



CITIZENS ADVICE 1066

**ANNUAL REPORT
& FINANCIAL STATEMENTS**

FOR THE YEAR ENDED 31 MARCH 2019

Registered Charity number 1039704

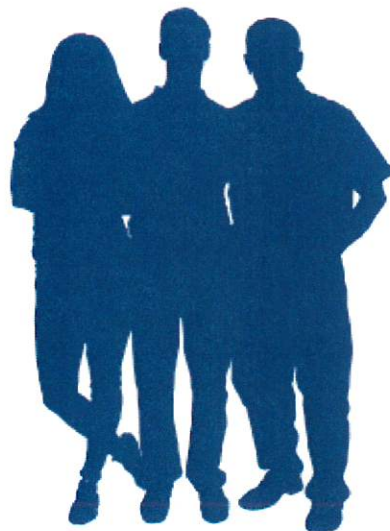
Company number 2923647

ANNUAL REPORT & FINANCIAL STATEMENTS

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REPORT OF THE DIRECTORS AND TRUSTEES

The trustees, who are also the directors of the company, have pleasure in presenting their annual report and financial statements for the year ended 31 March 2019. The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice (Charities SORP FRS 102) effective January 2015.

1. REFERENCE AND ADMINISTRATIVE DETAILS

Name of Charity:	CITIZENS ADVICE 1066
Registered Charity Number:	1039704
Company Limited by Guarantee:	2923647
Legal Form:	Charity and Company Limited by Guarantee
Governing document:	Memorandum and Articles of Association incorporated 28 April 1994 and amended 9 December 2008
Registered Office:	CITIZENS ADVICE 1066 The Magnet Centre, 1 Christ Church Courtyard, London Road, St. Leonards-on-Sea East Sussex, TN37 6GL
Chief Executive:	Tracy Dighton
Company Secretary:	Tracy Dighton
Independent Examiner:	Steve Sampson FCA FCIE DChA Ashdown Hurrey Auditors Limited 20 Havelock Road Hastings East Sussex, TN34 1BP
Bankers:	Lloyds Bank, Hastings Branch Nationwide Building Society

The following people were Directors/Trustees of CITIZENS ADVICE 1066 on the date of approval of the report or served as a trustee in the reporting period: –

<u>NAME</u>	<u>ROLE</u>	<u>APPOINTED BY</u>	<u>DATE OF FIRST APPOINTMENT</u>	<u>DATE OF RETIREMENT</u>
Jackie Sear*	Chair	Re-election at AGM	Dec 2013	Mar 2019
Christopher Maynard	Chair	Re-election at AGM	Dec 2015	
Elizabeth Menger	Treasurer	Re-election at AGM	Apr 2016	
David Watters	Trustee	Re-election at AGM	Apr 2016	
Nicolae Trofin	Trustee	Re-election at AGM	Apr 2016	
Lee Forster-Kirkham	Trustee	Re-election at AGM	Jun 2016	
Iona Wooderson	Trustee	Election at AGM	Feb 2018	
Mike Pollard	Trustee	Election at AGM	Feb 2018	

*resigned

Senior Officers during the year

During the reporting period and at the date of approval of this report the trustees delegated day-to-day management of the charity to the following senior management personnel: –

Tracy Dighton	Chief Executive Officer
Nicola Phillips	Operations Manager
Matt Kadel	Finance Manager (resigned January 2019)
Martyn Loft	Projects Manager

2. STRUCTURE, GOVERNANCE AND MANAGEMENT

History

The Hastings and Rother Citizens Advice Bureau was founded on 9 September 1939. It has been continuously active as a charity in the Hastings, St. Leonards-on-Sea and Rother areas since then.

The charity became incorporated as a company limited by guarantee on 28 April 1994. It has been registered with the Charity Commission since 26 July 1994.

On 9 December 2008 the company changed its name to **Citizens Advice 1066** ("CA 1066").

Governing Document

The company is governed by its Memorandum and Articles of Association as amended and adopted on 9 December 2008.

Recruitment and appointment of Trustees and Members

The trustees of the charity are the directors of the company. They are individuals drawn from the local community and they normally reside or work in local authority districts of Hastings and Rother. The maximum number of trustees is ten and the minimum is three.

The methods of appointment are election at the annual general meeting (there being no more than seven such elected trustees in total); nomination by member organisations; and co-option by the Trustee Board, provided that on appointment the total number of co-opted and nominated Trustees does not exceed one third of the total number of Trustees. No other persons or bodies external to the charity are entitled to appoint persons to the Trustee Board. Individual trustees are required to retire from office at the third annual general meeting following their appointment but they are eligible for re-appointment.

Membership of the company is open (a) to individuals (over the age of 18 years) who are interested in furthering the work of the charity and who are not paid or volunteer workers of the charity; and (b) to any body corporate or unincorporated organisation which is interested

in furthering the charity's work. Members of the company are not required to be trustees and trustees are not required to be members of the company.

At 31 March 2019, the company had 11 members (2017 – 3 members). The maximum liability of each member is £1 in the event of the company winding up. A register of members' interests is maintained at the registered office, and is available to the public.

Staff and Volunteers

The charity has a core of employed staff but it also relies upon the services of a large number of volunteers for the delivery of its services.

Organisational Structure

The business of the charity is managed by the trustees who may exercise all the powers of the charity. The Trustee Board meets in formal session at least quarterly to determine overall policy and supervise the furtherance of the charity's objects. The trustees have established a Finance Sub-Committee and a Human Resources Sub-Committee to monitor financial policies, strategies and procedures and to take certain decisions in accordance with the delegated powers.

Day to day organisational decisions are delegated to the Chief Executive and other members of CA1066's management team. The organisational structure of CA1066 is regularly reviewed.

