

REGISTERED COMPANY NUMBER: 07890996 (England and Wales)
REGISTERED CHARITY NUMBER: 1146084

**REPORT OF THE TRUSTEES AND
FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2020
FOR
CITIZENS ADVICE MID-NORTH
YORKSHIRE LIMITED**

**Momentum Taxation and
Accountancy Limited - Statutory Auditor
Harelands Courtyard Offices
Moor Road
Melsonby
Richmond
North Yorkshire
DL10 5NY**

**CITIZENS ADVICE MID-NORTH
YORKSHIRE LIMITED**

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FOR THE YEAR ENDED 31 MARCH 2020**

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**CITIZENS ADVICE MID-NORTH
YORKSHIRE LIMITED**

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2020**

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2020. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

OBJECTIVES AND ACTIVITIES

Objectives and aims

Objectives

The company is a charity and exists to promote its charitable purpose for the benefit of the community in Mid North Yorkshire by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress.

Aims, objectives, strategies and activities

Citizens Advice Bureau Mid-North Yorkshire aims to enable the people within their area to gain access to information, advice and assistance necessary to participate fully within the community. To this end the service strives to ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities or of the services available or through an inability to express their needs effectively. In addition, it endeavours to exercise a responsible influence on the development of social policies and services, both locally and nationally.

The Service does not anticipate any major changes in the next year.

Public benefit

The trustees are satisfied that the charitable activities are in line with the Charities Commission guidance on public benefit.

Significant activities

The principal activity of the Service is the provision of free, confidential and impartial advice, information and counsel to members of the public. This is provided through several service in the area together with outreach centres across Hambleton, Richmond's, Selby and Ryedale. In addition to generalist advice, the following specialist advisory services were provided:

- Delivery of face-to-face debt advice targeted in particular at financially excluded clients
- Financial Capability advice to help people develop the skills and confidence to avoid financial crisis
- Rural Outreach Service assisting clients with a diverse range of problems and issues
- Provision of Welfare Benefits advice across Hambleton, Richmondshire, Ryedale and Selby.
- Provision of Pension Wise, a central Government funded project managed by Citizens Advice National
- Delivery of Winter Health Co-ordination contract, funded by NYCC across the North Yorkshire.
- Provision of Help to Claim support and advise to enable people to claim Universal Credit

Provision of these services is through a variety of channels including face to face, via telephone and through webchat.

Contribution of volunteers

The Bureau receives help and support in the form of voluntary assistance in advising the public and administering the Bureau. Our volunteers contributed 27,902 hours of work to the Bureau during the year. We estimate the value of this help at £474,331.

We extend our thanks to our team of skilled and dedicated staff and volunteers whose commitment to the Bureau has played a major part in its success. Their continuing enthusiasm and hard work has enabled the Bureau to respond to the ever increasing demand for our services.

**CITIZENS ADVICE MID-NORTH
YORKSHIRE LIMITED**

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2020**

STRATEGIC REPORT

Achievement and performance

Charitable activities

During 2019-2020 the Bureau's general activities were mainly financed by grants from North Yorkshire County Council, Hambleton, Richmondshire, Selby and Ryedale District Council. In addition, specific projects were funded by

- Money Advice Service
- Department of Work and Pensions
- The Big Lottery Awards for All and Reaching Communities
- European Social Fund
- Community First
- Two Ridings Community Foundation
- Access to Justice Foundation
- Parish and Town Councils were also financially supportive.

The usual uncertainties created as a result of waiting for decisions from funders have been further compounded by the as yet unknown implications on funding and demand as a result of the Covid-19 pandemic. It is likely that the service will need to adapt to new ways of working to ensure that we remain capable and relevant for the communities which we serve in the area of mid-North Yorkshire.

Financial review

Incoming resources in the year were £1,037,796 (2018-19 £879,785) and, of this total, £573,406 (2018-19 £573,406) related to project restricted activities.

Reserves Policy

The Service is required to ensure that resources are available for each financial year to meet any reasonable foreseeable contingency. In current times it is difficult to make projections of income over extended periods but the Board maintains projections of income for at least two years ahead. It will take steps to ensure that the possible cessation of one or more funding streams would not present so serious a challenge to the future of the Service that it could not be managed so as to continue to provide a best value advice service.

In considering the likely costs that will arise should there be a significant reduction income, the Board have determined that reserves of £184,000 should be maintained which is equivalent to six months normal operating expenditure.

