

**Community Advice Banbridge
Company Limited by Guarantee**

**Annual Report for the
year ended 31st March 2020**

Registered No: NI 043064

WEDNESDAY



J9KJELTT

JNI

23/12/2020

#193

COMPANIES HOUSE

Contents

	Page (s)
Company information	1
Trustees' Report (Incorporating the Director's Report)	2 – 4
Report of the independent auditors	5 – 7
Statement of financial activities	8
Balance sheet	9
Notes to the accounts	10 – 14
The following schedules do not form part of the audited statutory accounts	
Detailed income and expenditure	16

Company information

Charity Name: Community Advice Banbridge Limited

Company Registration Number: NI043064

NI Charity Commission Registration Number: NIC100439

HMRC Charity Number: XR26972

**Registered office and
business address:** 77 Bridge Street
Banbridge
Co Down, BT32 3JL

Elected Board Members:

Alan Herron	(Chairperson) (Director)
Gerry Maguire	(Vice Chairperson) (Director)
Neville Hutchinson	(Treasurer) (Director)
Robert Mowbray	(Director) (Deceased 25th May 2020)
Louis Boyle	(Director)
Margaret Campbell	(Director)
June Reain	(Director)
Seamus Doyle	(Director)

Honorary Secretary: Martina McNeil

Auditors: S.M. Vint & Company
Chartered Certified Accountants
8 Newry Road
Banbridge
Co Down, BT32 3HN

Bankers: Ulster Bank
22 Bridge Street
Banbridge
Co Down, BT32 3JT

Trustees' Report (Incorporating the Director's Report)

The board present their report and audited accounts for the year ended 31st March 2020.

Objects and activities

The company's objects are to promote any charitable purpose for the benefit of the community in the Banbridge & District area by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress.

The principal activity of the company in the period under review was the conduct of Community Advice Banbridge as a centre to provide a free, independent, confidential and impartial service of advice and information for the public in advancement of the objects of the company.

Achievements

The service is very much needed in the area, and the statistics show that with the limited resources the centre continues to provide advice to a significant number of clients. Statistics are now produced from the new Advice Pro system implemented in 2018 by Department for Communities, contacts for the period 1st April 2019 to 31st March 2020 were 8,995 with enquiries reaching 9,024. The organisation has been able to increase income and reduce costs giving an increase in overall reserves by £5,633.

Corporate governance

Community Advice Banbridge is a company limited by guarantee and as such it does not have share capital. The company is registered with the Inland Revenue as a charitable body for taxation purposes (Inland Revenue Charity No XR/26972). The company is also registered with the Charity Commission Northern Ireland under charity number NIC100439. The company was incorporated on 26 April 2002 and its governing instrument is the Memorandum and Articles of Association.

During the 2018/19 year, the name of the company was changed from Banbridge & District Citizens Advice Bureau to Community Advice Banbridge as a result of the withdrawal of the Citizens Advice brand from Northern Ireland.

The governing body is the board of whose members are also directors for the purposes of companies' legislation. Members of the board, who are elected by the members of the Community Advice Banbridge Limited, are listed on page 1.

Trustee board recruitment policy

The board encourages new people to join the management team and bring their expertise and skills to ensure the continued efficient running of the service. Those interested are asked to fill out an expression of interest form and all applicants then go through a selection process involving an interview with the chairperson and another member of the board to discuss the role in more detail. Following the interview process the most suitable applicants will be approached about the possibility of joining the board.

Accounts presentation

The Company's accounts have been presented this year in the format set out as best practice by the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities accounts in the UK and Republic of Ireland (FRS 102).

The Statement of Financial Activities ("SOFA") focuses on showing the total incoming resources which have been made available to the company during the year and the way in which those resources have been used, whether as direct charitable expenditure in carrying out and supporting the company's activities, or in the

Trustees' Report (Incorporating Director's Report) (cont'd)

management and administration of the company itself. The SOFA also show those incoming resources for the year received from sources which place restrictions on the way in which the company can use the funds, and the level of incoming resources that can be used by the company without restriction, within the company's charitable objects.

Responsibilities of the Board

The trustees 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 charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charitable company and the incoming resources and application of resources, including the income and expenditure, for the period.