Membership of National Body

CA 1066 is a member of the National Association of Citizens Advice Bureaux, which trades as "Citizens Advice". As well as association with a very well-recognised and highly reputable brand, membership confers the benefit of access to a range of resources, systems and assistance which support both the management of the organisation and the effective delivery of its core advisory activities. It also carries an obligation to submit to external standards and performance monitoring; it does not otherwise affect the organisational independence of the charity.

Business Plan

The charity's business model relies on a combination of core funding and funds generated by the delivery of special projects to sustain its administration and general advice functions. There is a Business Plan which is reviewed annually. Whilst its primary purpose is to create a process by which CA 1066's Trustee Board can monitor progress towards achieving the charity's objectives, the plan also serves as a set of internal targets and outputs for staff and volunteers. In this way, inclusiveness and collective responsibility about CA1066's key priorities can be engendered leading to improvements in service delivery. At its core, our Plan seeks to deliver the CA1066 Vision: 'Anybody. Any problem. Anywhere.'

Data Protection

The trustees take the protection of personal data extremely seriously. They are alert to the risks of data loss, misuse, cyber-attacks and other external threats and also to the changing regulatory environment. They have adopted a robust data protection policy to safeguard the personal data of clients, volunteers and paid staff and to ensure compliance with the Data Protection Act 2018 and the General Data Protection Regulation.

Risk Management

The Trustees have reviewed their procedures in the light of corporate governance guidance contained within the Statement of Recommended Practice 'Accounting and Reporting by Charities'.

A risk assessment report is contained within the business plan and anticipates potential changes to the environment in which CA 1066 is working and highlights how these would impact on its services. In addition, it maintains a rolling risk register, based on a matrix supplied by Citizens Advice, which is kept under regular review.

CA 1066 faces a range of operational risks and the key to successful risk management is to identify potential risks, the likelihood of them occurring and how to mitigate or obviate their impact. The Risk Register is a formal statement of CA 1066's risk management strategy and how the impact of potential risks can be minimised. Identifying the risks is an important element of risk management and has been given detailed and careful consideration. Areas covered in this process include:

- activities and services undertaken by the organisation
- our objectives
- targets and outputs required by funders and others
- the operating structure
- external factors (statutory obligations, relationships with funders)
- comparisons with other CABx/comparable organisations
- past performance and previous risks encountered

CA 1066's objectives, its internal organisation and the environment in which it operates are subject to constant, and sometimes rapid, evolution and as a result, the risks it faces are not constant. Organisational success derives in part from successful risk taking and the ability to seize and develop new revenue opportunities as they arise. The purpose of internal control is to help manage and control risk appropriately rather than to eliminate it.

The following adopted measures will help minimise the risks inherent in any voluntary sector organisation which relies on a diverse range of funding to meet all its commitments:

1. Trustee Board is the ultimate authority with regard to the governance of the organisation and that the management team and staff recognise that they operate with delegated authority.
2. Effective appraisal of the Chief Executive and Management Team.
3. Internal management and supervisory controls which minimise risk of failing to deliver on existing grant agreements and contracts.
4. Staff awareness of sources of funding and the consequences arising from any failure to deliver services in line with grant agreements and contracts.
5. The effective use of probationary periods, Job Person Role Specifications, staff supervision and HR policies to promptly identify and deal with issues of concern.
6. Regular case sheet checking, Informal and Formal Reviews, training to ensure quality.
7. Regular review and analysis of statistics to ensure targets are met.
8. Maintain good relationships with funders to identify potential future funding problems and potential funding opportunities.
9. Ensure adequate financial reserves.
10. Monthly financial monitoring against annual budget.
11. Good communication between volunteers, staff, the Management Team and the Trustee Board.
12. Maintaining independence and political neutrality to avoid conflict of interests.

Induction of Trustees

Newly appointed Trustees are provided with an Induction Pack containing the Memorandum and Articles of Association together with the most recent Audited Accounts and Annual report. This is followed up with an induction meeting with relevant members of the

management team and the Chair of the Trustee Board. This provides the opportunity to learn about the work of CA 1066, focus on current Board priorities and focus on individual training needs.

The charity also co-operates and liaises with a number of other advisory services, local charities and social services departments on behalf of clients. Where one of the Trustees holds the position of trustee/director of another charity they may be involved in discussions regarding that other charity but not in the ultimate decision-making process.

Facilities

In May 2018 the trustees took the decision to review the costs of accommodation at the Advice and Community Hub in Renaissance House, London Road, St. Leonards-on-Sea and whether those premises would meet the future requirements of CA 1066. Following the review, a break clause was exercised in respect of part of that accommodation and, in January 2019 the charity moved from those shared premises into neighbouring premises at the Magnet Centre, 1 Christ Church Courtyard, London Road, which offer more space and the potential to offer a wider range of services. The charity has a lease of the new premises until January 2029. The relocation has been welcomed by staff and volunteers. Outreach advice is also delivered from a variety of venues throughout Hastings and St. Leonards.

3. AIMS, OBJECTIVES AND ACTIVITIES

Objectives and activities

The objects of the charitable company are as set out in the Memorandum and Articles of Association. Its services are consistent with the twin aims of Citizens Advice namely: *"to provide the advice people need for the problems they face"* and *"to improve the policies and practices that affect people's lives"*. Its services are also consistent with the four stated Principles of Citizens Advice namely: *"Free, Independent, Impartial and Confidential"*. Its objectives are clearly laid out in its Memorandum and Articles of Association:

"Citizens Advice 1066's objects are the promotion of any charitable purpose for the benefit of the community in the area of Hastings and St. Leonards and adjacent areas by the promotion and advancement of education, to preserve and protect good health and the relief of poverty, sickness and distress."

The key power it exercises in furtherance of the Objects is:

"...to establish Citizens Advice 1066 as a centre to provide a free, confidential and impartial service of advice, training, information and counsel for the public and for the implementation thereof."

The Trustees have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the aims and objectives of the charitable company and in planning any future activities.

