



CITIZENS ADVICE 1066

ANNUAL REPORT & FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2020

Registered Charity number 1039704

Company number 2923647

ANNUAL REPORT & FINANCIAL STATEMENTS

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"There is one more thing I wish to mention: it is of interest because it has become rather topical of late. That is, the giving of advice to citizens as to their rights and wrongs in this tangled world of regulations and relations with their fellow citizens. But the idea of the citizens' advice bureau must essentially be that of one citizen giving advice to his fellows, one citizen who has taken the trouble to learn up the problem; it must not be the State giving advice to the citizen, because if the State gives advice the State will make certain not to disclose some of the weaknesses of its own administration."

Lord Beveridge: HL Debate on Voluntary Action for Social Progress, Hansard, 22 June 1949, col 96

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 2020. 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:	Peter Watters FCA BFP McPhersons CFG Limited. 23 St Leonards Road, Bexhill on Sea, East Sussex, TN40 1HH
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>
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	

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 (resigned 15 January 2020)
Colin Robertson	Finance Manager
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 2020, the company had 11 members (2019 – 11 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" and which provides a framework for standards of advice and casework management. 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

Since January 2019 the charity's operations have been conducted from premises at the Magnet Centre, 1 Christ Church Courtyard, London Road, St. Leonards-on-Sea, of which the charity has a lease until January 2029. The premises include a good-sized reception and waiting area; large open-plan office space, meeting rooms and private interview rooms

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 digital access and support to local people.

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 5pm 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 one contract with the Money Advice Service (from 1 January 2019, the Money and Pensions Service).

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

- i) Financial Capability training and support
- ii) Universal Credit claims support through *Help to Claim* (which started on 1 April 2019).
- iii) Energy Advice (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 a long 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 2019 - 2020

Anniversary

During the course of the year CA 1066 celebrated its 80th anniversary. Staff volunteers and friends were able to reflect on a history of survival in the face of difficulties, development and achievements. It is worth recalling some notable past events.

Landmarks for the Bureau

- 1939 Hastings & District Citizens Advice Bureau established by the Hastings & St. Leonards Central Aid Council (a local voluntary organisation) with support from the National Council of Social Services; commenced operation at 49 Cambridge Gardens on 9 September 1939
- 1940 National funding for CABx started (with retrospective grant from Ministry of Health)
- 1941 Services extended to Rye and to Battle. Hastings Borough Council renewed grant of £70 (Observer, 12/04/41)
- 1944 More than 26,000 problems dealt with by Hastings Bureau since the outbreak of War (notice, Sussex Express, 28/01/44)
- 1945 National Conference believed that meet the problems of peace there would increasing need for the Citizens' Advice Bureaux service as an independent and voluntary movement, and resolves that the C.A.B. service should be continued in full. Cessation of national funding for local CABx; provisional powers for local authorities to provide grant funding.
- 1947 Hastings Bureau registered under National Council of Social Service
- 1948 Local Government Act of 1948 authorised local authorities to give financial or other support to bodies providing information or advice centres. The Bureau dealt with 9,381 consultations (7,018 in 1947) (Observer, 20/11/48)
- 1953 The Bureau dealt with 4,034 inquiries, of which 1,103 concerned family and personal problems (Observer, 02/10/54)
- 1956 The Bureau dealt with 8,390 queries (compared with 5,960 in 1955) of which 1,746 were connected with housing (Observer, 06/07/57)
- 1975 Independent Management Committee set up
- 1976 Registered as Member of National Association of Citizens' Advice Bureaux
- 1984 Appointment of first full-time paid Manager
- 1986 Appointment of first paid Deputy Manager. Bureau re-located to Cornwallis Terrace. Turnover approx. £25,000 (2020 value = approx. £210,000)
- 1987 Money Advice Service established
- 1988 Counselling Service established
- 1993 Introduction of weekly Evening Advice Session. Outreach at Age Concern set up
- 1993 Launch of Friends of Hastings and Rother CAB
- 1994 Hastings & Rother Citizens Advice Bureau registered as company limited by guarantee; also registered as a charity with the Charity Commission
- 1995 Mediation Service established
- 1999 Introduction of Electronic Information System; Volunteer Development Worker appointed

