

**Registered Number: 04354628**

**Charity number: 1090669**

**Rushmoor Citizens Advice Bureaux**  
**(A company limited by guarantee)**

**TRUSTEES' REPORT AND FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2019**

*Citizens Advice Rushmoor is the  
operating name of  
**Rushmoor Citizens Advice Bureaux***

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**CONTENTS**

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<b>Reference and administrative details</b>	<b>1 – 2</b>
<b>Trustees' report</b>	<b>3 – 9</b>
<b>Independent auditor's report</b>	<b>10 -12</b>
<b>Statement of financial activities incorporating income and expenditure account</b>	<b>13</b>
<b>Balance Sheet</b>	<b>14</b>
<b>Cash flow statement</b>	<b>15</b>
<b>Notes to the financial statements</b>	<b>16 – 28</b>

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**Rushmoor Citizens Advice Bureaux**  
**(A company limited by guarantee)**

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**TRUSTEES' REPORT**  
**FOR THE YEAR ENDED 31 MARCH 2019**

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**Trustees**

Mr Mark Chatterton (Chair)  
Mr Brian Cottrell (Treasurer)  
Mr Gerald Baker  
Mrs Donna Bone  
Rev Malcolm Cummins (from November 2018)  
Mrs Anne Fillis  
Mrs Janet Field (to November 2018)  
Cllr Mrs Barbara Hurst (to November 2018)  
Mr Andrew Levey (from June 2019)  
Mr William Miller (to January 2019)  
Ms Marybeth Quaintmere (from November 2018)  
Cllr Frank Rust  
Mr Richard Robinson (to November 2018)

**Company registered number**

04354628

**Charity registered number**

1090669

**Website**

[citizensadvicerrushmoor.org.uk](http://citizensadvicerrushmoor.org.uk)

**Registered Office**

Civic Offices  
Farnborough Road  
Farnborough  
Hampshire  
GU14 7JQ

**Chief Executive Officer**

A F Hughes

**Independent auditors**

Brewers  
Chartered Accountants and Statutory Auditors  
Bourne House  
Queen Street  
Gomshall  
Surrey  
GU5 9LY

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**Rushmoor Citizens Advice Bureaux**  
**(A company limited by guarantee)**

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**TRUSTEES' REPORT**  
**FOR THE YEAR ENDED 31 MARCH 2019**

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**Advisers**

**Bankers**

Royal Bank of Scotland  
Farnborough  
Hampshire  
GU14 7NR  
Scottish Widows  
Edinburgh  
EH3 8YJ

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**TRUSTEES' REPORT**  
**FOR THE YEAR ENDED 31 MARCH 2019**

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**OBJECTIVES AND ACTIVITIES**

**a. Policies and Objectives**

As part of the national Citizens Advice network, Rushmoor Citizens Advice Bureaux aims to:

- Provide the advice people need for the problems they face
- Improve the policies and practices that affect people's lives

The charity values diversity, promotes equality and challenges discrimination, and puts clients at the heart of all its activities.

**ACHIEVEMENTS AND PERFORMANCE**

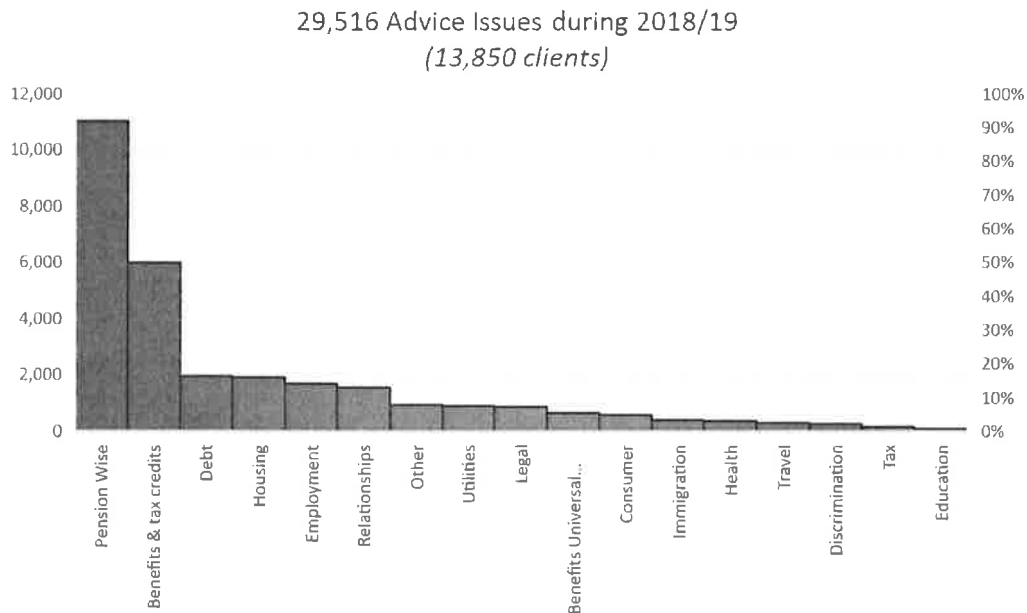
**a. Going Concern**

After making appropriate enquiries, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the Accounting Policies.