Citizens Advice general advice areas include benefits, debt, housing, employment, consumer, family, legal, immigration, health and education. Specialist projects deliver energy advice to consumers and advice to patients with long-term health conditions and to mental health service users.

In addition to providing high-quality face-to-face advisory services to the local community, CA 1066 also operates a telephone advice service which runs from 9am to 4pm each week day and an e-mail advice service; we also participate in the national Citizens Advice Webchat service.

The charity also has a casework team which provides specialist level advice in debt. In the reporting period this work was funded by two contracts – a money advice contract funded by

the Money Advice Service and a contract to deliver debt advice funded by Hastings and Rother Clinical Commissioning Group through the East Sussex Better Together's Benefit and Debt Advice Project.

During the reporting period the following additional specialist advisory services were provided via special project funding:

- i) Financial Capability training and support
- ii) Debt services for people affected by mental health issues and long-term health conditions through the East Sussex Better Together funded Welfare Benefit Project.
- iii) Energy Advice and Debt (included in sundry projects, note 5)

CA 1066 remains the only independent advice service within Hastings and St. Leonards which is able to offer quality assured advice across the full range of advice subject areas. It also contributes to the local economy by providing training opportunities for volunteers, many of whom then go on to gain paid employment in addition to providing a valuable service to their community.

With an 80-year track record of providing free, independent, impartial and confidential advice to the citizens of Hastings, St. Leonards-on-Sea and neighbouring areas, the Trustees are satisfied that CA1066 complies with the guidance on public benefit supplied by the charity Commission.

4. ACHIEVEMENTS AND PERFORMANCE IN 2018 - 2019

Charitable Activities

CA 1066 remains one of the busiest local citizens advice offices in the UK for the size of the population it serves. This is reflected in key statistics. Our client management system, known as Casebook (provided by the Citizens Advice Service), records clients and client issues in the following way:

- Unique Clients – individual clients who are counted once only during the period;
- Client Issues – client enquiries may include more than one issue e.g. employment rights and tax credit entitlement, or clients may return in the period with new enquiries.
- Client Contacts – contact with clients by phone, letter, email, or in person.

The data generated by the system shows that during the 2018-2019 reporting period, CA 1066 dealt with **9,645 Unique Clients**, who presented with **23,083 distinct client issues**. The charity responded through **13,138 client contacts**. That is an average of 1,095 separate clients contacts per month.

Many clients return for advice on more than one occasion and for a range of reasons. These may include chronic mental or physical ill health, communication problems as a result of literacy or language issues. A significant proportion of our clients are amongst the most deprived and vulnerable within our community: 51% are living with disabilities or long-term ill-health conditions and 58% have an income of less than £1,000 per month. (Provisional figures from the Office for National Statistics indicate that median household disposable income in the UK during the same period was £29,400 per annum.)

The most common type of client issue encountered was **debt**, which accounted for 9,941 or 43% of all client issues. Within this category the most significant issue was Council Tax arrears (27%); followed by water supply & sewerage debts (16%); credit, store & charge card debts (13%); fuel debts (10%) and rent arrears (9%).

The second most common type of client issue was **benefits and tax credits** which accounted for 3,622 or 16% of all client issues. Within this category the most significant

issue was Universal Credit (46%); followed by personal independence payments (16%); Housing Benefit (6%); Employment Support Allowance (6%); and Council tax reduction (4%).

Housing accounted for 1,749 or 8% of client issues encountered by the charity. Within this category the most significant issues concerned private sector rented property (33%); threatened homelessness (17%); and issues with Housing Association property (11%).

A new type of activity for the charity, which has rapidly grown in the course of the reporting period, to become one of the greatest single demands upon the time and resources of volunteers has been administering the assessment and issue of **food bank vouchers** and **fuel vouchers**. In terms of client numbers, this activity has become more significant than all other issues except for debt.

Whilst these statistics present a profile of the charity, they cannot be permitted to obscure the fact that each service user is an individual with a personal story who is entitled to dignity and compassion.

CA 1066 undertakes regular surveys amongst users and non-users and its findings are generally very positive with 93% of surveyed clients stating they were happy or very happy with the service provided in 2018-19. During the period covered by this report we received two formal complaints which were resolved satisfactorily.

Significant Projects

The full-service delivery model of **Universal Credit** in Hastings and St. Leonards was introduced in December 2016 and has had a significant impact on the most vulnerable clients. During the two previous reporting periods, the Department for Work and Pensions (via Hastings Borough Council) funded CA 1066 to train claimants in personal budgeting and in improving their online skills. This funded work has continued during the current reporting period. In addition, many volunteers rose to this challenge by giving additional hours service to advise people on their claims and help them complete their online forms.

Orbit Housing Association, through digital company 'We Are Digital', continued to fund work on teaching budgeting and digital skills for money management to Orbit tenants.

The charity is well suited to meeting the need for supporting clients with financial capability issues as it has a well-established **Money Advice Unit**. This Unit was able to build on its strengths with funds from Hastings and Rother Clinical Commissioning Group through the **East Sussex Better Together** project for debt advice for people with long-term health conditions and/or mental health issues. This service was delivered in conjunction with our neighbours at Rother District CAB. The funding for the project ended in March 2019.

In 2016 the charity joined Brighton and Hove City Council, Hastings Borough Council and Optivo Housing Association other UK and European partners in a four-year, European Union funded project entitled Sustainable Housing in Inclusive Neighbourhoods ("**SHINE**"). CA 1066's part in this project is to provide energy advice to households in St. Leonards to help them reduce carbon emissions by encouraging uptake of energy efficiency measures and changes in behaviour to reduce energy use. This work has enabled tackling fuel poverty with consequences for saving money on bills and improvements to health in some of the most vulnerable households and least warm homes. It represents a significant source of income for the charity for the life of the project.

CA 1066 has project deliverables to create and test methods of community engagement in the SHINE project. It is also responsible for leading the work programme on community

engagement for all the European partners. The project has demonstrated the capacity of the charity to lead and to deliver at the highest levels in the voluntary sector not only at a local and regional level but also at the supra-national level.