The trustees have designated amounts from unrestricted reserves for the following purposes:

- Contingency reserve - Set aside to cover costs arising from the Bureau's closure e.g. redundancy payments, equipment lease liabilities
- Renovations reserve - Costs of renovations at the Service's freehold and leasehold premises

At the 31 March 2020 the total designated was £118,000.

Funding sources

The Service is extremely grateful to all the above funders, together with North Yorkshire County Council, Hambleton District Council, Richmondshire, Selby and Ryedale and various parish and town councils and other bodies.

Funds in deficit

There were no funds in deficit.

**CITIZENS ADVICE MID-NORTH
YORKSHIRE LIMITED**

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2020**

STRATEGIC REPORT

Future plans

In the continuing financial environment of public spending cuts and welfare reform, our services will continue enable us to investigate improving access by better use of telephone advice and online facilities.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The organisation is a charitable company limited by guarantee incorporated on 22 December 2011 and registered as a charity on 28 February 2012. It commenced trading on 1 April 2012 when it acquired the assets and liabilities of the Hambleton Citizens Advice Bureau and the Richmondshire Citizens Advice Bureau.

The company was established under a Memorandum of Association, which sets out the objects and powers of the charitable company and is governed under its Articles of Association. The maximum liability of each member of the company is £1 and at 31 March 2019 it had 11 members.

Recruitment and appointment of trustees

Members of the Board

Members of the Board who are directors for the purpose of company law and trustees for the purpose of charity law, who served during the year and up to the date of this report, are given on page 1.

The maximum number of trustees is fifteen and the minimum is three. Appointment is by election at the Annual General Meeting or by being co-opted by the Board, provided that, on appointment the total number of co-opted trustees does not exceed one third of the total number of trustees.

All elected trustees shall retire from office at the third annual general meeting following the annual general meeting at which they were elected but may be re-elected. All co-opted trustees shall retire from office at the third annual general meeting following the meeting of the Board at which they were appointed but may then be elected or reappointed.

The charity wishes its Board to be representative of the local communities as well as containing the range of skills necessary to provide leadership and good governance. All trustees give their time voluntarily and any expenses reclaimed by trustees are set out in the notes to the financial statements.

Organisational structure

The Board is responsible for setting the strategic direction of the Bureau and it meets quarterly to administer the charity. Only trustees may vote at these meetings, but they are assisted in their decision making by recommendations from the various sub-committees and by the advice of representatives from staff, volunteers and funders who attend the meetings.

The Chief Executive is appointed by the Board to manage the day to day operations of the charity. Full details of the current staff, volunteers and board observers are provided in the Bureau's annual report.

Induction and training of new trustees

Trustees are recruited and trained in accordance with Citizens Advice policies and procedures.

Related parties

Each CAB must be a member of the national organisation 'Citizens Advice' and, to comply with the membership criteria, must meet strictly audited standards of service and delivery annually.

The charity's Chairman and Chief Executive are directors of Citizens Advice North Yorkshire and York which co-ordinates regional Citizens Advice activities.

**CITIZENS ADVICE MID-NORTH
YORKSHIRE LIMITED**

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2020**

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number
07890996 (England and Wales)

Registered Charity number
1146084

Registered office
277 High Street
North End
Northallerton
North Yorkshire
DL7 8DW

Trustees

Carl Anthony Les	Chairman
Mrs Christine Brown	
Councillor Lawrence Grose	
Mr Kevin McGready	
Mr Mark Hoggard	Treasurer
Mr Robert Pringle	Vice Chairman
Mr Martin Charles Collins	
Mrs Janet Elizabeth Sharp	
Mrs Caroline Grant Goodrick	
Ms Melanie Ann Davis	

Company Secretary
Ms Carol Ann Shreeve

Auditors

Momentum Taxation and
Accountancy Limited - Statutory Auditor
Harelands Courtyard Offices
Moor Road
Melsonby
Richmond
North Yorkshire
DL10 5NY

Bankers

CAF Bank Ltd
25 Kings Hill Avenue
Kings Hill
West Malling
Kent
ME19 4JQ

**CITIZENS ADVICE MID-NORTH
YORKSHIRE LIMITED**

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2020**

TRUSTEES RESPONSIBILITY STATEMENT

The trustees (who are also the directors of Citizens Advice Mid-North Yorkshire Limited for the purposes of company law) are responsible for preparing the Report of the Trustees 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 the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- 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 which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

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

This report has been prepared in accordance with the Statement of Recommended Practice "Accounting and Reporting by Charities" as revised in 2005 and in accordance with the section 396 of the Companies Act 2006.

