

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 2020

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

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TRUSTEES' REPORT
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Trustees

Mr Mark Chatterton (Chair) (to March 2020)
Mr Andrew Levey (from June 2019) (Chair from March 2020)
Mr Gerald Baker
Mr Joseph Bennett (from March 2020)
Mrs Donna Bone (to April 2020)
Mr Brian Cottrell (Treasurer) (to December 2019)
Rev Malcolm Cummins
Mrs Anne Fillis (to November 2019)
Mrs Kay Goodchild (Treasurer) (from January 2020)
Mr Jason Halliday (from January 2020)
Ms Danielle Lopes (from March 2020)
Ms Nadia Martin (from July 2020)
Ms Marybeth Quaintmere
Cllr Frank Rust (to April 2020)
Cllr Calum Stewart (from November 2019)

Company registered number

04354628

Charity registered number

1090669

Website

citizensadvicerrushmoor.org.uk

Registered Office

Civic Offices
Farnborough Road
Farnborough
Hampshire
GU14 7JQ

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Chief Executive Officer

A F Hughes

Independent auditors

Brewers

Chartered Accountants and Statutory Auditors

Bourne House

Queen Street

Gomshall

Surrey

GU5 9LY

Advisers

Bankers

Royal Bank of Scotland

Farnborough

Hampshire

GU14 7NR

Scottish Widows

Edinburgh

EH3 8YJ

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TRUSTEES' REPORT
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OBJECTIVES AND ACTIVITIES

a. Aims and Objectives

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

- Give people the knowledge and confidence they need to find their way forward – whoever they are and whatever their problem
- Improve the policies and practices that affect people's lives

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

Our five overarching strategic priorities are:

- Advice – improving people's experience of our service
- Advocacy – becoming an even stronger voice on issues that matter most
- Technology – using technology to enable positive client experiences and make best use of resources
- Sustainability – working collaboratively to secure and maintain resources
- Culture – delivering an innovative and high performing service, with equality, diversity and inclusion at its heart

b. Activities

Rushmoor Citizens Advice Bureaux operates from two main centres in Aldershot and Farnborough.

Our core service is to provide free, independent, impartial and confidential advice to our clients. This advice is delivered by phone, online, web chat and face to face.

We work in partnership with our local authority and key agencies to make sure we meet local needs. We also undertake research and campaign activity to identify and report on issues that impact people, with a view to influencing local and national decision makers to improve policy and legislation.

We provide support for clients with mental illness through our core service, at mental health settings, in the community and in partnership with other charities.

We provide a 'Help to Claim' service, which harnesses the strength of the national Citizens Advice network to address identified problems with claiming Universal Credit.

We are one of 16 local Citizens Advice offices to deliver the government's Pension Wise service, giving expert advice and guidance to help people understand their pension options. We provide this service across Hampshire, Surrey, West Sussex and Berkshire.

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In addition, we work directly and with local partners to deliver a range of projects to support different sections of the community, including vulnerable clients and, specifically, our significant Nepali community.

c. Future Plans

The service constantly reviews its plans and activities in light of national and local pressures and challenges.

During 2019/20, Rushmoor Citizens Advice Bureaux reviewed and updated its three-year business and development plan. This is reviewed quarterly by the full Board and is adjusted to respond to the changing needs of funders, partners and clients. The continuing economic and political uncertainty, not least caused by the Covid-19 pandemic (see below), highlights the importance of maintaining our resilience as an organisation, both for our clients, and for our ability to address future challenges and opportunities.

Key aspects of our future planning will include:

- Improving the match between service capacity and client demand, finding new ways to improve client experience and adopting a multi-access, multi-channel approach.
- Expanding our digital offering to provide effective responses to client needs.
- Collaborating with local partner agencies and with other local Citizens Advice offices to address identified community needs and more effective ways of working.
- Widening our volunteer base, to include remote working opportunities and maximising available skills.
- Developing our community and campaigns activity to address identified issues and prevent problems, including focusing on national event impacts, e.g. Brexit.
- Expanding our partnerships in mental health provision, health inequalities, vulnerable clients and areas of deprivation.
- Focusing on equality, diversity and inclusion, both in the community and amongst our own people.
- Diversifying our funding base to ensure we can continue to provide a sustainable service.

c. Impact of Covid-19

The Covid-19 pandemic has caused significant changes to ways of working with all staff and the majority of volunteers moving to remote working. This change was achieved quickly and seamlessly and does great credit to all concerned. It has ensured that the service has continued to provide support to our clients. Considerable effort has been put into maintaining the engagement, morale and wellbeing of remote workers.