- 2000 Community Legal Service Quality Mark awarded; Debt Franchise awarded. Outreach service opened at Camber
- 2000 First National Lottery Charities Board Grant; Rye Outreach opened
- 2001 Turnover exceeds £200,000; 24-hour Telephone Advice Line established
- 2003 Computer intranet installed; Mediation Service becomes one of first 3 services nationally to be awarded Community Legal Service Quality Mark
- 2004 All case records moved from paper to electronic recording; Mediation Service floated as independent charity
- 2007 Turnover exceeds £350,000
- 2008 Company re-named Citizens Advice 1066; visit from HRH Princess Anne. E-mail advice service established. Hastings Independent Legal Advice Services Partnership established
- 2012 Bureau re-located to Community Hub at Renaissance House, London Road, St Leonards-on-Sea
- 2016 Webchat advice service launched. CA 1066 invited to become a lead partner in a European Union-funded energy advice project running in the Interreg 2 Seas Programme Area (which covers England, France, the Netherlands and Belgium)
- 2019 Bureau re-located to larger premises at the Magnet Centre

On 13 September 2019 the charity held a well-attended Open Day celebration during which a commemorative plaque was unveiled by the MP for Hastings and Rye, Amber Rudd, and a magnificent “birthday” cake was cut by the Mayor of Hastings, councillor Nigel Sinden.

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 2019-2020 reporting period, CA 1066 dealt with **9,985 Unique Clients**, who presented with **24,967 distinct client issues**. The charity responded through **13,886 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: 50% are living with disabilities or long-term ill-health conditions and 63% have an income of less than £999 per month up from 58% from 2018/19. (Figures from the Office for National Statistics indicate that median household disposable income in the UK to the 2018 financial year end was £29,400 per annum.)

The most common type of client issue encountered was **debt**, which accounted for 6,878 or 28% of all client issues. Within this category the most significant issue was Council Tax arrears (18%); followed by water supply & sewerage debts (9%); credit, store & charge card debts (8%); fuel debts (6%) and rent arrears (9%).

The second most common type of client issue was **benefits and tax credits** which accounted for 5076 (3,622 in 2018-19) or 20% of all client issues. Within this category the most significant issue was Universal Credit (59%); followed by personal independence payments (10%); Housing Benefit (3%) and Employment Support Allowance (3%).

Housing accounted for 1,235 or 5% of client issues encountered by the charity.

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, fuel vouchers and other grants**. In terms of client numbers, this activity has become more significant than all other issues except for debt with 2,285 seeking support during the year.

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 94% of surveyed clients stating they were happy or very happy with the service provided in 2019-20. During the period covered by this report we received two formal complaints which were resolved satisfactorily.

Significant Projects

A significant development in recent years, which has emerged as a key theme for work during the reporting period, is the extent to which CA 1066 engages in collaborative projects with both statutory and non-statutory partner organisations, frequently in a leadership role.

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. In February 2020, the first year review noted there had been less active participation from some partners than originally anticipated but that the delivery model was an improvement on the previous experience because having clients supported by Citizens Advice through the client journey ensured that holistic advice was given to each client. This joined-up model, which promotes stabilisation of difficult financial situations for poorer households by providing an entry point for engagement with wider advice, inspired West Sussex County Council to develop a parallel service in partnership with Arun & Chichester Citizens Advice Bureau and with local Citizens Advice in Essex which have also engaged discussions for a county-wide scheme there.

In October 2019 CA 1066 entered into an agreement for local delivery of an **Energy Advice Programme**, a time-limited programme funded by Citizens Advice for one to one advice for people in fuel poverty or in a fuel poverty risk group. Six advisers were successfully trained up

NEA/City & Guilds Level 3 Award in Energy Awareness and the charity exceeded the target number of advice sessions delivered by the end of the project period on 31 March 2020.

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, known as **Warmer Sussex**, to influence people who are able to pay for energy efficiency measures to overcome the barriers to doing so. Phase 2 of the project, which involved testing the models previously developed in phase 1, continued to the end of current reporting period, when it was suspended. The expertise developed in this project led to the Warmer Sussex Board being invited to submit a paper to the Chancellor of the Exchequer's post-Covid Economic Recovery Committee about stimulating the economy through domestic energy efficiency retrofits.