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 applicable Charities SORP;
- Make judgements and accounting estimates that are reasonable and prudent;
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity 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 charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Statement as to disclosure of information to auditors

So far as the directors are aware, there is no relevant audit information (as defined by Section 418 of the Companies Act 2006) of which the company's auditors are unaware, and each director has taken all the steps that he or she ought to have taken as a director in order to make himself or herself aware of any relevant audit information and to establish that the company's auditors are aware of that information.

Going concern and reserves policy

The board consider that the company has adequate resources to continue in business for the foreseeable future, and that for this reason they should continue to adopt the going concern basis in preparing the accounts.

The board have examined the charity's requirements for reserves based on the risks to the organisation. It has established a policy whereby the unrestricted funds not designated or invested in tangible fixed assets should be approximately three months running costs to provide for an orderly wind down of the charity if the circumstances arose. The board is satisfied that approx £36,000 would be sufficient to cover three months running costs in a wind down situation. The net current assets as at the 31st March 2020 are £45,956 (2019 £40,323) which is above the estimated required amount but the board will continue to monitor this on an ongoing basis going forward.

Trustees' Report (Incorporating Director's Report) (cont'd)

Changes in fixed assets

The movements in fixed assets during the period are set out in note 9 to the accounts.

Risk Management

The Trustee Board have reviewed the key risks facing the charity and have established procedures to manage those risks. A risk register is maintained and regularly reviewed.

Auditors

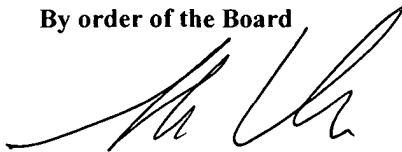
A resolution to re-appoint the auditors, S.M. Vint & Company, will be proposed at the Annual General Meeting.

Special provisions relating to small companies

These accounts have been prepared in accordance with the Special Provisions of part 15 of the Companies Act 2006 relating to small companies.

This report was approved by the board on 16th December 2020.

By order of the Board



Alan Herron
Director

Report of the independent auditors to the members of Community Advice Banbridge Limited

Opinion

We have audited the financial statements of Community Advice Banbridge Limited for the year ended 31st March 2020 which comprise the Statement of Financial Activities, the Balance Sheet and the related notes. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'.

In our opinion the financial statements:

give a true and fair view of the state of the company's affairs as at 31st March 2020 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;

have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and

have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

In common with many other organisations of our size and nature we use our auditors to prepare and submit returns to the tax authorities and assist with the preparation of the financial statements.

Conclusions relating to going concern

We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where:

- The trustees' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- The trustees have not disclosed in the financial statements any identified material uncertainties that may cast doubt about the charity's ability to continue to adopt the going concern basis of accounting for the period of at least twelve months from the date when the financial statements are authorised for issue.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinion on other matter prescribed by the Companies Act 2006.

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Trustees' Report (Incorporating the Director's Report) for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Trustees' Report (Incorporating the Director's Report) has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' Report.

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or

the financial statements are not in agreement with the accounting records and returns; or

certain disclosures of board remuneration specified by law are not made; or

we have not received all the information and explanations we require for our audit; or

the trustees were not entitled to prepare the financial statements and the boards' report in accordance with the small companies regime and take advantage of the small companies' exemption from the requirement to prepare a Strategic Report.

Responsibilities of trustees

As explained more fully in the Trustees' Responsibilities set out on page three, the trustees (who are also the directors for the purpose of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as

the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Auditors.

Use of our report

This report is made solely to the company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the company's members those matters we are required to state to them in a Report of the Auditors and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the company and the company's members as a body, for our audit work, for this report, or for the opinions we have formed.