In partnership with RetrofitWorks and the other 4 CABx in East Sussex, CA 1066 delivered energy advice under contract to East Sussex County Council through the **Warm Home Check Service**. The contract was awarded in November 2018, with CA 1066 taking the lead on co-ordinating the advice element, with support from our neighbours at Wealden Citizens Advice.

Together with a broad range of partners led by RetrofitWorks, CA 1066 was awarded pilot funding by the Department for Business, Energy and Industrial Strategy (BEIS) during the reporting period to develop a market disrupting model to influence people who are able to pay for energy efficiency measures to overcome the barriers to doing so. Phase 1 of the project, known as **Warmer Sussex**, ran until 31 March 2019. Funding for phase 2, which involves testing the models developed, continued after the end of current reporting period.

The Financial Capability project under-performed its targets during the reporting period. This project was funded on a per client basis and it depended upon referrals. In practice it did not achieve the anticipated number of referrals and consequently income fell below budget.

Community Impact

CA 1066 has the knowledge, skills and experience to make an impact where clients experience greatest need: most significantly in terms of preventing homelessness, maximising benefits and managing debts, including priority debts such as council tax and rent arrears outcomes. This generates tangible savings for statutory services in terms of lower costs incurred in a range of areas including temporary accommodation, debt enforcement, social care support and primary healthcare. The charity strives to empower people to help them solve the problems they face and to help them own the solutions to them.

Citizens Advice impact tools help us to evaluate the difference we make to local communities. These include a New Economy and HM Treasury approved methodology, and draws together evidence of the impact of all our activities. The benefits to the community can be expressed in money terms as:

- Fiscal savings **£2,954,526**
- Public value **£8,990,162**
- Benefits to individuals **£7,716,093**
- Improved emotional wellbeing **£3,583,063**

Quality assurance standards

The charity holds an AQS quality-mark for Generalist Advice and Advice with Casework in Welfare Rights and Debt, and Telephone Advice. It is accredited by the Financial Conduct Authority (FCA) to provide debt casework and advice (debt adjusting counselling). It is approved by the Insolvency Service as an intermediary for Debt Relief Orders (DROs). All specialist debt advice staff undergo Money Advice Service accredited training to the Court representation level.

In its 2018 performance audit, CA1066 was awarded an "excellent" rating by Citizens Advice.

Staff

In order better to match its staff costs to its income, the charity undertook a review and a re-structure exercise during the reporting period 2018-2019 which resulted in an overall

reduction of staff hours. The face to face general advice service was reduced by some 2 days equivalent a week. The number of Advice Session Supervisors was reduced by 1 FTE; the Money Advice team was reduced by 1 FTE to match the level of funding received for this service; administrative support across the organisation was reorganised and the cost brought down. As it became apparent that contribution from the local authority, Hastings Borough Council, which historically has been the major funder of the charity, would be further reduced in the year 2019 - 2020, a further review re-structure exercise was embarked upon at the end of the reporting period. That was completed after the end of the current reporting period.

Contribution of Volunteers

CA 1066 is reliant on the work of volunteers who undertake a range of roles including administration, interpreting, advice, casework and research and campaign work and serving as trustees. The volunteer base is diverse and committed, with 46 people who give at least a full day a week to the service. They include former solicitors, senior social workers, company directors, people with disabilities, former benefits and employment tribunal judges, parents, carers, law graduates and teachers. Retention of volunteers is good.

The financial value of services provided by volunteers has not been included in these accounts; however, the trustees acknowledge and greatly appreciate the high contribution which volunteers make to the charity with their enthusiasm and dedication. There were 46 volunteers active during the year and they contributed 16,500 hours of their time (2018 – 45 volunteers and 16,200 hours). These hours have an estimated financial value of £153,450 if they are to reflect a living wage of £9.30 per hour. As well as their time, the volunteers bring the local community into CA 1066, so that it is truly an integrated part of the society to which it belongs.

5. FINANCIAL REVIEW

The trustees recognise the nature of the charity's funding is inherently precarious. It has no endowment and it relies upon grants and charitable giving which, by their very nature, are unpredictable and short term. The significant social impact of CA 1066 is achieved by leveraging the maximum return out of the smallest local authority grant of any citizens advice bureau in East Sussex. In the six years from 2013 that income has been progressively cut by over 48% as shown in the table below:

Year ending	<u>2013</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>	<u>2018</u>	<u>2019</u>
Total HBC Funding	£87,003	£81,644	£68,654	£57,797	£65,462	£45,000	£45,292

This funding is crucial to providing premises and to supporting the employment of core staff who can, in turn, sustain the activities of the General Advice service, volunteers and enable specific projects which can employ dedicated project staff.

The charity has successfully managed the uncertainties of its revenue stream over many years, despite the recurrent difficulties with the funding of its core services. The trustees rely on this experience in forming their opinion that, it remains appropriate to report the charity's affairs on the going concern basis. They remain alive to the risks this uncertainty represents and to the need to retain agility and flexibility in order to adapt to changing circumstances.

The charity's main funders are shown in note 3 to the accounts. Total incoming resources for the year were £407,891 (2018 - £393,436).

Of the total expenditure of £417,904 (2018 - £446,492), charitable expenditure on direct charitable activity, excluding support costs, was £341,315 (2018 - £381,943) across the range of projects operated by the Bureau.

During 2018 – 2019, statutory sector funding for the general advice service and the charity's overheads, such as premises costs, were below the level needed to cover expenditure in these areas. As in the preceding year, it was not possible to match the gap in funding through other sources and recourse had to be had to the charity's reserves.

6. RESERVES POLICY

The trustees believe that the charity should hold sufficient financial reserves in unrestricted funds to ensure that it can continue to meet the needs of clients, and its statutory obligations to staff and other stakeholders, in the event of unforeseen circumstances arising.