Commentary on the financial impact of Covid-19 is included in the Financial Review section below.

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It is anticipated that many of these new and very effective ways of working, will be sustained in the future with Citizens Advice offering multi-channel access to our clients – phone, chat and email. The reintroduction of a face to face capability for clients who are unable to access our digital offering, will be achieved in the context of ensuring offices are Covid-secure workplaces within all government guidance.

Demand for the service has remained steady throughout the pandemic and it is expected to increase significantly as government support is reduced; with increasing numbers of people needing help with debt, employment, redundancy and benefit issues.

Rushmoor Citizens Advice Bureaux will be developing plans and increasing resources to face this scenario.

d. Risk Statement

The Trustees have adopted a risk management strategy and 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.

e. 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.

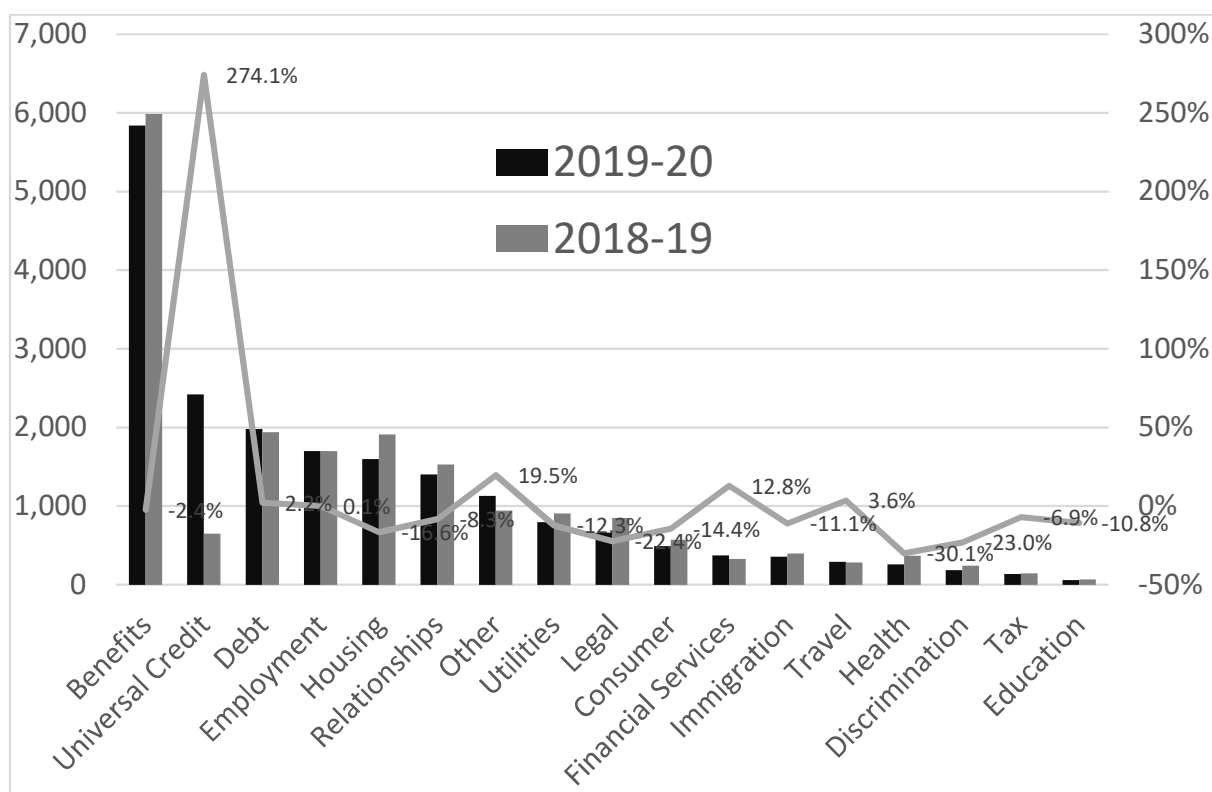
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ACHIEVEMENTS AND PERFORMANCE

a. Review of Activities and Achievements

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



Overall, advice issues presented to Rushmoor Citizens Advice Bureaux for 2019-20 totalled 19,635 plus 14,984 Pension Wise Issues - a total of 34,619 - an increase of over 17.3% on the 2018/19 number of 29,516. This significant increase is reflected in all categories, but most striking is the 274.1% increase in Universal Credit issues on the previous year. This reflects the continuing 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. The national Help to Claim contract for Citizens Advice continues to enable more joined up working to maximise the resources available to help these vulnerable clients.