AUDITORS

The auditors, Momentum Taxation and, will be proposed for re-appointment at the forthcoming Annual General Meeting.

Report of the trustees, incorporating a strategic report, approved by order of the board of trustees, as the company directors, on 23 January 2021 and signed on the board's behalf by:



.....
Carl Anthony Les - Trustee

**REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF
CITIZENS ADVICE MID-NORTH
YORKSHIRE LIMITED**

Opinion

We have audited the financial statements of Citizens Advice Mid-North Yorkshire Limited (the 'charitable company') for the year ended 31 March 2020 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2020 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

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

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

Other information

The trustees are responsible for the other information. The other information comprises the information included in the annual report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

- the information given in the Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Trustees has been prepared in accordance with applicable legal requirements.

**REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF
CITIZENS ADVICE MID-NORTH
YORKSHIRE LIMITED**

Matters on which we are required to report by exception

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

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

- adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the Trustees Responsibility Statement, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

Our responsibilities for the audit of the financial statements

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

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

Use of our report

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

REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF
CITIZENS ADVICE MID-NORTH
YORKSHIRE LIMITED

P. Cartwright Momentum Taxation + Accountancy Ltd.

Peter Cartwright (Senior Statutory Auditor)
for and on behalf of Momentum Taxation and
Accountancy Limited - Statutory Auditor
Harelands Courtyard Offices
Moor Road
Melsonby
Richmond
North Yorkshire
DL10 5NY

Date: *25/1/2021*

**CITIZENS ADVICE MID-NORTH
YORKSHIRE LIMITED**

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2020**

		Unrestricted funds	Restricted funds	2020 Total funds	2019 Total funds
	Not es	£	£	£	£
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	78,288	-	78,288	9,367
Charitable activities	5				
General		348,072	572,906	920,978	847,532
Other trading activities	3	37,240	500	37,740	22,521
Investment income	4	<u>790</u>	-	<u>790</u>	<u>365</u>
Total		464,390	573,406	1,037,796	879,785
EXPENDITURE ON					
Charitable activities	6				
General		<u>391,499</u>	<u>514,664</u>	<u>906,163</u>	<u>827,195</u>
NET INCOME		72,892	58,745	131,637	52,590
Transfers between funds	17	<u>5,418</u>	<u>(5,418)</u>	-	-
Net movement in funds		78,310	53,327	131,637	52,590
RECONCILIATION OF FUNDS					
Total funds brought forward		293,963	397,460	691,423	638,833
TOTAL FUNDS CARRIED FORWARD		<u><u>372,273</u></u>	<u><u>450,787</u></u>	<u><u>823,060</u></u>	<u><u>691,423</u></u>

The notes form part of these financial statements

**CITIZENS ADVICE MID-NORTH
YORKSHIRE LIMITED**

**BALANCE SHEET
AT 31 MARCH 2020**

	Not es	Unrestricted funds £	Restricted funds £	2020 Total funds £	2019 Total funds £
FIXED ASSETS					
Tangible assets	13	-	330,944	330,944	344,667
CURRENT ASSETS					
Debtors	14	35,446	-	35,446	25,408
Cash at bank and in hand		<u>449,719</u>	<u>119,843</u>	<u>569,562</u>	<u>374,281</u>
		485,165	450,787	935,952	744,356
CREDITORS					
Amounts falling due within one year	15	(112,892)	-	(112,892)	(52,933)
NET CURRENT ASSETS					
		<u>372,273</u>	<u>450,787</u>	<u>823,060</u>	<u>691,423</u>
TOTAL ASSETS LESS CURRENT LIABILITIES					
		<u>372,273</u>	<u>450,787</u>	<u>823,060</u>	<u>691,423</u>
NET ASSETS					
		<u>372,273</u>	<u>450,787</u>	<u>823,060</u>	<u>691,423</u>
FUNDS					
	16-17				
Unrestricted funds				372,273	293,963
Restricted funds				<u>450,787</u>	<u>397,460</u>
TOTAL FUNDS					
				<u>823,060</u>	<u>691,423</u>

The financial statements were approved by the Board of Trustees on 23rd July 2020 and were signed on its behalf by:



Carl Anthony Les -Trustee

The notes form part of these financial statements

**CITIZENS ADVICE MID-NORTH
YORKSHIRE LIMITED**

**CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 MARCH 2020**

		2020	2019
	Notes	£	£
Cash flows from operating activities:			
Cash generated from operations	1	<u>191,400</u>	<u>77,913</u>
Net cash provided by (used in) operating activities		<u>191,400</u>	<u>77,913</u>
Cash flows from investing activities:			
Interest received		<u>791</u>	<u>364</u>
Net cash provided by (used in) investing activities		<u>791</u>	<u>364</u>
Change in cash and cash equivalents in the reporting period		<u>192,191</u>	<u>78,277</u>
Cash and cash equivalents at the beginning of the reporting period	2	<u>377,369</u>	<u>299,092</u>
Cash and cash equivalents at the end of the reporting period	2	<u>569,560</u>	<u>377,369</u>

The notes form part of these financial statements

**CITIZENS ADVICE MID-NORTH
YORKSHIRE LIMITED**

**NOTES TO THE CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 MARCH 2020**

1. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2020	2019
	£	£
Net income for the reporting period (as per the statement of financial activities)	131,637	55,679
Adjustments for:		
Depreciation charges	10,636	8,677
Interest received	(794)	(365)
Increase in debtors	(10,038)	(16,583)
Increase in creditors	<u>59,959</u>	<u>30,505</u>
Net cash provided by (used in) operating activities	<u>191,400</u>	<u>77,913</u>

2. ANALYSIS OF CASH AND CASH EQUIVALENTS

	2020	2019
	£	£
Cash in hand	210	761
Notice deposits (less than 3 months)	<u>569,350</u>	<u>376,608</u>
Total cash and cash equivalents	<u>569,560</u>	<u>377,369</u>

3. ANALYSIS OF CHANGES IN NET FUNDS

	At 1/4/19	Cash flow	At 31/3/20
	£	£	£
Net cash			
Cash at bank and in hand	<u>377,369</u>	<u>192,191</u>	<u>569,560</u>
	<u>377,369</u>	<u>192,191</u>	<u>569,560</u>
Total	<u>377,369</u>	<u>192,191</u>	<u>569,560</u>

**CITIZENS ADVICE MID-NORTH
YORKSHIRE LIMITED**

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2020**

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Freehold property	- 2% on cost
Plant & Machinery	-20% on cost
Motor Vehicles	-25% on cost

Taxation

The charitable charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. DONATIONS AND LEGACIES

	2020	2019
	£	£
Donations	<u>78,288</u>	<u>9,367</u>

**CITIZENS ADVICE MID-NORTH
YORKSHIRE LIMITED**

**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 MARCH 2020**

3. OTHER TRADING ACTIVITIES

	2020	2019
	£	£
Room hire/Misc income	<u>37,740</u>	<u>22,521</u>

4. INVESTMENT INCOME

	2020	2019
	£	£
Deposit account interest	<u>790</u>	<u>365</u>

5. INCOME FROM CHARITABLE ACTIVITIES

	2020	2019
	£	£
Restricted Funds		
MASDAP	52,032	52,010
Pension wise	144,750	105,316
Rural Reach	-	40,993
ESF Action	49,068	90,300
Advice Matters	24,098	97,532
Winter Health	77,415	76,125
Aged Veterans	16,732	16,724
Help to claim	81,433	10,394
Advice Bus	-	5,200
Access to Justice	30,000	-
S'dale & W'dale Recovery Fund	7,695	-
Rural Advice Bus	89,683	-
	<u>572,906</u>	<u>494,594</u>
Unrestricted Funds		
Richmondshire District Council	35,480	30,480
Town Councils	7,800	7,250
Hambleton District Council	27,450	27,450
Financial Development	15,170	22,564
Selby District Council	43,750	38,275
Selby Town Council	12,500	12,500
North Yorkshire County Council	155,016	153,481
Locality Grants	750	813
Ryedale District Council	48,100	60,125
Screwfix Foundation	2,056	-
	<u>349,072</u>	<u>352,938</u>
	<u>920,978</u>	<u>847,532</u>

**CITIZENS ADVICE MID-NORTH
YORKSHIRE LIMITED**

**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 MARCH 2020**

6. CHARITABLE ACTIVITIES COSTS

	Direct costs (See note 7)	Support costs (See note 8)	Totals
	£	£	£
Costs	<u>820,864</u>	<u>85,299</u>	<u>906,163</u>