Total unrestricted reserves at the end of the period were £65,844. The trustees aim to hold three month's expenditure as reserves. The significant and progressive reductions in local authority funding in particular, as outlined above, and the need to maintain services to support vulnerable service-users through complex and challenging changes in the benefits system, caused the charity to fall below its target for operating reserves. They have recognised the risk created by carrying lower reserves and they have implemented changes to the staff structure and practice and taken other measures to restore the balance between income and expenditure and to rebuild reserves.

7. PLANS FOR THE FUTURE

Within the context of the challenging economic environment the Board is pleased with the efforts of CA 1066 during the year to deliver the best possible services despite reduced funding and staffing levels. It believes that the charity is well managed and would like to commend the exceptional work undertaken by the skilled and committed staff and volunteers.

The trustees are grateful to the agencies and individuals who are working so hard to help us provide and maintain an effective and quality assured independent advice service for the people within the charity's area of benefit.

The trustees recognise that ongoing issues with funding have taken up much of the time of the management team in 2018 - 19 and the fact that funding for core CA 1066 services is reviewed on a two-yearly basis severely impacts on the charity's capacity to plan strategically for the future. Funding cycles which last 3 - 5 years would provide far greater opportunity for the Board and the management team to focus on organisational and service development.

In setting the budget for 2019 - 20, the Board had to meet the challenge of starting the year with fewer grants than the previous year (some of which were reduced from 2017 - 18 levels). The Board is committed to securing new additional funding wherever possible but this must be in line with meeting client needs identified in our Business Plan to avoid mission drift.

In the meantime, the trustees have recognised that the charity's core funding has been inadequate and that it has not been made up sufficiently by funds generated by special projects. They have taken steps to address that.

At the end of the reporting period the trustees adopted a new Business Development Plan for the period 2019 - 2022; a Funding Strategy for the same period; and a Financial Sustainability Plan.

8. EXEMPTIONS FROM DISCLOSURE

No relevant exemptions from disclosure apply

9. FUNDS HELD AS A CUSTODIAN TRUSTEE

The charity and its trustees do not hold funds as custodian trustee on behalf of clients and others.

10. STATEMENT OF DIRECTORS' RESPONSIBILITIES

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 trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including income and expenditure, of the charitable company for that 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 Charities SORP;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable UK Accounting Standards have been followed, subject to any material departure disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

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

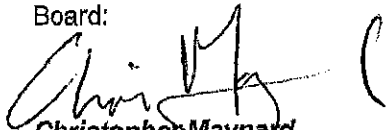
In so far as the trustees are aware:

- there is no relevant information of which the charitable company's Independent Examiners are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant information and to establish that the Independent Examiners are aware of that information.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of the financial statements may differ from legislation in other jurisdictions.

In preparing this report, the trustees have taken advantage of the small companies exemptions provided by section 415A of the Companies Act 2006.

Approved by the Board of Trustees on 16 December 2019 and signed on behalf of the Board:


Christopher Maynard
Chair


Elizabeth Menger
Treasurer

19th December 2019

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF CITIZENS ADVICE 1066

I report to the charity's trustees on my examination of the accounts of the company for the period ended 31 March 2019 which are set out at pages 15 to 26.

Responsibilities and basis of report

As the charity's 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 charity's account 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 report

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 the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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

- 1) accounting records were not kept in respect of the company as required by Section 386 of the 2006 Act; or
- 2) the accounts do not accord with those accounting 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.

Signed: **S. Sampson**

Date:

Name of principal:	Steve Sampson
Name of firm:	Ashdown Hurrey Auditors Limited
Relevant professional qualification or body:	FCA FCIE DChA
Address:	20 Havelock Road, Hastings, East Sussex TN34 1BP

BALANCE SHEET

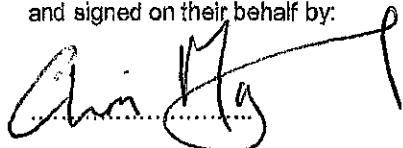
(including statement of financial position)
As at 31 March 2019

	Note	Total 2019 £	Total 2018 £
Fixed Assets			
Tangible Fixed Assets	11	<u>27,485</u>	<u>-</u>
Current Assets			
Debtors	12	110,350	103,109
Cash at bank and in hand		<u>2,642</u>	<u>20,296</u>
		112,992	123,405
Liabilities			
Creditors - amounts falling due within one year	13	<u>72,545</u>	<u>44,905</u>
Net Current Assets		40,447	78,501
Net assets	14	<u>67,912</u>	<u>78,501</u>
Funds of the Charity			
Unrestricted funds	15	65,844	78,501
Restricted Funds	15	2,068	-
		<u>67,912</u>	<u>78,501</u>

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

The members have not required the company 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 accounting records and the preparation of accounts. These accounts have been prepared in accordance with the provisions of FRS 102 – small entities. The notes on pages 19 to 27 form part of these financial statements

The financial statements were approved and authorised for issue by the Board on 16 December 2019 and signed on their behalf by:



C. Maynard
Chair
Company Registration No: 2923647



E. Menger
Treasurer
Charity Registration No: 1039704

STATEMENT OF FINANCIAL ACTIVITIES

(including income and expenditure account)

For the year ended 31 March 2019

	Note	Unrestricted funds £	Restricted funds £	Total funds 2019 £	Total funds 2018 £
Income from:					
Donations and legacies	2	501	-	501	443
Charitable activities	3	74,334	325,777	400,111	389,261
Other (<i>including fundraising</i>)	4	6,476	803	7,279	3,732
Total Income		81,311	326,580	407,891	393,436
Expenditure on:					
Charitable activities	5	83,215	334,689	417,904	446,492
Other		-	-	-	-
Total Expenditure		83,215	334,689	417,904	446,492
Net movement in funds for the year		(1,905)	(8,109)	(10,013)	(53,056)
Transfers between funds	15	(10,177)	10,177	-	-
Other gains / (losses)		(576)	-	(576)	-
Net movement in funds for the year		(12,685)	2,068	(10,589)	(53,056)
Reconciliation of funds:					
Balances brought forward	14b	78,501	-	78,501	131,557
Balances carried forward	14a	65,844	2,068	67,912	78,501

There are no recognised gains or losses in the year, other than those included in the statement of financial activities.