Brian Magennis (senior statutory auditor)
For and on behalf of S.M. Vint & Company
Chartered Certified Accountants and Registered Auditor
8 Newry Road
Banbridge
BT32 3HN

16th December 2020

Statement of Financial Activities

	Note	Unrestricted funds £	Restricted funds £	Total 2020 £	Total 2019 £
Incoming resources					
Donations and legacies	2	937	0	937	582
Charitable activities	3	120,299	29,800	150,099	142,593
Total incoming resources		121,236	29,800	151,036	143,175
Resources expended					
Direct charitable expenditure	4	114,446	27,360	141,806	152,783
Governance costs	5	3,597	0	3,597	3,065
Total resources expended		118,043	27,360	145,403	155,848
Net Income		3,193	2,440	5,633	(12,673)
Transfers between funds		2,440	-2,440	0	0
Net movement in funds		5,633	0	5,633	-12,673
Reconciliation of movement in funds					
Fund balances at 1 st April 2019		40,323	0	40,323	52,996
Net movement in funds for the year		5,633	0	5,633	(12,673)
Fund balances at 31st March 2020		45,956	0	45,956	40,323

All amounts above relate to the continuing operations of the company.

The company has no recognised gains and losses other than those included above and therefore no separate statement of total recognised gains and losses has been presented.

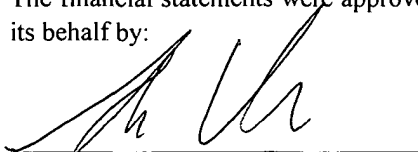
There is no difference between the net movement in funds for the year stated above, and their historical cost equivalents.

Statement of Financial Position (Balance sheet)

	Notes	2020 £	2019 £
Fixed assets	9	<u>4,456</u>	<u>5,911</u>
Current assets			
Debtors	10	1391	337
Cash at bank and in hand:			
Ulster Bank current account		62,019	50,430
Petty cash			
		<u>63,410</u>	<u>50,767</u>
Creditors: amounts falling due within one year	11	<u>(21,910)</u>	<u>(16,355)</u>
Net current assets		<u>41,500</u>	<u>34,412</u>
Net assets		<u><u>45,956</u></u>	<u><u>40,323</u></u>
Funds employed			
Unrestricted funds		45,956	40,323
Restricted funds		-	-
		<u><u>45,956</u></u>	<u><u>40,323</u></u>

The financial statements have been prepared in accordance with the provisions of Part 15 of the Companies Act 2006 relating to small companies

The financial statements were approved by the board of trustees on 16th December 2020 and signed on its behalf by:



Alan Herron
Director

Registration number NI043064

Notes to the accounts

1. Accounting policies

Basis of accounting

The accounts have been prepared under the historical cost convention and in accordance with "The Financial Reporting Standard applicable in the UK and Republic of Ireland" FRS 102, the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities accounts in the UK and Republic of Ireland (FRS 102), the Companies Act 2006 and the Charities Act (Northern Ireland) 2008.

Income

All incoming resources are recognised in the Statement of Financial Activities when the conditions for receipt have been met and there is reasonable assurance of receipt. When an incoming resource relating to a future accounting period is received, the amount is treated as deferred income and it is included within creditors in the balance sheet.

Funds

Community Advice Banbridge Limited has various types of funds for which it is responsible and which require separate disclosure. These are as follows:

- ◆ restricted income funds: income which is earmarked by the donor for specific purposes. Such purposes are within the overall aims of the organisation; and
- ◆ unrestricted funds: funds which are expendable at the discretion of the management board in furtherance of the objects of the organisation. In addition to expenditure on education or services, such funds may be held in order to finance capital investment and working capital.

Costs

Management and administration costs relate to the costs of running the organisation such as the costs of meetings and accountancy and include any costs which cannot be specifically identified to another expenditure classification.

Depreciation

Depreciation is calculated to write off the original cost less the estimated residual value of the fixed assets on a straight line basis over their expected useful lives, as follows:

	%
Plant and equipment	15
Fixtures and fittings	15

Notes to the accounts (cont'd)

2. Income from Donations and Legacies

	Unrestricted funds £	Restricted funds £	Total 2020 £	Total 2019 £
Incoming resources				
Fundraising	-	-	-	-
Donations	937	-	937	582
Total incoming resources	937	-	937	582