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In addition to the sharp increase in Universal Credit, we continue to see concerns around the serious impact of changes to Employment and Support Allowance and Personal Independence Payments on sick and disabled people. 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 40.2% - accounting for 43.3% (by issue count) of all Rushmoor Citizens Advice Bureaux'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 future face-to-face service for those who need it (in a Covid-secure environment), whilst also making sure we improve our telephone response and web-based help.

The data above demonstrates the great work that our people have done in supporting clients through the lockdown. Most of this client facing work is undertaken by volunteers, bringing an impressive range of life experience and skills to benefit clients; alongside the comprehensive training and supervision offered by our paid team.

From July 2019 Rushmoor Citizens Advice Bureaux joined the national 'Single Queue' project – a pilot project of 14 Local Citizens Advice (LCA) Offices working together to answer each other's calls. They work in two groups, following a consistent model and working to a co-designed service delivery framework. There is no prioritisation of local calls but it is clear that the pilot has proved that, by working together, the group of LCAs can support more people, with no detriment to local clients.

We have continued to provide specialist support to the Nepali Community in this important area, pre-Covid this was achieved by a weekly drop-in service at our Aldershot office which was constantly oversubscribed. Since the lockdown this support has been provided by a dedicated helpline answered by Nepali speaking staff members.

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 continued this year, supporting a dedicated service in an area with high needs; and The Brain Tumour Charity partnership has grown, building on evidenced success to expand the popular benefits surgery to twice a week.

The local Broadhurst Trust partnership has continued, enabling us to continue our advice service at the Wellbeing Centre in Aldershot, directly linking to those with mental health needs, along with work to improve the knowledge and expertise of our core service in supporting people with mental health issues. Working alongside a range of other local agencies supports partnership working, helping to build shared knowledge and expertise, whilst reducing duplication of services.

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Our CLEAR (Community Learning Empowerment and Resilience) work with the Nepali community has again been hugely successful in the last year, and came to an end in March 2020. The “Community Champions”, trained to deliver and share information with Nepali people in their own language, will continue to strengthen our team wherever appropriate, to help overcome the language and cultural barriers to integration and engagement locally.

The successful move at the very end of the last financial year to co-locate in Rushmoor Borough Council’s offices has proved beneficial, reinforcing our ability to work in partnership, with greater visibility and access for client and resulting in increased footfall prior to lockdown.

The national Citizens Advice Performance and Quality Framework sets stringent standards, both on Advice Quality, as well as organisational standards. Our Trustees play an important and pro-active role in ensuring our Leadership scores, measured against nine key areas have remained “excellent”, putting Rushmoor Citizens Advice Bureaux at the forefront of the national service. This all 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.

b. Value of Advice & Volunteering

Our financial modelling [based on national Citizens Advice guidance] calculates the public value of volunteering at Rushmoor Citizens Advice Bureaux was £700,782 in 2019/20. This takes into account several known factors on volunteering, such as improved wellbeing, reduced isolation and the skills and confidence gained. Together, our volunteers dedicate around 700 hours every week to supporting local people. 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 2019/20 our national modelling tool showed the following totals demonstrating the financial impact of our work for our clients:

Value of benefits advice	£7,927,155
Value of debt advice (debts-written off)	£1,672,366
Value of consumer advice	£418,103
Total	£10,017,625

In addition, the following figures are also relevant in demonstrating value for money:

Average debt per client receiving full advice	£13,966
Total unmanaged debt seen in 2018/19	£8,924,274
Savings from homelessness prevention	£417,299

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FINANCIAL REVIEW

a. Results

Income in the year amounted to £974,819 with expenditure of £925,254.

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.