STATEMENT OF FINANCIAL ACTIVITIES

(Including income and expenditure account)

Comparative figures prior year

	Unrestricted funds	Restricted funds	Total funds 2018	Total funds 2017
	£	£	£	£
Income from:				
Donations and legacies	443	-	443	1,032
Charitable activities	56,142	333,119	389,261	428,271
Other (<i>including fundraising</i>)	3,732	-	3,732	2,221
Total Income	<u>60,317</u>	<u>333,119</u>	<u>393,436</u>	<u>431,524</u>
Expenditure on:				
Charitable activities	99,510	346,982	446,492	446,539
Other	-	-	-	-
Total Expenditure	<u>99,510</u>	<u>346,982</u>	<u>446,492</u>	<u>446,539</u>
Net movement in funds for the year	(39,193)	(13,863)	(53,056)	(15,015)
Reconciliation of funds:				
Balances brought forward	<u>117,694</u>	<u>13,3683</u>	<u>131,557</u>	<u>146,572</u>
Balances carried forward	<u>78,501</u>	<u>-</u>	<u>78,501</u>	<u>131,557</u>

STATEMENT OF CASH FLOW
As at 31 March 2019

	2019	2018
	£	£
Net cash used in operating activities		
Net movement in funds for the reporting period	(10,589)	(53,056)
Adjustments for:		
Depreciation Charges	1,446	-
Other gains / (losses)	576	-
Decrease/(increase) in debtors	(7,241)	(84,635)
(Decrease)/increase in creditors	27,640	27,666
Net cash (used by)/provided by operating activities	11,832	(110,025)
Cash flows from investing activities		
Purchase of fixed assets	(28,911)	-
Proceeds of fixed asset disposals	-	-
	(28,911)	-
Total net cash (used by)/provided by operating and investing activities	(17,078)	(110,025)
Cash and cash equivalents at the beginning of the year	20,296	130,321
Change in cash and cash equivalents due to exchange rate movements	(576)	-
Total cash and cash equivalents at the end of the year	2,642	20,296

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2019

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1. Accounting policies**a) Accounting basis**

- i) These financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value, unless otherwise stated in the relevant note(s), in accordance with:
 - The Charities Act 2011
 - The Companies Act 2006
 - The Financial Reporting Standard applicable in the UK and the Republic of Ireland: FRS 102
 - Accounting and Reporting by Charities: Statement of Recommended Practice (Charities SORP FRS 102) (effective January 2015).
- ii) There has been no change in the accounting basis from the previous year.
- iii) The charity meets the definition of a public benefit entity as defined by FRS 102
- iv) The Trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern
- v) The functional currency of Citizens Advice 1066 is £ Sterling and is the presentation currency of these accounts, rounded to the nearest pound.

b) Incoming resources

- i) Grants receivable
Grants made to finance the activities of the local Citizens Advice are credited to the income and expenditure account in the period to which they relate. Income is only credited when any conditions for entitlement have been met. The "Performance Model" is used for recognition of grant income.

NOTES TO THE FINANCIAL STATEMENTS (contd.)

For the year ended 31 March 2019

- ii) Bank interest
Bank interest is included in the income and expenditure account on receipt.
- iii) Other income
Other income, including donations, gifts and covenants are included as they were received.
- iv) Gifts and Intangible income
In addition to the above, the charity also receives help and support in the form of voluntary assistance in advising the public.
The financial value of services provided by volunteers has not been included in these accounts; however, the management team of CA 1066 acknowledges and greatly appreciates the high contribution which volunteers make to the charity with their enthusiasm and dedication. The number of volunteers and the financial benefit provided by them has been evaluated in the trustees' report.
- v) Deferred income
Grants received in advance of the period in which the funder requires the expenditure to be applied will be reflected in deferred income within the balance sheet.

c) Expenditure, Support Costs & Irrecoverable VAT

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. All expenditure is accounted for on an accruals basis.

Expenditure is classified under the following headings:

- Expenditure on charitable activities taken to further the objectives of the charity
- Other expenditure, which represents those items not falling into the above heading.

Support costs relate to functions which are necessary to support the work of the charity but which are not, in themselves, charitable activities. The apportionment of support costs between the supported charitable activities is based upon the estimated amount of support time and resource drawn by each supported activity. Details of the apportionment are set out in note 5.

All irrecoverable VAT is charged against the expenditure heading for which it was incurred.

d) Fixed assets and depreciation

Fixed assets are included at cost. Items are capitalised if their value is over £500.

Depreciation is charged on a straight-line basis on the costs of the assets over their estimated useful lives as follows:

Land and Buildings	- 5 years
Fixtures, fittings and equipment	- 3 years
Computers	- 3 years

The depreciation policy has been reviewed in accordance with FRS 102 and no change has been made from the previous year.

e) Restricted funds

Income received for the restricted purposes is included in a separate restricted fund against which appropriate expenditure is allocated.

f) Pension

The charity operates a defined contribution group personal pension plan for its employees. Payments are charged to the income and expenditure account in the period in which they are incurred.

NOTES TO THE FINANCIAL STATEMENTS (contd.)

For the year ended 31 March 2019

g) Leases

Rental costs under operating leases are charged to the statement of financial activities in equal amounts over the period of the leases.

h) Financial Instruments

The trust holds only financial assets and liabilities that qualify as basic financial instruments.