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 service extends to support clients referred from Rother District Citizens Advice Bureau, who kindly contributed an additional £3,000 to this work.

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 through the new **Help to Claim** service. CA 1066 exceeded its contracted target for the first year of Help to Claim by about 15%.

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.

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 **£1,519,723**
- Public value **£11,504,512**
- Benefits to individuals **£6,709,943**
- Improved emotional wellbeing **£8,674,707**

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 2019 performance audit, CA1066 was awarded an “excellent” rating by Citizens Advice.

Staff

In order to match its staff costs to its income, in recent years the charity has had to undertake frequent reviews of its structure. During the reporting period 2018-2019 In the previous reporting there was significant overall reduction of staff hours.

During 2019-2020, in part as a response to a further reduction in the contribution from the local authority, Hastings Borough Council, a further review and re-structure exercise was undertaken. The number of money advice caseworkers were further reduced by 0.3 FTE to 1.5 FTE.

In January 2020 two long-serving members of the Money Advice Team resigned. This was a significant change which required a flexible approach as it is not easy to recruit money advisers in the current climate. With support from the Money Advice Service officers within Citizens Advice, a technical supervisor was recruited and recruitment for a caseworker included the possibility of developing a trainee in post.

The ongoing response to the rapidly changing emergency situation caused by COVID-19 means that staffing structures are likely to remain fluid for some time to come in response to developing needs and resources.

Contribution of Volunteers

Voluntary social engagement is the heart and soul of Citizens Advice. 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 44 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, public health practitioners, nurses, parents, carers, law graduates and teachers. Retention of volunteers is good.

The monetary value of these services cannot be included in the Financial Statements and, indeed their value is inadequately expressed in purely monetary terms. The trustees welcome the opportunity acknowledge and to praise the contribution which volunteers make to the charity with their enthusiasm and dedication. There were 44 volunteers active during the year and they contributed 15,840 hours of their time (2019 – 46 volunteers and 16,500 hours). Calculated on the basis of a living wage of £9.30 per hour, this has an estimated financial value of £147,312. As well as their time, care and life experience, the volunteers bring the local community into CA 1066, so that it is truly an integrated part of the society to which it belongs.

The Covid-19 pandemic, at the end of the reporting period, meant that fewer volunteers were able to continue working for the service. But many gave many more hours than one day a week, working remotely. As a result, CA 1066 was able to play a significant role in the community response to the pandemic, responding to 25% more calls (over 1000 clients) in the first three months following lockdown.

5. RESPONSE TO THE COVID-19 EMERGENCY

The impact of the COVID-19 emergency upon CA 1066 and its stakeholders is impossible to understate but its effects were only beginning to be experienced during the reporting period.

On 11 March 2020, the same day the World Health Organisation announced that coronavirus was a global pandemic, the charity set up a response team and immediately started planning ahead for a potential temporary shift to telephone, email and webchat channels. Sanitisation procedures were implemented within the bureau and a telephone tree was set up to ensure rapid dissemination of information to staff and volunteers. A new telephone number was installed to provide a call and ring back service.

By 19 March 2020, when face-to-face services had to be suspended, CA 1066 was able to continue its service without a break. The physical bureau had to be closed entirely on 23 March 2020 (due to a suspected infection) but the virtual bureau was already up and running. The charity was able successfully to develop protocols for working at home and to get equipment to staff and volunteers to enable them. Regular e-mails ensured a steady flow of information and support to volunteers and staff.

The speed and effectiveness of its response to the emergency led CA 1066 to become recognised as local pathfinder, to which others in the local voluntary sector, and the wider community, have turned for support and guidance.

The trustees wish to express their gratitude to all the volunteers and staff for their steadfast response during this time.

6. FINANCIAL REVIEW

The total incoming resources for CA 1066 for the year were £366,884 (2019 - £407,891). The reduction in income was due in part to a reduction in local authority funding.

Of the total expenditure of £342,404 (2019 - £417,904), the total amount of charitable expenditure on direct charitable activity, excluding support costs, was £264,444 (2019 - £341,315 across the range of projects operated by the Bureau.