In light of the volatile, complex and uncertain operating environment the Board has updated our Funding Strategy and recognises the importance of maintaining diverse funding and a flexible response to opportunities and challenges.

b. Going Concern

The coronavirus outbreak was characterised by the World Health Organisation as a pandemic on 11 March 2020, with a nationwide lockdown imposed by the UK Government on 24 March 2020. These events coincided with Rushmoor Citizens Advice Bureaux's 31 March 2020 year-end.

The financial statements as of 31 March 2020 were prepared on a going concern basis. In performing the going concern assessment, the Trustees have considered the coronavirus and its impact on Rushmoor Citizens Advice Bureaux's ability to continue to deliver service to its clients; the increase in client demand for services; the capacity of staff and volunteers to perform their roles; current and future funding sources; cash position; and available reserves.

Based on this assessment, the Trustees concluded and were satisfied that the Charity has adequate resources to continue in operational existence for the foreseeable future and that Rushmoor Citizens Advice Bureaux remains a going concern.

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.

c. Impact of Covid-19

The Board is pleased to confirm that at the time of writing this report there has been no detrimental financial impact due to Covid-19. Conversations are regularly held with our main funders and income has already been received for the coming financial year from both the local authority and the Clinical Commissioning Group. Conversations have also been held with other smaller funders and while it must be acknowledged that, in common with many charities, they are maintaining a close review of their own position, there have been no indications of withdrawal of funding for Citizens Advice.

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d. Investment Policy and Performance

Regular reviews of investment of reserves are undertaken by our Treasurer and Finance Manager, to ensure the most favourable return for the Charity. Reserves and running costs are split between Scottish Widows and Royal Bank of Scotland.

e. 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.

Reserves at 31 March 2020 total £340,676 being £237,510 unrestricted reserves and £103,166 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 four months of the current year's 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.

STRUCTURE, GOVERNANCE & MANAGEMENT

a. Trustees

The Trustee Board has seen considerable churn this year, with a new Chair and new Treasurer and five other new trustees joining the Board following the previous Chair, Treasurer and two other long-standing Trustees standing down. Notwithstanding that level of churn, the results of the Leadership Self-Assessment review and anecdotal feedback from Chief Officer and staff have shown that the Board has had a very effective year. This is in no small part thanks to the positive contribution of those former Trustees and to the successful system of Trustees having 'lead role' responsibility for key areas of the service's activities, providing direction and oversight and working effectively with staff members.

The Board has reviewed a skills audit towards the end of the financial year and is working on plans to further develop Trustee knowledge and skills. A development day was held in January, reviewing Board effectiveness, 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. An Executive Committee meets at least annually to review pay awards, in the context of an annually reviewed Remuneration Policy.

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b. Structure & Management

The Trustees are confident that the service currently has an appropriate organisational structure to deliver client support in the most cost-effective way. The Chief Officer is highly capable and experienced and provides strong leadership to the team.

The capacity and skills of the management team are kept under regular review and during the year we have strengthened our financial management by replacing the former accounting officer with an experienced and qualified Financial Manager.

The supervisor team is critical to providing guidance and 'line management' to volunteers, ensuring consistent quality and service delivery. The team has seen some churn during the year due to maternity leave and one member moving on to other employment; action has and continues to be taken to maintain team numbers and skills.

The expert 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.

During 2019/20 over 100 volunteers have worked with us.

Our Trustees strategic aim is to "make Rushmoor Citizens Advice Bureaux a great place to work and volunteer". We recognise the importance of getting the right support to staff who are consistently dealing with crisis situations for people, and we work to ensure flexibility and progression for volunteers. 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.

c. Governance

The Trustees have followed the Citizens Advice Code of Conduct and are fully aware of their legal and regulatory (Charity Commission) governance responsibilities.

Trustees take responsibility for quarterly review of the business plan and risk register, instigating action 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.

The Board has appropriate policies and procedures in place to comply with its mandatory and organisational equality, diversity and inclusion commitments.