2. Donations and legacies

	Unrestricted £	Restricted £	Total 2019 £	Total 2018 £
Voluntary income				
Donations	501	-	501	443
	<u>501</u>	<u>-</u>	<u>501</u>	<u>443</u>

3. Income from Charitable Activities

	Unrestricted £	Restricted £	Total 2019 £	Total 2018 £
Awards For All	-	7,500	7,500	-
Big Energy Saving Week	-	4,000	4,000	-
BHT	3,667	-	3,667	-
Energy Best Deal	-	-	-	10,200
Energy Best Deal Extra	8,894	-	8,894	13,986
Energy Best Deal Extra Champion	-	-	-	46,500
Financial Capability (PBS/ADS and We				
Are Digital	-	41,932	41,932	46,947
Hastings Borough Council	45,292	-	45,292	45,000
Help to Claim	-	3,547	3,547	-
Foreshore Trust	-	3,975	3,975	-
Money Advice Service	-	52,010	52,010	52,010
SHINE (Interreg 2 Seas)	-	62,354	62,354	57,098
Sussex Community Foundation / Larson				
Trust	5,000	-	5,000	-
East Sussex County Council (Warm				
Home Check Service)	-	47,912	47,912	-
Department for BEIS (Warmer Sussex)	9,935	-	9,935	-
East Sussex County Council Better				
Together (Welfare benefit and Debt				
projects)	-	102,547	102,547	98,312
Other Grants	1,546	-	1,546	19,208
	<u>74,334</u>	<u>325,777</u>	<u>400,111</u>	<u>389,261</u>

NOTES TO THE FINANCIAL STATEMENTS (contd.)
For the year ended 31 March 2019

4. Other Income

	Unrestricted £	Restricted £	Total 2019 £	Total 2018 £
Activities for generating funds				
Legal Walk	1,227	-	1,227	2,243
Other fundraising income	4,570	-	4,570	453
Investment income				
Bank Interest received	13	-	13	163
Miscellaneous Income	665	803	1,468	873
	<u>6,476</u>	<u>803</u>	<u>7,279</u>	<u>3,732</u>

5. Expenditure on charitable activities by fund

Charitable Activity	Unrestricted £	Restricted £	Total 2019 £	Total 2018 £
Generalist Advice and Information	83,215	-	83,215	95,925
Money and Debt Advice	-	202,042	202,042	150,744
Energy Projects	-	130,740	130,740	-
Sundry Projects	-	1,907	1,907	199,823
	<u>83,215</u>	<u>334,689</u>	<u>417,904</u>	<u>446,492</u>

6. Analysis of expenditure on charitable activities

	Allocation* /Apportionment** Basis	Generalist Advice and Information £	Money and Debt Advice £	Energy Projects £	Sundry Projects £	Total 2019 £	Total 2018 £
Direct costs:							
Salaries	Direct*	33,766	150,253	89,414	1,746	275,179	342,561
Staff & volunteers	Direct*	1,504	2,597	2,062	-	6,163	-
Other costs	Direct*	20,931	14,946	24,096	-	59,973	39,382
Support costs	Staff & volunteer hours**	27,014	34,246	15,168	161	76,589	64,549
		<u>83,215</u>	<u>202,042</u>	<u>130,740</u>	<u>1,907</u>	<u>417,904</u>	<u>446,492</u>
Support Costs:							
Salaries	Staff & volunteer hours**	9,172	12,137	5,375	57	26,741	
Staff & volunteers	Staff & volunteer hours**	2,208	2,923	1,295	14	6,440	
Office costs	Staff & volunteer hours**	6,732	8,909	3,946	42	19,629	
Premises costs	Staff & volunteer hours**	5,202	6,886	3,049	32	15,169	
Governance costs	Staff & volunteer hours**	1,955	2,588	1,146	12	5,701	
Other costs	Staff & volunteer hours**	1,745	803	357	4	2,909	
		<u>27,014</u>	<u>34,246</u>	<u>15,168</u>	<u>161</u>	<u>76,589</u>	

NOTES TO THE FINANCIAL STATEMENTS (contd.)
For the year ended 31 March 2019

	2019 £	2018 £
7. Net incoming resources for the year		
This is stated after charging:		
Operating leases – land and buildings	2,124	2,405
Operating leases – other	1,584	1,584
Independent Examiners' remuneration:	1,140	1,000
- Independent Examination		
Depreciation charge	1,446	-

8. Trustees

During the year no remuneration or benefits for services as a director/trustee have been paid or were payable, directly or indirectly, out of the funds of the charity to any trustee or to any person known to be connected with them.

Travel costs amount to £20 (2018 nil) were reimbursed to one member of the Trustee Board

	2019	2018
	£	£
Wages and salaries	279,390	305,546
Social security costs	18,635	19,089
Pension costs	3,895	2,471
	<u>301,920</u>	<u>327,106</u>

10. Employees

The average monthly full time equivalent number of employees during the year was as follows

	2019	2018
	£	£
Administration	-	3
Operational staff	9	10
	<u>9</u>	<u>13</u>

No employee received remuneration amounting to more than £60,000 in the period (2017/18: None)

NOTES TO THE FINANCIAL STATEMENTS (contd.)
For the year ended 31 March 2019

11. Fixed Assets

	Land & Buildings £	Computer Equipment £	Fixtures, fittings and equipment £	Total £
Cost				
At 1 April 2018	-	30,575	-	30,575
Additions	28,911	-	-	28,911
Disposals	-	-	-	-
Cost 31 March 2019	28,911	30,575	-	59,486
Depreciation 1 April 2018	-	30,575	-	30,575
Charge for the year	1,446	-	-	1,446
Disposals	-	-	-	-
Depreciation 31 March 2019	1,446	30,575	-	32,021
NBV as at 31 March 2019	27,465	-	-	27,465
NBV as at 31 March 2018	-	-	-	-

12. Debtors

	2019 £	2018 £
Trade debtors	68,095	11,351
Prepayments	-	-
Other Debtors	800	-
Accrued Income	41,455	91,758
	<u>110,350</u>	<u>103,109</u>