**b. Review of Developments, Activities and Achievements**

The Trustees have considered the guidance provided by the Charity Commission regarding public benefit and the work of the charity for this year and for the future.

The chart below shows the distribution of advice issues across the different categories of our service.



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**TRUSTEES' REPORT**  
**FOR THE YEAR ENDED 31 MARCH 2019**

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Overall, advice issues presented to Citizens Advice Rushmoor for 2018/19 totalled 29,516 - an increase of over 28% on the 2017/18 number of 22,974. This significant increase is reflected in all categories, but most striking is the 164% Increase in Universal Credit issues on the previous year. This reflects the national roll out of this benefit, representing a fundamental change to the benefits system. Behind the increase lies the particular challenges this benefit poses for our most vulnerable clients, with digital skills and budgeting issues underlying many of the problems seen. Local partnership working and support has all helped to contribute to a successful launch of our new Help to Claim service in April 2019 which is part of a national DWP and Citizens Advice contract.

In addition to the sharp increase in Universal Credit, we continue to raise concerns on the serious impact of changes to Employment and Support Allowance and Personal Independence Payments on sick and disabled people.

The expertise and quality service delivered by our team of fully trained paid and volunteer staff is absolutely vital, not least to meet the many demands generated by changing welfare benefits laws, complex appeal processes, new legislation and support needs of vulnerable clients. Referrals to the Foodbank continue apace, and our relationship with local partners remains critical to ensure clients have the right support.

Our Pension Wise activity continues to increase – this year by 22% - accounting for 15% of all Citizens Advice Rushmoor's client facing work.

We are continuing to work to achieve the right balance for our service delivery to meet all client needs, protecting our face-to-face service for those who need it, whilst also making sure we improve our telephone response and web-based help.

During 2018/19 over 100 volunteers have worked with us (not including Trustees). Our Trustees strategic aim is to "make Citizens Advice Rushmoor a great place to work and volunteer". It is critical to ensure our volunteers receive the right training and support, as they are consistently helping clients in crisis situations; alongside this, we also work to ensure flexibility and progression for the whole team. We are proud of the strong mix of age, background and ethnicity in our team, with an inclusive approach to ensure equality and diversity across our paid and volunteer workforce. Younger volunteers benefit directly from their experience, gaining skills and confidence to move on to paid work or further education and training.

Most of our client facing work is undertaken by volunteers, bringing an impressive range of life experience and skills to benefit clients; importantly complemented by the consistent training and supervision provided by our paid team. Our "ASK Routine Enquiry" initiative encourages and supports disclosure of domestic abuse; our whole volunteer and staff team is committed to this important work. MoD funding replaced The Royal British Legion funding in February 2019 for our dedicated Domestic Abuse worker, enabling us to continue to provide specialist support to the Nepali Community in this important area, alongside our work to support Foreign and Commonwealth Armed Services families.

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**Rushmoor Citizens Advice Bureaux**  
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**TRUSTEES' REPORT**  
**FOR THE YEAR ENDED 31 MARCH 2019**

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Our specialist staff provide expert help to support dedicated projects and services, the most significant being our Heathlands team, who work with psychiatric inpatients, as well as in community mental health settings. Working closely with health professionals, we make a key contribution to patients' recovery through our expert help to resolve benefits, money and housing problems. Our partnership with Prospect Estate Big Local has expanded this year, supporting a dedicated service in an area with high needs; and The Brain Tumour Charity expansion has resulted from the popularity and great results from our weekly benefits surgery.

The local Broadhurst Trust grant has been renewed, enabling us to continue our advice service at the Wellbeing Centre in Aldershot, directly linking to those with mental health needs. Hosting the monthly "Problem Solving Group" with other local agencies supports wider partnership working, and helps facilitate knowledge sharing and expertise, alongside reducing duplication.

Our CLEAR (Community Learning Empowerment and Resilience) work with the Nepali community has been hugely successful in the last year. We have recruited 14 "champions" who have been trained to deliver and share information with Nepali people in their own language. Through this work, we are helping to overcome the language and cultural barriers to integration and engagement locally.

The national Citizens Advice Performance and Quality Framework sets stringent standards, both on Advice Quality, as well as organisational standards. Our Trustees play an active role in ensuring our Leadership scores remain "excellent", putting Citizens Advice Rushmoor at the forefront of ratings in the national service. This helps to ensure that we can work effectively across the Citizens Advice service, with all the benefits that brings, as well as sustaining a strong local organisation which is effective in meeting community needs.

A significant resource was committed during the last few months of 2018/19 as we entered the detailed planning phase for our move to co-locate in Rushmoor Borough Council's offices. A successful move at the very end of the financial year was testament to the commitment of all involved, reinforcing our ability to work in partnership, with greater visibility and access for clients.

