoming Funds £	Outgoing Funds £	Transfers in/(out) £	Balance 31.03.2020 £
<b>Restricted Funds:</b>		0			
BMBC - Core	0	12,691	(20,316)	7,625	0
Money Advice Service	6,348	290,887	(280,828)		16,407
BMBC - Universal Advice / BSL		55,789	(116,194)	60,405	0
Award for All	2,633	0	(2,693)		(60)
BMBC - North Area Council	12,406	94,423	(96,709)		10,120
Barneslai Homes	4,647	38,802	(35,209)		8,240
BMBC - South Area Council	(9,677)	77,585	(90,447)		(22,539)
Universal Credit - Help to Claim	(175)	82,886	(74,958)		7,753
BMBC - British Sign Language	0	1,250	(1,300)		(50)
BMBC - North East Ward Alliances	0	4,292	(2,001)		2,291
BMBC (Source DWP) Personal Budgeting Skills	6,381	0	0	(6,381)	0
BMBC - Dearne Development & Carers Grant	(596)	11,865	(6,852)		4,417
Henry Smith Charity-Families with Young Childr	18	25,000	(26,162)		(1,144)
BMBC - Penistone	0	2,224	(3,753)		(1,529)
BMBC - Council Tax	0	6,321	(3,212)		3,109
Denby Dale Parish Council - Skelmanthorpe	0	4,770	(1,287)		3,483
Cit A. - Energy B. D. Energise Barnsley & DRO	0	1,050	0	(1,050)	0
<b>Total Restricted Funds</b>	<u>21,985</u>	<u>709,835</u>	<u>(761,921)</u>	<u>60,599</u>	<u>30,498</u>
<b>Unrestricted Funds:</b>					
<b>Designated</b>					
Contingency & Development Fund					
General	400,216	7,040	0	(60,599)	346,657
<b>Total Unrestricted Funds</b>	<u>400,216</u>	<u>7,040</u>	<u>0</u>	<u>(60,599)</u>	<u>346,657</u>
<b>Total Funds</b>	<u>422,201</u>	<u>716,875</u>	<u>(761,921)</u>	<u>0</u>	<u>377,155</u>

**Purposes of Restricted Funds**

The restricted funds relate to specific activities for which specific funds were raised:

10 **Movements on Funds, continued from page 15**

**Transfers** It was agreed that the DWP (Personal Budgeting Skills) the Energy Best Deal and DRO can be taken to the unrestricted reserves.

**The designated contingency & development fund** Is designated for the purpose of covering any deficiency for the future funding of the charity and specifically includes the following:

	£
	2020
Pensions liability (potential debt on withdrawal) - Note 14 & 15	111,083
Premises Service Charges from 1st April 2020 to 13 November 2020	21,361
5 Years provision for the renting of premises from April 2020, Provision of £100,000 less the above Service Charges provided to November 2020	70,572
Redundancy Costs:-	35,014
Reserves policy (3 Months budgeted organisational core running costs)	66,677
	<u>304,707</u>

11 **ANALYSIS OF NET ASSETS BETWEEN FUNDS**

	Unrestricted Funds	Restricted Funds	Total 31.3.2020
	£	£	£
Tangible fixed assets	22,684	0	22,684
Debtors	1,210	21,200	22,410
Prepayments	0	1,697	1,697
Balances at bank and in hand	322,763	43,275	366,038
Liabilities	0	(35,674)	(35,674)
<b>Net assets</b>	<u>346,657</u>	<u>30,498</u>	<u>377,155</u>

12 **STATUS**

Barnsley & District Citizens Advice Bureau (The Bureau) is a company limited by guarantee and has no share capital. It is incorporated within England and Wales as part of the UK. The Bureau is a public benefit entity that is a registered charity number 1097422. In the event of the winding up of the company, the liability of members is limited to a maximum of £1 each.

13 **COMMITMENTS**

The charity had financial commitments for the Service Level Agreement (Property under lease) which runs to to and including 13 November 2020, The total anticipated outstanding charges from 1st April 2020 are £21,361 (£46,352 from 1st April 2019).

The charity had no other commitments under non cancellable operating leases at 31 March 2020.

14 **PENSION COMMITMENTS**

The charity operates a pension scheme under Growth Plan Series 4 benefits, by administering contributions made towards a stakeholder pension scheme and to certain employees' personal pension schemes. The pension costs represent a fixed rate contribution paid by the charity into the appropriate pension schemes. There were no unpaid contributions (2019: Also none). Employers pension charge for the year was £28,276 (2019: £25,530) of which £6,261 was for the repayment of the deficit in Growth Plan Series 1 and 2.

Scheme Actuary has calculated the amount of employer debt on withdrawal liability for Barnsley & District Citizens Advice Bureau to be £116,300 as at June 2019, arising from previous deficits on Growth Plans 1 and 2. The Actuary has scheduled annual repayments to eliminate this liability and in the year 2019/20 this amounted to £6,261 and in the year 2020/21 this will be £6,449 (2018/19: £5,022). The current scheme, Growth Plan Series 4, is a defined contribution scheme and as such will not incur any liabilities. After repayments of debt costed to 31 March 2020 the debt amounted to £111,083

15 CONTINGENT LIABILITIES

The estimated amount of employer debt on withdrawal liability for Barnsley & District CAB as at June 2019 has been calculated by the Scheme Actuary at £116,300, last year as at September 2018 it was £88,155.

16 RELATED PARTY TRANSACTIONS

The Bureau is a member of the Citizens Advice and conforms with its membership requirements and to its aims, principles and policies. Any amendments of the Bureau's Memorandum and Articles of Association should not be inconsistent with the policies of Citizens Advice. However, Barnsley CAB runs its activities independently.

17 FEES PAID TO THE INDEPENDENT EXAMINER

Year	2020	2019
Independent examination	£1,110	£1,074
Assurances services other than audit	£0	£0
Tax advisory	£0	£0
Other financial services	£0	£0