3. Income from Charitable Activities

	Unrestricted funds £	Restricted funds £	Total 2020 £	Total 2019 £
Income				
ABC Council	97,000	6,623	103,623	97,000
Southern Health & Social Care Trust	19,485	-	19,485	19,485
Donations	937	-	937	582
DFC/CSP - Welfare Reform Funding	-	12,509	12,509	22,986
NCA - Pensionwise Funding	2,250	-	2,250	2,250
Halifax - mental ill health funding	-	2,500	2,500	-
Craigavon CAB - money adviser	692	-	692	-
ANI- Welfare Reform Funding	-	3,728	3,728	-
ANI - EUSS Project	-	2,000	2,000	-
DFC - RISP rebranding & marketing	-	2,440	2,440	-
Deferred Grant released	872	-	872	872
Total income	121,236	29,800	151,036	143,175

Notes to the accounts (cont'd)

4. Analysis of Direct Charitable Expenditure

	Unrestricted funds £	Restricted funds £	Total 2020 £	Total 2019 £
Direct charitable expenditure				
Wages and salaries	80,655	25,365	106,020	109,969
Pension costs	2,849		2,849	2,091
Rent – Banbridge	14,025	975	15,000	15,000
Rent – Dromore	264		264	658
Rent – Gilford	210		210	288
Water rates	211	31	242	235
Insurance	1,730		1,730	1,464
Light & heat	2,249	112	2,361	2,003
Training & resources	340	60	400	2,966
Repairs & maintenance	574		574	185
Postage, stationery and advertising	1,618	31	1,649	3,939
Computer & network costs	2,794	497	3,291	2,941
Telephone	2,904	263	3,167	2,959
0300 Collaboration Phone Service	-		-	45
Travelling expenses	1,043	26	1,069	1,816
Honorarium	-		-	3,100
Legal and professional costs	660		660	660
Subscriptions & membership fees	630		630	170
Depreciation on fixtures and fittings	1,455		1,455	2,083
Bank charges	235		235	211
Total direct charitable expenditure	114,446	27,360	141,806	152,783

5. Analysis of Governance Cost Expenditure

	Unrestricted funds £	Restricted funds £	Total 2020 £	Total 2019 £
Governance costs				
Accountancy	1,680	-	1,680	1,440
Audit	1,560	-	1,560	1,080
General expenses	357	-	357	454
AGM expenses	-	-	-	91
Total management and administration	3,597	-	3,597	3,065

6. Remuneration

Total remuneration paid to the board members during the year was £0 (2018 £0). Expenses paid to board members during the year amounted to £0 (2018 £0). There were no other related party transactions in the year.

Notes to the accounts (cont'd)

7. Net movement in funds

	2020	2019
	£	£

Net movement in funds is stated after charging/(crediting):

Auditors' remuneration

audit services	1,560	1,080
----------------	-------	-------

Depreciation on tangible fixed assets	1,455	2,083
---------------------------------------	-------	-------

8. Taxation

No provision for taxation is required as the organisation has charitable status approved by the Inland Revenue (Charity number: XR/26972).

9. Fixed assets

	Fixtures & fittings £	Total £
Cost		
At 1 st April 2019	21,869	21,869
Additions	-	-
Disposals	-	-
At 31st March 2020	21,869	21,869
Accumulated depreciation		
At 1st April 2019	15,958	15,958
Charge for the year	1,455	1,455
Disposals	-	-
At 31st March 2020	17,413	17,413
Net book value		
At 31st March 2020	4,456	4,456
At 1st April 2019	5,911	5,911

10. Debtors

	2020	2019
	£	£
Prepayments and accrued income	1,391	337
	1,391	337

Notes to the accounts (cont'd)

11. Creditors

	2020	2019
	£	£
Other taxes and social security	3,211	2,804
Accruals	14,632	8,614
Deferred grant	4,067	4,937
	<u>21,910</u>	<u>16,355</u>

12. Details on Restricted Funds

Restricted funds allocated in the year were from DFC and were for extra hours and expenses relating to Welfare Reform.

13. Average Employee Numbers

The average number of employees during the year was 5 (2019 – 6).

14. Guarantors

Community Advice Banbridge Limited is a company limited by guarantee and it does not have share capital. Every member of the company undertakes to contribute to the assets of the company, in the event of the same being wound up while he is a member, or within one year after he ceases to be a member, for payment of the debts and liabilities of the company contracted before he ceases 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, such amount as may be required not exceeding £1.