**c. Investment Policy and Performance**

Regular reviews of investment of reserves are undertaken through our Audit Committee, to ensure the most favourable return for the charity. Reserves and running costs are split between Scottish Widows and Royal Bank of Scotland.

**d. Results**

The results for the year and the charity's financial position at the end of the year are shown in the attached financial statements. The financial statements have been prepared in accordance with the Companies Act 2006 and the Financial Reporting Standard applicable in the UK and Republic of Ireland (SORP); and comply with the charity's Memorandum and Articles of Association.

In addition to the direct financial grant and rent detailed in the financial statements, Rushmoor Borough Council also provides much appreciated help in kind, in the form of car parking concessions, meeting rooms and other informal support for services.

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**Rushmoor Citizens Advice Bureaux**  
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**TRUSTEES' REPORT**  
**FOR THE YEAR ENDED 31 MARCH 2019**

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Together, our volunteers dedicate over 40,000 hours every year to helping local people find a way forward. If paid to undertake similar roles, this is valued at £720,461 in 2018/19 [Based on ONS Annual Survey of Hours and Earning] with the public value of volunteering (improved health and wellbeing, overcoming isolation, building skills etc) valued at £447,113. These figures are not included in the financial statements.

We continue to work to improve how we record the outcomes and impact of the service we provide. During 2018/19 our national modelling tool showed the following totals demonstrating the financial impact of our work:

New benefits awards or increases (906 clients)	£5,611,819 (average £6,197 per client)
Debts written off (612 clients, 81% resolved)	£1,513,675 (average £12,263 per client)
Other one off awards or outcomes (293 clients)	£892,175 (£2,430 per client)
Public value (Local Authority, NHS, DWP)*	£15,080,960

\*based on national Citizens Advice adapted version of "New Economy"

### **FINANCIAL REVIEW**

Income in the year amounted to £813,321 with expenditure of £823,764.

We are grateful for all voluntary donations received, included in income. This year, donations included £250 from the Rotary Club of Aldershot; and £272.51 from Rushmoor Community Lottery.

#### **a. Reserves Policy**

The Trustees recognise the need to maintain reserves to ensure Rushmoor Citizens Advice Bureaux meets its statutory and contractual obligations, following Charity Commission guidance and best practice. The Reserves Policy is reviewed annually, and updated in a report to each Trustee Board meeting. Trustees aim to actively manage reserves, recognising the changing operating environment.

The Reserves Policy recognises the need to hold financial reserves to ensure that the charity can continue to operate and meet the needs of clients in the event of unforeseen and potentially financially damaging circumstances arising. This includes recognition of areas such as staff redundancies; sickness cover; uninsured losses and late payment by funders. The policy defines a minimum level for restricted and unrestricted reserves. Designated reserves are allocated through periodic review of requirements, with none currently designated.

Reserves at 31 March 2019 total £290,928 being £240,659 unrestricted reserves and £50,269 restricted reserves.

The Board considers that free reserves (defined as unrestricted reserves less tangible fixed assets) should be maintained at a minimum amount equivalent to three months of the current year's expenditure. The free reserves amount to £240,659 and would cover over 3 months of current year expenditure. The Board considers that the current level is adequate to support current and anticipated levels of activity, to enable it to respond to opportunities and to provide for emergencies.



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**Rushmoor Citizens Advice Bureaux**  
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**TRUSTEES' REPORT**  
**FOR THE YEAR ENDED 31 MARCH 2019**

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**PLANS FOR THE FUTURE**

**a. Outlook and Future Plans**

During 2018/19, Rushmoor Citizens Advice Bureaux reviewed and updated its three-year business and development plan. This is reviewed quarterly by the Trustee Board, and is adjusted to respond to the changing needs of funders, partners and clients. The continuing economic and political uncertainty highlights the importance of maintaining our resilience as an organisation, both for our clients, and for our ability to address future challenges and opportunities.

This is particularly important in the continuing challenge of welfare reform, affecting our clients as outlined above. The national Help to Claim contract for Citizens Advice represents a very new way of working for the service, and is enabling more joined up working to maximise the resources available to help vulnerable clients.

Our updated Funding Strategy recognises the importance of maintaining diverse funding and a flexible response to opportunities.

**TRUSTEES**

The Trustee Board reviewed its skills and effectiveness during 2018/19, including a development day in February, welcoming new members and agreeing key roles for individual trustees. All new trustees receive full training and induction, alongside group learning opportunities, and due focus on compliance on GDPR. A Remuneration Committee meets at least annually to review pay awards, in the context of a regularly updated Remuneration Policy.

**STATEMENT OF INTERNAL CONTROL**

Our Trustee Board oversees the information security of all personal information of our clients, staff, funders and strategic partners that is processed, with our Accounting Officer taking responsibility for overseeing Information Assurance and information risk management. As a local Citizens Advice, we have adopted the national Citizens Advice recommended Information Assurance policy on how we manage risk. We hold joint responsibility for client data that is held in our case management system, with the national Citizens Advice Service. An information assurance management team exists to ensure the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements the General Data Protection Regulation and Data Protection Act 2018.