At the year end the charity's total funds stand at £92,392 (2018/19: £67,912) of which the whole is unrestricted (2018/19: £2,068 restricted and £65,844 unrestricted).

Principal Funding Sources

The charity's main funders are shown in note 3 to the accounts.

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 core grant of any citizens advice bureau in East Sussex. In the seven years from 2013 that income has been progressively cut by over 56% 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>	<u>2020</u>
Total HBC Funding	£87,003	£81,644	£68,654	£57,797	£65,462	£45,000	£45,292	£38,066

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.

Investment Policy

As provided at clause 4.19 of its Memorandum of Association, to promote its objects but not for any other purposes, CA1066 has the power to invest funds in any lawful manner. The nature of its income and capital resources does not permit long-term investments.

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 £92,392. 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 in previous years. The trustees recognised the risk created by carrying lower reserves and they implemented changes to the staff structure and practice and took other measures to restore the balance between income and expenditure and to rebuild reserves.

During 2019-20, the charity was able to make a modest surplus £24,480 which has been applied to rebuild the charity's reserves.

Going Concern

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.

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, particularly since the start of the Covid-19 pandemic.

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 2019 - 20 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 2018 - 19 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.

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. POST BALANCE SHEET EVENT - CORONAVIRUS

The COVID-19 pandemic and the need to devote resources to respond to the advice and support needs of the charity's client groups, required some re-appraisal of the charity's projects after the adoption of its annual budget. The need for social distancing has meant mobilisation of the Digital Suite project has had to re-focus on preparations for training and mapping resources which can be used by staff, volunteers and clients in their homes rather than use of facilities in the bureau and the lack of management resources to support launch of the Law Clinics project has led to the deferral of the intended new service. However, CA 1066 has successfully negotiated with project funders for the re-orientation of delivery of services originally designed to be delivered face to face or in the home. It has also made several successful bids to new sources emergency funding which support governmental and non-governmental responses. It has secured funding for building alterations to facilitate socially distanced access for clients.

The Trustees take the view that the uncertainties related to the pandemic do not cast significant doubt upon the charity's ability to continue as a going concern.

11. 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.

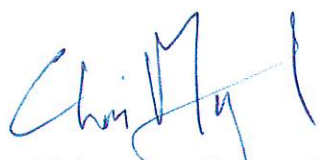
In so far as the trustees are aware:

- 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 10th November 2020 and signed on behalf of the Board:



Christopher Maynard
Chair



Elizabeth Menger
Treasurer

26th November 2020

CITIZENS ADVICE 1066

**INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF CITIZENS ADVICE 1066
FOR THE YEAR ENDED 31 MARCH 2020**

I report to the charity's trustees on my examination of the financial statements of Citizens Advice 1066 (the charity) for the year ended 31 March 2020.

Responsibilities and basis of report

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

Having satisfied myself that the financial statements of the charity 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 the charity's financial statements carried out under section 145 of the Charities Act 2011 (the 2011 Act). In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent examiner's statement

Since the charity'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 ICAEW, which is one of the listed bodies.

I have completed my examination. I confirm that no material 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 charity as required by Section 386 of the 2006 Act; or
2. the financial statements do not accord with those records; or
3. the financial statements 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;
4. the financial statements 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 financial statements to be reached.



Peter Watters FCA BFP
McPhersons CFG Limited
Chartered Accountants
23 St Leonards Road
Bexhill-on-Sea
East Sussex TN40 1HH

Date: 7-12-2020

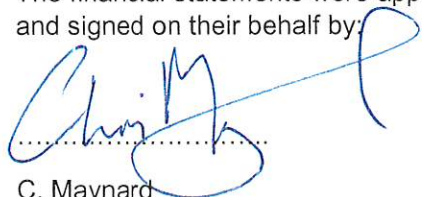
BALANCE SHEET
(including statement of financial position)
As at 31 March 2020