7. DIRECT COSTS OF CHARITABLE ACTIVITIES

	2020 £	2019 £
Staff costs	690,349	598,898
Rent & Rates	36,350	29,481
Insurance	1,051	332
Light and heat	17,194	20,989
Volunteer Expenses	20,760	28,794
Staff Travel	16,614	18,664
Staff Training	2,567	2,416
Staff Recruitment	219	533
Repairs & Maintenance	28,112	25,547
Depreciation	<u>7,648</u>	<u>8,001</u>
	<u>820,864</u>	<u>733,655</u>

8. SUPPORT COSTS

	Management £	Finance £	Other £	Governance costs £	Totals £
Costs	<u>69,438</u>	<u>1,900</u>	<u>2,989</u>	<u>10,972</u>	<u>85,299</u>

Support costs, included in the above, are as follows:

Management

	2020 £	2019 £
Insurance	1,689	2,678
Telephone	16,008	17,752
Postage and stationery	13,230	13,892
Sundries	5,490	6,210
Reference Materials	11,667	8,886
IT Equipment & Support	9,405	9,131
Publicity	2,749	2,519
Partnership payments	<u>9,200</u>	<u>21,300</u>
	<u>69,438</u>	<u>82,368</u>

**CITIZENS ADVICE MID-NORTH
YORKSHIRE LIMITED**

**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 MARCH 2020**

8. SUPPORT COSTS - continued

Finance

	2020	2019
	£	£
Trustees' expenses	-	25
Bank charges	60	280
ESF/ATI Project Participant Expenses	<u>1,840</u>	<u>3,923</u>
	<u>1,900</u>	<u>4,228</u>

Other

	2020	2019
	£	£
Depreciation of tangible fixed assets	<u>2,989</u>	<u>676</u>

Governance costs

	2020	2019
	£	£
Accountancy and legal fees	3,721	1,080
Payroll & Consultancy fees	<u>7,251</u>	<u>6,477</u>
	<u>10,972</u>	<u>7,557</u>

9. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2020	2019
	£	£
Depreciation - owned assets	<u>13,723</u>	<u>8,677</u>

10. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2020 nor for the year ended 31 March 2019.

Trustees' expenses

	2020	2019
	£	£
Trustees' expenses	<u>-</u>	<u>25</u>

There were no trustees' expenses paid for the year ended 31 March 2020.

**CITIZENS ADVICE MID-NORTH
YORKSHIRE LIMITED**

**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 MARCH 2020**

11. STAFF COSTS

	£
Wages	688,159

The average monthly number of employees during the period was as follows:
Full time Equivalent 26

12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	9,367	-	9,367
Charitable activities			
General	352,939	494,593	847,532
Other trading activities	20,616	1,905	22,521
Investment income	<u>365</u>	<u>-</u>	<u>365</u>
Total	383,287	496,498	879,785
EXPENDITURE ON			
Charitable activities			
General	<u>326,666</u>	<u>500,529</u>	<u>827,195</u>
Total	326,666	500,529	827,195
NET INCOME	56,621	(4,031)	52,590
Transfers between funds	<u>958</u>	<u>(958)</u>	<u>-</u>
Net movement in funds	57,579	(4,989)	52,590
RECONCILIATION OF FUNDS			
Total funds brought forward	<u>236,384</u>	<u>402,449</u>	<u>638,833</u>
 TOTAL FUNDS CARRIED FORWARD	 <u><u>293,963</u></u>	 <u><u>397,460</u></u>	 <u><u>691,423</u></u>

**CITIZENS ADVICE MID-NORTH
YORKSHIRE LIMITED**

**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 MARCH 2020**

13. TANGIBLE FIXED ASSETS

	Freehold property £	Improvements to property £	Plant and machinery £	Motor vehicles £	Totals £
COST					
At 1 April 2019 and 31 March 2020	<u>333,621</u>	<u>51,943</u>	<u>5,692</u>	<u>9,240</u>	<u>400,496</u>
DEPRECIATION					
At 1 April 2019	48,737	2,078	5,014	-	55,829
Charge for year	<u>9,696</u>	<u>1,039</u>	<u>678</u>	<u>2,310</u>	<u>13,723</u>
At 31 March 2020	<u>58,433</u>	<u>3,117</u>	<u>5,692</u>	<u>2,310</u>	<u>69,552</u>
NET BOOK VALUE					
At 31 March 2020	<u>275,188</u>	<u>48,826</u>	<u>-</u>	<u>6,930</u>	<u>330,944</u>
At 31 March 2019	<u>284,884</u>	<u>49,865</u>	<u>678</u>	<u>9,240</u>	<u>344,667</u>

14. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2020 £	2019 £
Prepayments and accrued income	28,993	18,158
Prepayments	<u>6,453</u>	<u>7,250</u>
	<u>35,446</u>	<u>25,408</u>

15. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2020 £	2019 £
Social security and other taxes	10,445	10,829
Other creditors	3,885	5,392
Accruals and deferred income	84,480	24,098
Accrued expenses	<u>14,082</u>	<u>12,614</u>
	<u>112,892</u>	<u>52,933</u>

**CITIZENS ADVICE MID-NORTH
YORKSHIRE LIMITED**

**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 MARCH 2020**

16. MOVEMENT IN FUNDS

	At 1/4/19 £	Net movement in funds £	Transfers between funds £	At 31/3/20 £
Unrestricted funds				
General fund	88,067	86,346	12,573	186,986
Premises	-	7,155	(7,155)	-
Designated	130,950	-	-	130,950
Financial Development	53,470	(2,912)	-	50,557
Selby Fixed Assets	679	(679)	-	-
NYCC	<u>20,797</u>	<u>(17,017)</u>	<u>-</u>	<u>3,780</u>
	293,963	72,893	5,418	372,273
Restricted funds				
Building	331,661	(7,648)	-	324,013
Pension wise	4,746	(4,746)	-	-
MASDAP	-	2,724	(2,724)	-
Rural Reach	-	26,948	-	26,948
ESF Action Towards Inclusion	(2,315)	3,271	(956)	-
Selby Advice Network	1,883	(773)	-	1,110
Winter Health	41,629	7,218	-	48,847
Advice Matters	3,308	(1,586)	(1,722)	-
Aged Veterans	5,618	7,428	-	13,046
Help to Claim	1,690	(149)	-	1,541
Fixed Assets	9,240	(2,310)	-	6,930
Access to Justice	-	28,352	-	28,352
S'dale and W'dale Recovery Fund	<u>-</u>	<u>16</u>	<u>(16)</u>	<u>-</u>
	397,460	58,745	(5,418)	450,787
TOTAL FUNDS	<u>691,423</u>	<u>131,637</u>	<u>-</u>	<u>823,060</u>

**CITIZENS ADVICE MID-NORTH
YORKSHIRE LIMITED**

**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 MARCH 2020**

16. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	280,136	(193,790)	86,346
Premises	13,568	(6,413)	7,155
Financial Development	15,671	(18,583)	(2,912)
NYCC	155,016	(172,033)	(17,017)
Selby Fixed Assets	-	(679)	(679)
	<u>464,391</u>	<u>(391,498)</u>	<u>72,893</u>
Restricted funds			
Pension wise	144,750	(149,496)	(4,746)
MASDAP	52,031	(49,307)	2,724
Rural Reach	89,683	(62,737)	26,946
ESF Action Towards Inclusion	49,068	(45,797)	3,271
Selby Advice Network	-	(774)	(773)
Winter Health	77,915	(70,697)	7,218
Advice Matters	24,098	(25,684)	(1,586)
Aged Veterans	16,733	(9,305)	7,428
Help to Claim	81,434	(81,582)	(148)
Access to Justice	30,001	(1,649)	28,352
S'dale and W'dale Recovery Fund	7,695	(7,679)	16
Building	-	(7,648)	(7,648)
Fixed Assets	-	(2,310)	(2,310)
	<u>573,409</u>	<u>(514,665)</u>	<u>58,744</u>
TOTAL FUNDS	<u><u>1,037,800</u></u>	<u><u>(906,163)</u></u>	<u><u>131,637</u></u>