**RISK STATEMENT**

Trustees take responsibility for quarterly review of risks and action taken to mitigate risks, linking with key staff, individual trustees and reporting to Board meetings. An Audit Committee maintains oversight of governance and risk management, which includes our Health and Safety obligations, Business Continuity planning, financial management and business resilience. In this way, the Trustees have given consideration to the major risks to which the charity is exposed and are satisfied that there are measures in place designed to mitigate those risks.

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**Rushmoor Citizens Advice Bureaux**  
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**TRUSTEES' REPORT**  
**FOR THE YEAR ENDED 31 MARCH 2019**

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**MEMBERS' LIABILITY**

The Members of the charitable company guarantee to contribute an amount not exceeding £1 to the assets of the charity in the event of winding up.

**SMALL COMPANY PROVISIONS**

This report has been prepared in accordance with the special provisions relating to companies subject to the small companies regime within Part 15 of the Companies Act 2006.

**STATEMENT OF TRUSTEES' RESPONSIBILITIES**

The trustees (who are also the directors for the purpose of company law) are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and regulations.

Company law requires the trustees to prepare financial statements for each financial year. Under that law the trustees must prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under company law the trustees must not approve the financial statements unless they are satisfied that they 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 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 judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures 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 to operate.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions and 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 company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

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 financial statements may differ from legislation in other jurisdictions.

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**Rushmoor Citizens Advice Bureaux**  
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**TRUSTEES' REPORT**  
**FOR THE YEAR ENDED 31 MARCH 2019**

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The trustees confirm that so far as they are aware, there is no relevant audit information (as defined by section 418(3) of the Companies Act 2006) of which the charitable company's auditors are unaware. They have taken all the steps that they ought to have taken as trustees in order to make themselves aware of any relevant audit information and to establish that the charitable company's auditors are aware of that information.

This report was approved by the Trustees on: 10 October 2019  
and signed on their behalf by:



Mr Mark Chatterton, Chair

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**Rushmoor Citizens Advice Bureaux**  
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**INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF**  
**RUSHMOOR CITIZENS ADVICE BUREAUX**

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**Opinion**

We have audited the financial statements of Rushmoor Citizens Advice Bureaux (the 'charitable company') for the year ended 31 March 2019 which comprise Statement of Financial Activities, Balance Sheet, Statement of Cash Flows 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, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (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 2019 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 Auditor's 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 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 trustees' report other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

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**Rushmoor Citizens Advice Bureaux**  
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**INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF**  
**RUSHMOOR CITIZENS ADVICE BUREAUX**

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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 trustees' report, which includes the directors' report, prepared for company law purposes, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements.

**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 trustees' report.

We have nothing to report in respect of the following matters in relation to which 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; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the trustees' report and from the requirement to prepare a strategic report.

**Responsibilities of trustees**

As explained more fully in the trustees' responsibilities statement set out on pages 8 and 9 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.

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**Rushmoor Citizens Advice Bureaux**  
**(A company limited by guarantee)**

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**INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF**  
**RUSHMOOR CITIZENS ADVICE BUREAUX**

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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.

**Auditor's responsibilities for the audit of the financial statements**

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

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: <https://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

**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 auditor's 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.



Andrew Skilton ACA (Senior Statutory Auditor)

For and on behalf of Brewers, Chartered Accountants, Statutory Auditor  
Bourne House  
Queen Street  
Gomshall  
Surrey GU5 9LY

Date: 11 October 2019

**RUSHMOOR CITIZENS ADVICE BUREAUX**  
(a company limited by guarantee)

**STATEMENT OF FINANCIAL ACTIVITIES, INCORPORATING INCOME AND EXPENDITURE ACCOUNT**  
**FOR THE YEAR ENDED 31 MARCH 2019**

		<b>Restricted funds 2019 £</b>	<b>Unrestricted funds 2019 £</b>	<b>Total funds 2019 £</b>	<i>All unrestricted and restricted funds 2018 £</i>
<b>INCOME AND ENDOWMENTS FROM:</b>					
<b>Charitable Activities</b>					
Grants	2	411,897	401,606	813,503	729,954
Other	3	-	-	-	2,680
<b>Total Charitable Activities</b>		<u>411,897</u>	<u>401,606</u>	<u>813,503</u>	<u>732,634</u>
<b>Voluntary income: Donations</b>		-	1,482	1,482	222
<b>Investment income</b>	4	-	487	487	130
		<u>-</u>	<u>1,482</u>	<u>1,482</u>	<u>222</u>
<b>TOTAL INCOME AND ENDOWMENTS</b>		<u>411,897</u>	<u>403,575</u>	<u>815,472</u>	<u>732,986</u>
<b>EXPENDITURE ON:</b>					
Charitable activities	5, 6 & 7	411,385	412,379	823,764	734,688
<b>TOTAL EXPENDITURE</b>		<u>411,385</u>	<u>412,379</u>	<u>823,764</u>	<u>734,688</u>
<b>NET INCOME / (EXPENDITURE)</b>		512	(8,804)	(8,292)	(1,702)
<b>NET MOVEMENT IN FUNDS:</b>					
Total funds brought forward		53,255	246,147	299,402	301,104
		<u>53,255</u>	<u>246,147</u>	<u>299,402</u>	<u>301,104</u>
<b>TOTAL FUNDS CARRIED FORWARD</b>	15	<u>53,767</u>	<u>237,343</u>	<u>291,110</u>	<u>299,402</u>