	Note	Total 2020 £	Total 2019 £
Fixed Assets			
Tangible Fixed Assets	11	<u>24,129</u>	<u>27,465</u>
Current Assets			
Debtors	12	85,305	110,350
Cash at bank and in hand		<u>37,129</u>	<u>2,642</u>
		122,434	112,992
Liabilities			
Creditors - amounts falling due within one year	13	<u>(47,172)</u>	<u>(72,545)</u>
Net Current Assets		<u>75,263</u>	<u>40,447</u>
Provisions for liabilities	14	<u>(7,000)</u>	<u>-</u>
Net assets	15	<u>92,392</u>	<u>67,912</u>
Funds of the Charity			
Unrestricted funds		92,392	65,844
Restricted Funds	16	-	2,068
		<u>92,392</u>	<u>67,912</u>

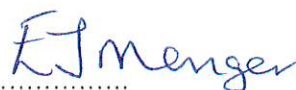
For the year ending 31 March 2020 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

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 21 to 30 form part of these financial statements

The financial statements were approved and authorised for issue by the Board on 10 November 2020 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 2020

	Note	Unrestricted funds £	Restricted funds £	Total funds 2020 £	Total funds 2019 £
Income from:	1b				
Donations and legacies	2	19,137	-	19,137	501
Charitable activities	3	232,108	106,772	338,880	400,111
Other (<i>including fundraising</i>)	4	8,867	-	8,867	7,279
Total Income		<u>260,112</u>	<u>106,772</u>	<u>366,884</u>	<u>407,891</u>
Expenditure on:					
Charitable activities	5	217,905	124,499	342,404	417,904
Total Expenditure		<u>217,905</u>	<u>124,499</u>	<u>342,404</u>	<u>417,904</u>
Net movement in funds for the year		42,207	(17,727)	24,480	(10,013)
Transfers between funds	16	(15,659)	15,659	-	-
Other gains / (losses)					(576)
Net movement in funds for the year		<u>26,548</u>	<u>(2,068)</u>	<u>24,480</u>	<u>(10,589)</u>
Reconciliation of funds:					
Balances brought forward	16	<u>65,844</u>	<u>2,068</u>	<u>67,912</u>	<u>78,501</u>
Balances carried forward		<u>92,392</u>	<u>-</u>	<u>92,392</u>	<u>67,912</u>

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 2019 £	Total funds 2018 £
Income from:				
Donations and legacies	501	-	501	443
Charitable activities	74,334	325,777	400,111	389,261
Other (<i>including fundraising</i>)	6,476	803	7,279	3,732
Total Income	81,311	326,580	407,891	393,436
Expenditure on:				
Charitable activities	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	(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	78,501	-	78,501	131,557
Balances carried forward	65,844	2,068	67,912	78,501

STATEMENT OF CASH FLOW**As at 31 March 2020****STATEMENT OF CASH FLOWS**

	2020	2019
	£	£
Net cash used in operating activities		
Net movement in funds for the reporting period	24,480	(10,589)
Adjustments for:		
Depreciation Charges	7,039	1,446
Other gains / (losses)		576
Decrease/(increase) in debtors	25,045	(7,241)
(Decrease)/increase in creditors	(18,373)	27,640
Net cash (used by)/provided by operating activities	38,191	11,832
Cash flows from investing activities		
Purchase of fixed assets	(3,704)	(28,911)
Proceeds of fixed asset disposals		-
	(3,704)	(28,911)
Total net cash (used by)/provided by operating and investing activities	34,487	(17,078)
Cash and cash equivalents at the beginning of the year	2,642	20,296
Change in cash and cash equivalents due to exchange rate movements		(576)
Total cash and cash equivalents at the end of the year	37,129	2,642

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2020

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NOTES TO THE FINANCIAL STATEMENTS (contd.)

For the year ended 31 March 2019

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.
 - 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:

NOTES TO THE FINANCIAL STATEMENTS (contd.)

For the year ended 31 March 2019

- 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.

The charity is not registered for VAT. All VAT payable is charged to the same expenditure heading as the associated underlying costs.

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.

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.

NOTES TO THE FINANCIAL STATEMENTS (contd.)