13. Creditors - amounts falling due within one year

	2019 £	2018 £
Trade creditors	35,533	36,145
Accruals	37,012	1,260
Deferred income	-	7,500
	<u>72,545</u>	<u>44,905</u>

14. Analyses of net assets between funds

	Unrestricted Funds £	Restricted Funds £	2019 Total £
Funds are represented by:			
Tangible fixed assets	27,465	-	27,465
Current assets	110,924	2,068	112,992
Current liabilities	(72,545)	-	(72,545)
	<u>65,844</u>	<u>2,068</u>	<u>67,912</u>

NOTES TO THE FINANCIAL STATEMENTS (contd.)
For the year ended 31 March 2019

15. Movements in funds-current year

	At 1 Apr 2018 £	Income £	Expenditure £	Transfers £	Other gains/ (losses) £	At 31 Mar 2019 £
Restricted Funds						
MASDAP	-	52,813	(53,166)	353	-	-
B&DAP-Welfare benefit for debt	-	102,547	(102,105)	(442)	-	-
Financial Capability (PBS/ADS and We Are Digital)	-	41,932	(43,224)	1,292	-	-
Help to Claim	-	3,547	(3,547)	-	-	-
SHINE	-	62,354	(65,048)	2,694	-	-
WHCS-Warm Home Check Service -UR	-	47,912	(50,986)	3,074	-	-
BESW-Big energy saving week-UR	-	4,000	(5,256)	1,256	-	-
Awards For All	-	7,500	(9,450)	1,950	-	-
Foreshore Trust	-	3,975	(1,907)	-	-	2,068
Total Restricted Funds	-	326,580	(334,689)	10,177	-	2,068
Total Unrestricted funds	78,501	81,311	(83,215)	(10,177)	(576)	65,844
Total Funds	78,501	407,891	(417,904)	-	(576)	67,912

16. Movements in funds – prior year

	At 1 Apr 2017 £	Income £	Expenditure £	Transfers £	At 31 Mar 2018 £
Restricted Funds					
B&DAP Welfare Benefit for Debt	-	98,312	(98,312)	-	-
EdbX Champion	-	46,500	(46,500)	-	-
Energy Best Deal Extra	4,073	13,986	(18,059)	-	-
Energy Best Deal	-	10,200	(10,200)	-	-
Financial Capability (PBS/ADS and We Are Digital)	475	44,477	(44,952)	-	-
Awards For All	-	2,470	(2,470)	-	-
MASDAP	-	52,432	(52,432)	-	-
Pension Wise	1,940	7,645	(9,585)	-	-
SHINE	7,375	57,098	(64,473)	-	-
Total Restricted Funds	13,863	333,120	(346,983)	-	-
Total Unrestricted funds	117,694	60,317	(99,510)	-	78,501
Total Funds	131,557	393,437	(446,493)	-	78,501

NOTES TO THE FINANCIAL STATEMENTS (contd.)
For the year ended 31 March 2019

17. Purpose and nature of restricted funds

- MASDAP: a Debt Advice Project (2016-19) funded by the Money Advice Service
- East Sussex County Council Better Together Welfare Benefit and Debt Project: part of the countywide East Sussex Welfare Reform Project (April 2013 – March 2019), which manages the impact of welfare reforms, helps clients to understand welfare benefits and address health inequalities.
- Financial Capability has two funding streams: Personal Budgeting Support and Assisted Digital Support (PBS/ADS): a project funded by the Department for Work and Pensions through Hastings Borough Council to provide support to improve financial capability as part of the Universal Credit benefit system. Also, the We Are Digital project funded by Orbit Housing Association to provide support to mainly Orbit tenants in improving their financial capability.
- Help to Claim: a service funded by the Department of Work and Pensions via the national Citizens Advice service to provide tailored support to people making applications for Universal Credit.
- Sustainable Housing in Inclusive Neighbourhoods (SHINE): a project to develop an area-based retrofit programme to improve the energy efficiency of 600 St Leonards homes in deprived neighbourhoods. It is part of an EU partnership, involving eleven organisations in South East England, Belgium and France.
- Warm Home Check Service: a home energy advice service delivered under contract to East Sussex County Council by CA1066 in partnership with RetrofitWorks and the other 4 CABs in East Sussex.
- Big Energy Saving Week: an annual national awareness campaign funded by the Big Energy Saving Network and the Department of Business, Energy and Industrial Strategy (with the support of numerous organisations, charities and companies) via the national Citizens Advice service to help people cut their energy bills and get financial support.
- Awards for All: funding to support the development of training for young people in financial capability.
- Foreshore Trust: a grant to support the development of law clinics locally.
- Sussex Community Foundation/ Larson Trust: a grant to support the development of volunteers.
- Department for BEIS (Warmer Sussex): funding as part of a partnership lead by RetrofitWorks to create a model which can disrupt the market to increase the uptake of energy efficiency measures.

18. Pension costs

A pension scheme for employees is operated on a defined contributions basis. The scheme is open to all employees at any time. The company contributes up to 6% of pensionable earnings to match employees' contributions. The assets of the scheme are held separately from those of the company in an independently administered fund. The fund administrators are The Pensions Trust and the scheme is the Flexible Retirement Plan.

The pension cost shown in the accounts for the year represents contributions payable by the company and amounted to £3,895 (2018 £2,471). There were no contributions payable or outstanding at the year end.

19. Taxation

The charity is exempt from tax 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.

NOTES TO THE FINANCIAL STATEMENTS (contd.)

For the year ended 31 March 2019

20. Operating Lease commitments

At 31st March 2019 Citizens Advice 1066 had the following future minimum lease payments under operating leases in relation to the lease of premises and photocopiers:

Not later than one year £2,018

Later than one year and not later than five years £8,750

Later than five years £ nil.

21. Related party transactions

There have been no related party transactions identified in accordance with FRS102.