The notes on pages 16 to 28 form part of these financial statements.

**RUSHMOOR CITIZENS ADVICE BUREAUX**  
(a company limited by guarantee)  
**REGISTERED NUMBER: 04354628**

<b>BALANCE SHEET</b>				
<b>AS AT 31 MARCH 2019</b>				
	<b>Note</b>	<b>£</b>	<b>2019</b> <b>£</b>	<b>2018</b> <b>£</b>
<b>FIXED ASSETS</b>				
Tangible assets	12		<b>16,231</b>	20,105
<b>CURRENT ASSETS</b>				
Debtors	13	<b>20,692</b>		18,922
Cash in hand and in bank		<b>346,049</b>		377,639
		<b>366,741</b>		396,561
<b>CREDITORS:</b> amounts falling due within one year	14	<b>(91,862)</b>		(117,264)
<b>NET CURRENT ASSETS</b>			<b>274,879</b>	279,297
<b>NET ASSETS</b>			<b>291,110</b>	299,402
<b>CHARITY FUNDS</b>				
Restricted funds			<b>68,831</b>	53,255
Unrestricted funds			<b>222,279</b>	246,147
<b>TOTAL FUNDS</b>	15		<b>291,110</b>	299,402

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

The financial statements were approved by the Trustees on 10 October 2019 and signed on their

*Mark Chatterton*

Mark Chatterton (Chair)

The notes on pages 16 to 28 form part of these financial statements.



**RUSHMOOR CITIZENS ADVICE BUREAUX**  
**(a company limited by guarantee)**

**STATEMENT OF CASH FLOWS**  
**FOR THE YEAR ENDED 31 MARCH 2019**

	Note	2019 £	2018 £
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>			
Net income / (expenditure) for the year		(8,292)	(1,702)
<b>Adjustments for:</b>			
Depreciation charges		15,602	23,876
(Increase) / decrease in debtors		(1,770)	(12,352)
(Decrease) / increase in creditors		(25,402)	61,960
<b>NET CASH PROVIDED BY (USED IN) OPERATING ACTIVITIES</b>		<u>(19,862)</u>	<u>71,782</u>
<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>			
Purchase of tangible fixed assets		(11,728)	(1,607)
<b>CHANGE IN CASH AND CASH EQUIVALENTS IN THE YEAR</b>		<b>(31,590)</b>	70,175
Cash and cash equivalents brought forward		377,639	307,464
Cash and cash equivalents carried forward		<u>346,049</u>	<u>377,639</u>

The notes on pages 16 to 28 form part of these financial statements.

**RUSHMOOR CITIZENS ADVICE BUREAUX**  
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**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2019**

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**1 ACCOUNTING POLICIES**

**1.1 Basis of preparation of financial statements**

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement 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) - (Charities SORP (FRS102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and Companies Act 2006.

Rushmoor Citizens Advice Bureaux meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

**1.2 Company status**

The charity is a company limited by guarantee. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity.

**1.3 Fund accounting**

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Investment income, gains and losses are allocated to the appropriate fund.

**RUSHMOOR CITIZENS ADVICE BUREAUX**  
(a company limited by guarantee)

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**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2019**

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**1 ACCOUNTING POLICIES (continued)**

**1.4 Income**

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

Grants are included in the Statement of Financial Activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the balance sheet. Where income is received in advance of meeting any performance related conditions there is not unconditional entitlement to the income and its recognition is deferred and included in creditors as deferred income until the performance-related conditions are met. Where entitlement occurs before income is received, the income is accrued.

Donated services or facilities are recognised when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use of the charity of the item is probable and the economic benefit can be measured reliably.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

**1.5 Expenditure**

Expenditure is recognised once there is a legal or constructive obligation to make payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured

All expenditure is accounted for on an accruals basis. All expenses including support costs and governance costs are allocated to the applicable expenditure headings.

Support costs are those costs incurred directly in support of expenditure on the objects of the charity and include project management carried out at Headquarters. Governance costs are those incurred in connection with the constitutional and statutory requirements of the charity.