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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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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 21 September 2020
and signed on their behalf by:

Andrew Levey

Mr Andrew Levey, Chair

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

Opinion

We have audited the financial statements of Rushmoor Citizens Advice Bureaux (the 'charitable company') for the year ended 31 March 2020 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 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 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. In connection with our audit of the financial statements, our responsibility is to read the other

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

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 12 and 13 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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INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF
RUSHMOOR CITIZENS ADVICE BUREAUX

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: 21 September 2020

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**STATEMENT OF FINANCIAL ACTIVITIES, INCORPORATING INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2020**

	Note	Restricted funds 2020 £	Unrestricted funds 2020 £	Total funds 2020 £	<i>All unrestricted and restricted funds 2019 £</i>
INCOME AND ENDOWMENTS FROM:					
Charitable Activities					
Grants	2	538,041	433,895	971,936	813,503
Other	3	-	195	195	0
Total Charitable Activities		<u>538,041</u>	<u>434,090</u>	<u>972,131</u>	<u>813,503</u>
Voluntary income: Donations		-	2,098	2,098	1,482
Investment income	4	-	590	590	487
		<u> </u>	<u> </u>	<u> </u>	<u> </u>
TOTAL INCOME AND ENDOWMENTS		<u>538,041</u>	<u>436,778</u>	<u>974,819</u>	<u>815,472</u>
EXPENDITURE ON:					
Charitable activities	5, 6 & 7	504,770	420,484	925,254	823,764
TOTAL EXPENDITURE		<u>504,770</u>	<u>420,484</u>	<u>925,254</u>	<u>823,764</u>
NET INCOME / (EXPENDITURE)		33,271	16,295	49,566	(8,292)
TRANSFERS BETWEEN FUNDS		1,064	(1,064)	-	-
NET MOVEMENT IN FUNDS:					
Total funds brought forward		68,831	222,279	291,110	299,402
		<u> </u>	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS CARRIED FORWARD	15	<u>103,166</u>	<u>237,510</u>	<u>340,676</u>	<u>291,110</u>

The notes on pages 20 to 32 form part of these financial statements.

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

BALANCE SHEET
AS AT 31 MARCH 2020

	Note	£	2020 £	£	2019 £
FIXED ASSETS					
Tangible assets	12		12,244		16,231
CURRENT ASSETS					
Debtors	13	34,576		20,692	
Cash in hand and in bank		<u>322,341</u>		<u>346,049</u>	
		356,917		366,741	
CREDITORS: amounts falling due within one year	14	<u>(28,485)</u>		<u>(91,862)</u>	
NET CURRENT ASSETS			328,432		274,879
NET ASSETS			<u>340,676</u>		<u>291,110</u>
CHARITY FUNDS					
Restricted funds			103,166		68,831
Unrestricted funds			237,510		222,279
TOTAL FUNDS	15		<u>340,676</u>		<u>291,110</u>

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 21 September 2020 and signed on their behalf by:

Andrew Levey (Chair) *Andrew Levey*

Kay Goodchild (Treasurer) *Kay Goodchild*

The notes on pages 20 to 32 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 2020

	Note	2020 £	2019 £
CASH FLOWS FROM OPERATING ACTIVITIES			
Net income / (expenditure) for the year		49,566	(8,292)
Adjustments for:			
Depreciation charges		9,821	15,602
(Increase) / decrease in debtors		(13,884)	(1,770)
(Decrease) / increase in creditors		(63,377)	(25,402)
NET CASH PROVIDED BY (USED IN) OPERATING ACTIVITIES		<u>(17,874)</u>	<u>(19,862)</u>
CASH FLOWS FROM INVESTING ACTIVITIES			
Purchase of tangible fixed assets		(5,834)	(11,728)
CHANGE IN CASH AND CASH EQUIVALENTS IN THE YEAR		(23,708)	(31,590)
Cash and cash equivalents brought forward		346,049	377,639
Cash and cash equivalents carried forward		<u>322,341</u>	<u>346,049</u>

The notes on pages 20 to 32 form part of these financial statements.

RUSHMOOR CITIZENS ADVICE BUREAUX
(a company limited by guarantee)

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

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) (2nd Edition, effective January 2019), "Charities SORP" 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)

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

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 reliably.