For the year ended 31 March 2019

2 Donations and legacies

	Unrestricted £	Restricted £	Total 2020 £	Total 2019 £
Voluntary income				
Donations	19,137		19,137	501
	<u>19,137</u>	<u>-</u>	<u>19,137</u>	<u>501</u>

3 Income from Charitable Activities

	Unrestricted £	Restricted £	Total 2020 £	Total 2019 £
Awards For All			-	7,500
Big energy saving week			-	4,000
BHT			-	3,667
Energy Advice Programme		15,000	15,000	-
Energy Best Deal Extra			-	8,894
Financial Capability		3,672	3,672	41,932
Hastings Borough Council	41,340		41,340	45,292
Help to Claim (via National CA)		35,140	35,140	3,547
Foreshore Trust (Law Clinics)		442	442	3,975
Money Advice Service		52,518	52,518	52,010
SHINE (Interreg 2 Seas)	63,713		63,713	62,354
Sussex Community Foundation / Larson Trust			-	5,000
East Sussex County Council (Warm Home Check Service)	112,405		112,405	47,912
Department for BEIS (Warmer Sussex)	14,400		14,400	9,935
East Sussex County Council Better Together (Welfare benefit for debt projects)		-	-	102,547
Other Grants	<u>250</u>	<u>-</u>	<u>250</u>	<u>1,546</u>
	<u>232,108</u>	<u>106,772</u>	<u>338,880</u>	<u>400,111</u>

4 Other Income

	Unrestricted £	Restricted £	Total 2020 £	Total 2019 £
Activities for generating funds				
Legal Walk			-	1,227
Other fundraising income	8,857		8,857	4,570
Investment income				
Bank Interest received	-		-	13
Miscellaneous Income	<u>10</u>	<u>-</u>	<u>10</u>	<u>1,469</u>
	<u>8,867</u>	<u>-</u>	<u>8,867</u>	<u>7,279</u>

CITIZENS ADVICE 1066

NOTES TO THE FINANCIAL STATEMENTS (contd.)

For the year ended 31 March 2019

5 Expenditure on charitable activities by fund

Charitable Activity	Unrestricted	Restricted	Total 2020	Unrestricted	Restricted	Total 2019
	£	£	£	£	£	£
Generalist Advice and Information	53,244	-	53,244	83,215	-	83,215
Money and Debt Advice	-	106,893	106,893	-	202,042	202,042
Energy Projects	160,410	14,696	175,106	-	130,740	130,740
Sundry Projects	4,251	2,910	7,161	-	1,907	1,907
	217,905	124,499	342,404	83,215	334,689	417,904

6 Analysis of expenditure on charitable activities-Current Year

	Allocation* /Apportionment**	Basis	Generalist Advice and Information	Money and Debt Advice	Energy Projects	Sundry Projects	Total 2020	Total 2019
			£	£	£	£	£	£
Direct costs:								
Salaries	Direct*		21,526	83,681	112,882	1,422	219,511	275,179
Staff & volunteers	Direct*		4,728	1,067	7,948	-	13,743	6,163
Other costs	Direct*		(449)	1,171	26,217	4,251	31,190	59,973
Support costs	Staff & volunteer hours**		27,439	20,974	28,059	1,488	77,960	76,589
			53,244	106,893	175,106	7,161	342,404	417,904
Support Costs:								
Salaries	Staff & volunteer hours**		4,922	3,593	4,275	312	13,102	
Staff & volunteers	Staff & volunteer hours**		368	276	392	5	1,041	
Office costs	Staff & volunteer hours**		12,968	9,888	12,753	855	36,464	
Premises costs	Staff & volunteer hours**		7,888	6,066	8,591	310	22,855	
Governance costs	Staff & volunteer hours**		454	445	888	1	1,788	
Other costs	Staff & volunteer hours**		839	706	1,160	5	2,710	
			27,439	20,974	28,059	1,488	77,960	

6b Analysis of expenditure on charitable activities-Prior Year

	Allocation* /Apportionment**	Basis	Generalist Advice and Information	Money and Debt Advice	Energy Projects	Sundry Project s	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	0
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
			83,215	202,042	130,740	1,907	417,904	446,492

NOTES TO THE FINANCIAL STATEMENTS (contd.)