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

**1.6 Tangible fixed assets and depreciation**

Assets costing more than £500 are capitalised. Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost of the asset, less their estimated residual value, over their expected useful lives on the following bases:

Office and Computer equipment	- 33% per annum on cost
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**RUSHMOOR CITIZENS ADVICE BUREAUX**  
**(a company limited by guarantee)**

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**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2019**

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**1 ACCOUNTING POLICIES**

**1.7 Interest receivable**

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

**1.8 Operating leases**

Rentals under operating leases are charged to the Statement of financial activities on a straight line basis over the lease term.

Benefits received and receivable as an incentive to sign an operating lease are recognised on a straight line basis over the period until the date the rent is expected to be adjusted to the prevailing market rate.

**1.9 Pension Costs**

Contributions to the defined contribution scheme are charged to the Statement of Financial Activities as incurred.

**1.10 Support Costs**

Costs are allocated between direct and support costs in proportion to time spent by employees.

**1.11 Financial instruments**

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

**1.12 Debtors**

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount repaid net of any trade discounts due.

**1.13 Cash at Bank and in hand**

Cash at Bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

**1.14 Creditors and provisions**

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

**RUSHMOOR CITIZENS ADVICE BUREAUX**  
(a company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2019**

**2 INCOME FROM GRANTS**

	<b>Restricted funds 2019 £</b>	<b>Unrestricted funds 2019 £</b>	<b>Total funds 2019 £</b>	<i>All unrestricted and restricted funds 2018 £</i>
Rushmoor Borough Council (grant)	-	226,718	226,718	223,868
Rushmoor Borough Council (rent and rates)	-	40,600	40,600	44,500
Gurkha Settlement Fund (RBC)	-	-	-	10,000
Surrey Heath CCG	-	30,000	30,000	30,000
North East Hants and Farnham CCG	-	30,000	30,000	30,000
Broadhurst Trust	-	14,720	14,720	14,496
Citizens Advice Hampshire including Healthwatch Hampshire	-	9,636	9,636	21,931
Miscellaneous funding	-	35,607	35,607	22,266
Pension Wise	348,728	-	348,728	246,621
Royal British Legion OPCC (Domestic Abuse)	34,273	-	34,273	38,439
MoD Domestic Abuse Funding	10,000	-	10,000	31,333
The Brain Tumour Charity Welfare Benefits	-	8,625	8,625	11,500
Vivid Homes Debt Advice	-	5,700	5,700	5,000
Help to Claim	4,896	-	4,896	-
RBS Skills & Opportunities Fund	14,000	-	14,000	-
<b>Total grants</b>	<b>411,897</b>	<b>401,606</b>	<b>813,503</b>	<b>729,954</b>

In 2018, of the total income from grants, £403,561 was received into unrestricted funds and £326,393 into restricted funds.

**RUSHMOOR CITIZENS ADVICE BUREAUX**  
(a company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2019**

**3 OTHER INCOME FROM CHARITABLE ACTIVITIES**

	<b>Restricted funds 2019 £</b>	<b>Unrestricted funds 2019 £</b>	<b>Total funds 2019 £</b>	<i>All unrestricted and restricted funds 2018 £</i>
External training delivered	-	-	-	2,680
	<u>-</u>	<u>-</u>	<u>-</u>	<u>2,680</u>

In 2018 all of the income from charitable activities was received into unrestricted funds.

**4 INVESTMENT INCOME**

	<b>Restricted funds 2019 £</b>	<b>Unrestricted funds 2019 £</b>	<b>Total funds 2019 £</b>	<i>All unrestricted and restricted funds 2018 £</i>
Bank interest receivable	-	487	487	130
	<u>-</u>	<u>487</u>	<u>487</u>	<u>130</u>

In 2018 all of the investment income was received into unrestricted funds.

**RUSHMOOR CITIZENS ADVICE BUREAUX**  
(a company limited by guarantee)

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**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2019**

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**5 DIRECT COSTS**

Allocation between direct and support costs is calculated based on the proportion of the time spent by employees allocated to direct and support costs. In 2019 the allocation between direct and support costs was 91/9 (2018: 91/9).

	<b>Total</b>	<i>Total</i>
	<b>2019</b>	<i>2018</i>
	<b>£</b>	<i>£</i>
Rent, rates, light and heat	65,124	58,408
Insurance	1,670	3,817
Telephone	8,093	5,488
Printing, postage and stationery	11,051	13,105
Computer costs	4,507	1,186
Equipment	1,033	318
Cleaning	2,227	3,020
Sundry	6,376	8,736
Training	3,338	5,875
Subscriptions and professional publications	8,447	7,121
Travel	28,795	24,012
Depreciation	14,198	21,727
Advertising	312	19
Consultants costs	4,245	6,370
Wages and salaries	509,061	438,491
National insurance	36,527	31,797
Pension costs	15,944	14,174
	<b>720,948</b>	<i>643,664</i>

**RUSHMOOR CITIZENS ADVICE BUREAUX**  
(a company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2019**

**6 SUPPORT COSTS**

Allocation between direct and support costs is calculated based on the proportion of the time spent by employees allocated to direct and support costs. In 2019 the allocation between direct and support costs was 91/9 (2018: 91/9).