**CITIZENS ADVICE MID-NORTH
YORKSHIRE LIMITED**

**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 MARCH 2020**

16. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1/4/18 £	Net movement in funds £	Transfers between funds £	At 31/3/19 £
Unrestricted Funds				
General fund	58,880	22,472	6,715	88,067
Fixed Assets	1,355	(676)	-	679
Premises	-	10,222	(10,222)	-
Designated	130,950	-	-	130,950
Financial Development	43,016	10,454	-	53,470
NYCC	2,183	18,614	-	20,797
Renovations	-	(4,465)	4,465	-
	<u>236,384</u>	<u>56,621</u>	<u>958</u>	<u>293,963</u>
Restricted Funds				
Advice Service Fund	-	(2,127)	2,127	-
Building	342,751	(11,090)	-	331,661
Pension wise	(116)	4,862	-	4,746
MASDAP	-	1,528	(1,528)	-
Rural Reach	3,672	(3,174)	(498)	-
ESF Action Towards Inclusion	(2,455)	140	-	(2,315)
Selby Advice Network	2,625	(742)	-	1,883
Bus & Refurb	8,560	(7,501)	(1,059)	-
Winter Health	26,846	14,783	-	41,629
Advice Matters	5,321	(2,013)	-	3,308
Aged Veterans	6,005	(387)	-	5,618
Help to Claim	-	1,690	-	1,690
Fixed Assets	<u>9,240</u>	<u>-</u>	<u>-</u>	<u>9,240</u>
	<u>402,449</u>	<u>(4,031)</u>	<u>(958)</u>	<u>397,460</u>
TOTAL FUNDS	<u><u>638,833</u></u>	<u><u>52,590</u></u>	<u><u>-</u></u>	<u><u>691,423</u></u>

**CITIZENS ADVICE MID-NORTH
YORKSHIRE LIMITED**

**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 MARCH 2020**

16. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	195,794	(173,322)	25,472
Fixed Assets		(676)	(676)
Premises	11,447	(1,225)	10,222
Financial Development	22,564	(12,110)	10,454
NYCC	153,482	(134,868)	18,614
Renovations	-	(4,465)	(4,465)
	<u>383,287</u>	<u>(326,666)</u>	<u>56,621</u>
Restricted funds			
Advice Service Fund	5,201	(7,328)	(2,127)
Pension wise	105,317	(100,455)	4,862
MASDAP	52,009	(50,481)	1,528
Rural Reach	40,992	(44,166)	(3,174)
ESF Action Towards Inclusion	90,300	(90,160)	140
Selby Advice Network	-	(742)	(742)
Bus & Refurb	-	(7,501)	(7,501)
Winter Health	78,030	(63,247)	14,783
Advice Matters	97,531	(99,544)	(2,013)
Aged Veterans	16,724	(17,111)	(387)
Help to Claim	10,394	(8,704)	1,690
Building	-	(11,090)	(11,090)
	<u>496,498</u>	<u>(500,529)</u>	<u>(4,031)</u>
TOTAL FUNDS	<u><u>879,785</u></u>	<u><u>(827,195)</u></u>	<u><u>52,590</u></u>

**CITIZENS ADVICE MID-NORTH
YORKSHIRE LIMITED**

**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 MARCH 2020**

17. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined position is as follows:

	At 1/4/18 £	Net movement in funds £	Transfers between funds £	At 31/3/20 £
Unrestricted funds				
General fund	58,880	108,817	19,288	186,986
Premises	-	17,377	(17,377)	-
Designated	130,950	-	-	130,950
Financial Development	43,016	7,542	-	50,558
Selby Fixed Assets	1,355	(1,355)	-	-
NYCC	2,183	1,597	-	3,780
Renovations	-	(4,465)	4,465	-
	<u>236,384</u>	<u>129,513</u>	<u>6,376</u>	<u>372,273</u>
Restricted funds				
Advice Service Fund	-	(2,127)	2,127	-
Building	342,751	(18,738)	-	324,013
Pension wise	(116)	116	-	-
MASDAP	-	4,252	(4,252)	-
Rural Reach	3,672	(3,174)	(498)	-
ESF Action Towards Inclusion	(2,455)	3,411	(956)	-
Rural Advice Bus	-	26,948	-	26,948
Selby Advice Network	2,625	(1,516)	-	1,109
Bus & Refurb	8,560	(7,501)	(1,059)	-
Winter Health	26,846	22,001	-	48,847
Advice Matters	5,321	(3,599)	(1,722)	-
Aged Veterans	6,005	7,041	-	13,046
Help to Claim	-	1,541	-	1,541
Fixed Assets	9,240	(2,310)	-	6,930
Access to Justice	-	28,352	-	28,352
S'dale and W'dale Recovery Fund	-	16	(16)	-
	<u>402,449</u>	<u>54,713</u>	<u>(6,376)</u>	<u>450,787</u>
TOTAL FUNDS	<u>638,833</u>	<u>184,227</u>	<u>-</u>	<u>823,060</u>