For the year ended 31 March 2019

6b Analysis of expenditure on charitable activities-Prior Year continued

	Allocation* /Apportionment** Basis	Generalist Advice and Information	Money and Debt Advice	Energy Projects	Sundry Projects	Total 2019
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
		27,014	34,246	15,168	161	76,589

7 Net incoming resources for the year

	2020	2019
	£	£
This is stated after charging:		
Operating leases – land and buildings	1,250	4,053
Operating leases – other	1,395	1,584
Independent Examiners' remuneration:		
- Independent Examination	1,400	1,050
Depreciation charge	7,039	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 £nil (2019 £20) were reimbursed to members of the Trustee Board

9 Staff Costs

	2020	2019
	£	£
Wages and salaries	219,415	279,390
Social security costs	9,037	18,634
Pension costs	4,161	3,895
	232,613	301,920

10 Employees

The average monthly number of employees during the year was as follows:

	2020	2019
	£	£
Administration	-	-
Operational staff	9	9
	9	9

No employee received remuneration amounting to more than £60,000 in the period (2018/19: 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 2019	28,911	30,575	-	59,485
Additions	151	3,553	-	3,704
Disposals	-	-	-	-
Cost 31 March 2020	29,061	34,128	-	63,189
Depreciation 1 April 2019	1,446	30,575	-	32,021
Charge for the year	6,447	592	-	7,039
Disposals	-	-	-	-
Depreciation 31 March 2020	7,893	31,167	-	39,060
NBV as at 31 March 2020	21,168	2,961	-	24,129
NBV as at 31 March 2019	27,465	-	-	27,465

12 Debtors

	2020 £	2019 £
Net Trade debtors	42,523	68,095
Prepayments	1,202	-
Other Debtors	-	800
Accrued Income	41,580	41,455
	<u>85,305</u>	<u>110,350</u>

13 Creditors - amounts falling due within one year

	2020 £	2019 £
Trade creditors	27,414	35,533
Accruals	19,757	37,012
	<u>47,172</u>	<u>72,545</u>

14 Provision for liabilities

The trustees consider it prudent to build up a provision as a contribution to the repairs and refurbishment of the buildings the charity occupies - as indicated in the lease

7,000

-

15 Analysis of net assets between funds

	Unrestricted £	Restricted £	2020 Total £	2019 £
Tangible Fixed Assets	24,129	-	24,129	27,465
Current Assets	122,434	-	122,434	112,992
Current Liabilities & Provisions	(54,172)	-	(54,172)	(72,545)
	<u>92,392</u>	<u>-</u>	<u>92,392</u>	<u>67,912</u>

NOTES TO THE FINANCIAL STATEMENTS (contd.)

For the year ended 31 March 2019

16 Movements in funds-current year

	At 1 Apr 2019 £	Income £	Expenditure £	Transfers £	At 31 Mar 2020 £
Restricted Funds					
MASDAP	-	52,518	63,584	11,066	-
Financial Capability	-	3,672	380	(3,292)	-
Help to Claim (via National Citizens Advice)	-	35,140	42,929	7,789	-
Energy Advice Programme	-	15,000	14,696	(304)	-
Law Clinics	2,068	442	2,910	400	-
Total Restricted Funds	2,068	106,772	124,499	15,659	-
Total Unrestricted funds	65,844	260,112	217,905	(15,659)	92,392
Total Funds	67,912	366,884	342,404	-	92,392

17 Movements in funds-prior 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	-	41,932	(43,224)	1,292	-	-
Help to Claim (via National Citizens Advice)	-	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	-	-
Law Clinics-R	-	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

18 Purpose and nature of restricted funds

- MASDAP: a Debt Advice Project (2016-19) funded by the Money Advice Service (latterly Money and Pensions 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

NOTES TO THE FINANCIAL STATEMENTS (contd.)

For the year ended 31 March 2019

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 CABx 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.

19. 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 £4,161 (2019 £3,895). There were no contributions payable or outstanding at the year end.

20. 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.

21. Operating Lease commitments

At 31st March 2020 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 £6,713

Later than one year and not later than five years £9,319

Later than five years £ nil.

22. Related party transactions

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

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

23. Post balance sheet event

The response to the COVID-19 pandemic is considered to be a non-adjusting event, the financial effect of which cannot reasonably be estimated.