	<b>Total 2019 £</b>	<i>Total 2018 £</i>
Rent, rates, light and heat	6,440	5,776
Insurance	165	378
Telephone	800	543
Printing, postage and stationery	1,093	1,295
Computer costs	446	117
Equipment	102	31
Cleaning	220	299
Sundry	632	864
Training	330	581
Subscriptions and professional publications	835	704
Travel	2,847	2,375
Depreciation	1,404	2,149
Advertising	31	2
Consultants costs	420	630
Wages and salaries	50,346	43,367
National insurance	3,613	3,145
Pension costs	1,577	1,402
	<u><u>71,301</u></u>	<u><u>63,658</u></u>

**7 TOTAL EXPENDITURE**

	<b>Other Costs £</b>	<b>Depreciation £</b>	<b>Staff Costs £</b>	<b>Total 2019 £</b>	<i>Total 2018 £</i>
<b>Charitable activities</b>					
Direct costs - note 5	145,218	14,198	561,532	720,948	643,664
Support costs - note 6	14,361	1,404	55,536	71,301	63,658
Sub total	<u>159,579</u>	<u>15,602</u>	<u>617,068</u>	<u>792,249</u>	<u>707,322</u>
Governance - note 8	5,803	-	25,712	31,515	27,366
Total	<u><u>165,382</u></u>	<u><u>15,602</u></u>	<u><u>642,780</u></u>	<u><u>823,764</u></u>	<u><u>734,688</u></u>

In 2019, of the total expenditure, £412,379 (2018: £442,724) was from unrestricted funds and £411,385 (2018: £291,964) was paid out of restricted funds.



**RUSHMOOR CITIZENS ADVICE BUREAUX**  
(a company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2019**

**8 GOVERNANCE COSTS**

	<b>Restricted funds 2019 £</b>	<b>Unrestricted funds 2019 £</b>	<b>Total funds 2019 £</b>	<i>All unrestricted and restricted funds 2018 £</i>
Auditor's remuneration	-	4,884	4,884	4,656
Other governance costs	-	919	919	528
Governance expenses - wages and salaries	-	23,309	23,309	20,077
Governance expenses - NI	-	1,673	1,673	1,456
Governance expenses - Pension costs	-	730	730	649
	<u>-</u>	<u>31,515</u>	<u>31,515</u>	<u>27,366</u>

**Other governance costs**

Allocated governance costs are calculated as 4% of total staff and travel costs (2018: 4%).

**9 NET INCOME / (EXPENDITURE)**

This is stated after charging:

	<b>2019 £</b>	<b>2018 £</b>
Depreciation	<b>15,602</b>	23,876
Auditor's remuneration - for current year	<b>4,884</b>	4,656

**10 TRUSTEES REMUNERATION**

During the year no Trustees received any remuneration (2018:£ nil)

During the year no Trustees received any benefit in kind (2018:£ nil)

During the year one Trustee was reimbursed a total of £37 for travel expenses (2018:one Trustee received £72 for travel).

**RUSHMOOR CITIZENS ADVICE BUREAUX**  
(a company limited by guarantee)

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**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2019**

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**11 STAFF COSTS**

The average number of employees was 30 (2018:27) all engaged in charitable activities.

Staff costs were as follows:

	2019	2018
	£	£
Wages and salaries	582,716	501,935
Social security costs	41,813	36,398
Other pension costs	18,251	16,225
	<u>642,780</u>	<u>554,558</u>

No employee received remuneration in excess of £60,000 (2018: nil).

The remuneration and benefits received by key management personnel in the year totalled £99,223 (2018: £86,584) with employer's pension contributions of £4,961 (2018: £3,684).

**12 TANGIBLE FIXED ASSETS**

	Office equipment £
<b>Cost</b>	
At 1 April 2018	208,367
Additions	11,728
Less disposals	0
At 31 March 2019	<u>220,095</u>
<b>Depreciation</b>	
At 1 April 2018	188,262
Charge for the year	15,602
Eliminated on disposal	0
At 31 March 2019	<u>203,864</u>
<b>Net book value</b>	
At 31 March 2019	<u>16,231</u>
At 1 April 2018	<u>20,105</u>

**RUSHMOOR CITIZENS ADVICE BUREAUX**  
(a company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2019**

**13 DEBTORS**

	2019	2018
	£	£
Trade debtors	1,352	15,624
Prepayments and accrued income	19,340	3,298
	<u>20,692</u>	<u>18,922</u>

**14 CREDITORS**

	2019	2018
	£	£
Trade creditors	15,697	5,188
Other taxation and social security	13,546	9,741
Other creditors	2,609	126
Accruals	7,343	5,269
Deferred income	52,667	96,940
	<u>91,862</u>	<u>117,264</u>

**Deferred income**

Deferred income at 1 April 2018	96,940	37,015
Income deferred during the year	52,667	96,940
Amounts released from previous years	(96,940)	(37,015)
Deferred income at 31 March 2019	<u>52,667</u>	<u>96,940</u>

Deferred income for 2019 relates to:

£52,667 contribution to funding for Domestic Abuse programme for the 2019/20 year in accordance with service contract conditions.