**CITIZENS ADVICE MID-NORTH
YORKSHIRE LIMITED**

**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 MARCH 2020**

17. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	475,930	(367,113)	108,817
Fixed Assets	-	(1,355)	(1,355)
Premises	25,015	(7,638)	17,377
Financial Development	38,235	(30,693)	7,542
NYCC	308,498	(306,901)	1,597
Renovations	-	(4,465)	(4,465)
	<u>847,678</u>	<u>(718,165)</u>	<u>129,513</u>
Restricted funds			
Advice Service Fund	5,201	(7,328)	(2,127)
Pension wise	250,067	(249,951)	116
MASDAP	104,040	(99,788)	4,252
Rural Reach	130,676	(106,903)	23,772
ESF Action Towards Inclusion	139,368	(135,957)	3,411
Selby Advice Network	-	(1,516)	(1,515)
Winter Health	155,945	(133,944)	22,001
Advice Matters	121,629	(125,228)	(3,599)
Aged Veterans	33,457	(26,416)	7,041
Help to Claim	91,828	(90,286)	1,542
Access to Justice	30,001	(1,649)	28,352
S'dale and W'dale Recovery Fund	7,695	(7,679)	16
Building	-	(18,738)	(18,738)
Bus & Refurb	-	(7,501)	(7,501)
Fixed Assets	-	(2,310)	(2,310)
	<u>1,069,908</u>	<u>(1,015,195)</u>	<u>54,713</u>
TOTAL FUNDS	<u><u>1,917,586</u></u>	<u><u>(1,733,360)</u></u>	<u><u>184,227</u></u>

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 MARCH 2020

18. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2020.

19. PURPOSES OF RESTRICTED FUNDS

Building

The fund was used to purchase the freehold property at Northallerton which would be refundable to the Big Lottery on subsequent disposal of the property. The balance will fund the future depreciation of the freehold property and other fixed assets purchased with the funding.

Money Advice Service Debt Advice Project (MASDAP)

This fund is to provide advice to individuals experiencing financial difficulty in the Hambleton and Richmondshire areas.

Welfare Benefits

This fund is for promoting the uptake of welfare benefits.

The Big Lottery Fund (Rural Reach)

This fund is a continuation of the Reaching Richmondshire fund to provide a service offering advice and support to people residing in the rural communities of Hambleton and Richmondshire via outreach, home visits, telephone and email.

Pension Wise

This is a project to provide information on pension access rights for those who are aged 55 years and over across the whole of North Yorkshire and York.

The Big Lottery Fund (Advice Matters)

Based in Selby, the project delivers welfare benefits and debt advice to individuals and to front line workers in other organisations. The funding also enables us to recruit and train volunteers to deliver advice on any matter.

Action Towards Inclusion

Action Towards Inclusion is a project in York, North Yorkshire and East Riding over the next 3 years which is part of the national Building Better Opportunities programme, funded by the Big Lottery Fund and European Social Fund.

It will see 60+ organisations engage with and provide mentoring and support around health, finance and skills to 2,000 of the most disadvantaged individuals in the community experiencing a range of complex challenges. Participants will be economically inactive or unemployed and through the project we will support individuals to overcome barriers and move closer towards employment as well as addressing a range of social issue such as poverty and social exclusion.

Army Covenant Aged Veterans Fund

CAMNY is one of 14 partners that are supporting veterans across North Yorkshire providing practical support and companionship to improve older veteran's well-being and services to assist individuals in their needs.

Warm & Well in North Yorkshire

Funded by NYCC as part of the Winter Health Partnership enables NYCC to meet their public health requirements to provide a countrywide single point to gather referrals and to tackle the causes of fuel poverty and excess winter deaths.

Help to Claim

Funded by the DWP to provide support and advice for individuals claiming Universal Credit for the first time.

**CITIZENS ADVICE MID-NORTH
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**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 MARCH 2020**

19. PURPOSES OF RESTRICTED FUNDS cont

Swaledale and Wensleydale Recovery Fund

Thanks to the grant from the Two Riding foundation when flooding hit homes in the Richmondshire area We were able to provide information advice and support around how people could claim from funding available and deals with issues such as insurance and housing in the future.

Rural Advice Bus

This service provides communities in our most hard to reach rural areas in Richmondshire and Hambleton with to large range of services both from ourselves and our partner organisations.

Access to Justice Fund

Helping individuals to access specialist advice and support so that they are more likely to pursue their case. Helping the most vulnerable clients in our community in the area of welfare benefits and rights.

20. PENSION COSTS

The company participates in the National Employment Savings Trust pension scheme which operates on a defined contributions basis. The scheme is open to all employees at any time. The assets of the scheme are held separately from those of the company in the independently administered fund.

There were no contributions payable or outstanding at the year end.