Deferred income for 2018 relates to:

£34,273 contribution to funding for Nepali-speaking advisor for the 2018/19 year in accordance with service contract conditions.

£62,667 contribution to funding for Domestic Abuse programme for the 2018/19 year in accordance with service contract conditions.

**RUSHMOOR CITIZENS ADVICE BUREAUX**  
(a company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2019**

**15 STATEMENT OF FUNDS**

	Brought Forward £	Income £	Expenditure £	Transfers in / out £	Carried Forward £
<b>General Funds</b>					
General Purpose Fund	246,147	403,575	(412,379)	(15,064)	222,279
Total Unrestricted Funds	<u>246,147</u>	<u>403,575</u>	<u>(412,379)</u>	<u>(15,064)</u>	<u>222,279</u>
<b>Restricted Funds</b>					
Gurkha Settlement fund (RBC)	8,733	-	(23,797)	15,064	-
Pension Wise	13,306	348,728	(331,352)	-	30,682
The Royal British Legion	8,775	34,273	(31,007)	-	12,041
MoD Domestic Abuse Funding	22,441	10,000	(9,831)	-	22,610
Help to Claim	-	4,896	(4,896)	-	-
RBS Skills and Opportunities Fund	-	14,000	(10,502)	-	3,498
Total Restricted Funds	<u>53,255</u>	<u>411,897</u>	<u>(411,385)</u>	<u>15,064</u>	<u>68,831</u>
Total of funds	<u>299,402</u>	<u>815,472</u>	<u>(823,764)</u>	<u>-</u>	<u>291,110</u>

The General Purposes Fund represents free funds of the charity which are not designated for a particular purpose other than to meet the obligations set down in the reserves policy included in the Trustees' annual report accompanying this report.

The Gurkha Settlement fund was granted to address specific current service pressures in the Borough as a result of recent Gurkha migration and/or deliver cohesion and integration work or projects.

Pension Wise funding has been received to provide Pensions Guidance within the area designated to be covered by the bureaux.

The Royal British Legion funding has been received to fund the post of a Nepali- speaking domestic abuse worker.

Help to Claim funding has been received as part of a national Department for Work and Pensions contract to support claims to Universal Credit to the point where the benefit is in payment.

RBS Skills and Opportunity Fund has been received to fund CLEAR (Community Learning, Empowerment and Resilience) project, training Nepali Speaking Community Champions to share own language information and support on financial capability, within local Nepali speaking communities.

**RUSHMOOR CITIZENS ADVICE BUREAUX**  
(a company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2019**

**15 SUMMARY OF FUNDS (continued)**

	Brought Forward April 2018 £	Income £	Expenditure £	Transfers in / out £	Carried Forward March 2019 £
General Funds	246,147	403,575	(412,379)	(15,064)	222,279
Restricted Funds	53,255	411,897	(411,385)	15,064	68,831
Total Funds	<u>299,402</u>	<u>815,472</u>	<u>(823,764)</u>	<u>0</u>	<u>291,110</u>

**SUMMARY OF FUNDS (previous year)**

	Brought Forward April 2017 £	Income £	Expenditure £	Transfers in / out £	Carried Forward March 2018 £
General Funds	282,278	406,593	(442,724)	0	246,147
Restricted Funds	18,826	326,393	(291,964)	0	53,255
Total Funds	<u>18,826</u>	<u>326,393</u>	<u>(291,964)</u>	<u>-</u>	<u>53,255</u>

**16 ANALYSIS OF NET ASSETS BETWEEN FUNDS**

	Restricted funds 2019 £	Unrestricted funds 2019 £	Total funds 2019 £	All unrestricted and restricted funds 2018 £
Tangible fixed assets	-	16,231	16,231	20,105
Current assets	121,498	245,243	366,741	396,561
Creditors due within one year	(52,667)	(39,195)	(91,862)	(117,264)
	<u>68,831</u>	<u>222,279</u>	<u>291,110</u>	<u>299,402</u>

**17 PENSION COMMITMENTS**

During the year the charity paid £18,251 (2018: £16,225) to defined contribution pension schemes for its staff. Contributions of £2,609 (2018: £126) were payable to the pension fund at the balance sheet date.

**RUSHMOOR CITIZENS ADVICE BUREAUX**  
**(a company limited by guarantee)**

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**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2018**

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**18 GRANTS IN KIND**

During the year the Charity received a grant in kind for the rent on two sites, Farnborough and Alder: Rushmoor Borough Council; the Charity received 90% relief £40,600 income against the rent of £44,500 (2018: £44,500). Last year the Charity received 100% relief.

**19 TAXATION**

Rushmoor Citizens Advice Bureaux has charitable status and is exempt from tax on its income and gains to the extent they are applied to its charitable objects.