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

RUSHMOOR CITIZENS ADVICE BUREAUX
(a company limited by guarantee)

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

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 of 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 2020

2 INCOME FROM GRANTS

	Restricted funds 2020 £	Unrestricted funds 2020 £	Total funds 2020 £	<i>All unrestricted and restricted funds 2019 £</i>
Rushmoor Borough Council (funding grant)	-	219,540	219,540	219,540
Rushmoor Borough Council (rent and rates)	-	52,902	52,902	40,600
Rushmoor Borough Council (PEBL fund)	-	9,800	9,800	7,178
Surrey Heath CCG	-	30,630	30,630	30,000
North East Hants and Farnham CCG	-	30,630	30,630	30,000
Broadhurst Trust	-	21,913	21,913	14,720
Citizens Advice Hampshire including Healthwatch Hampshire	-	3,399	3,399	9,636
Miscellaneous funding	-	39,859	39,859	35,607
Pension Wise	438,339	-	438,339	348,728
Royal British Legion OPCC (Domestic Abuse)	-	-	-	34,273
MoD Domestic Abuse Funding	47,000	-	47,000	10,000
The Brain Tumour Charity Welfare Benefits	-	20,922	20,922	8,625
Vivid Homes Debt Advice	-	4,300	4,300	5,700
Help to Claim	38,702	-	38,702	4,896
RBS Skills & Opportunities Fund	14,000	-	14,000	14,000
Total grants	538,041	433,895	971,936	813,503

In 2019, of the total income from grants, £401,606 was received into unrestricted funds and £411,897 into restricted funds.

RUSHMOOR CITIZENS ADVICE BUREAUX
(a company limited by guarantee)

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

3 OTHER INCOME FROM CHARITABLE ACTIVITIES

	Restricted funds 2020 £	Unrestricted funds 2020 £	Total funds 2020 £	<i>All unrestricted and restricted funds 2019 £</i>
External training delivered	-	195	195	-
	-	195	195	-

4 INVESTMENT INCOME

	Restricted funds 2020 £	Unrestricted funds 2020 £	Total funds 2020 £	<i>All unrestricted and restricted funds 2019 £</i>
Bank interest receivable	-	590	590	487
	-	590	590	487

In 2019 all of the investment income was received into unrestricted funds.

RUSHMOOR CITIZENS ADVICE BUREAUX
(a company limited by guarantee)

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

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 2020 the allocation between direct and support costs was 91/9 (2019: 91/9).

	Total	<i>Total</i>
	2020	<i>2019</i>
	£	<i>£</i>
Rent, rates, light and heat	79,114	<i>65,124</i>
Insurance	1,925	<i>1,670</i>
Telephone	9,138	<i>8,093</i>
Printing, postage and stationery	10,120	<i>11,051</i>
Computer costs	2,202	<i>4,507</i>
Equipment	1,943	<i>1,033</i>
Cleaning	137	<i>2,227</i>
Sundry	8,682	<i>6,376</i>
Training	3,278	<i>3,338</i>
Subscriptions and professional publications	8,967	<i>8,447</i>
Travel	32,406	<i>28,795</i>
Depreciation	8,937	<i>14,198</i>
Advertising	463	<i>312</i>
Consultants costs	1,846	<i>4,245</i>
Wages and salaries	579,799	<i>509,061</i>
National insurance	42,184	<i>36,527</i>
Pension costs	18,420	<i>15,944</i>
	809,561	<i>720,948</i>

RUSHMOOR CITIZENS ADVICE BUREAUX
(a company limited by guarantee)

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

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 2020 the allocation between direct and support costs was 91/9 (2019: 91/9).

	Total	<i>Total</i>
	2020	<i>2019</i>
	£	£
Rent, rates, light and heat	7,825	6,440
Insurance	190	165
Telephone	904	800
Printing, postage and stationery	1,001	1,093
Computer costs	218	446
Equipment	192	102
Cleaning	14	220
Sundry	858	632
Training	324	330
Subscriptions and professional publications	886	835
Travel	3,205	2,847
Depreciation	884	1,404
Advertising	46	31
Consultants costs	182	420
Wages and salaries	57,344	50,346
National insurance	4,172	3,613
Pension costs	1,821	1,577
	<u>80,066</u>	<u>71,301</u>

7 TOTAL EXPENDITURE

	Other Costs	Depreciation	Staff Costs	Total	<i>Total</i>
	£	£	£	2020	<i>2019</i>
	£	£	£	£	£
Charitable activities					
Direct costs - note 5	160,221	8,937	640,403	809,561	720,948
Support costs - note 6	15,845	884	63,337	80,066	71,301
Sub total	<u>176,066</u>	<u>9,821</u>	<u>703,740</u>	<u>889,627</u>	<u>792,249</u>
Governance - note 8	6,494	-	29,133	35,627	31,515
Total	<u>182,560</u>	<u>9,821</u>	<u>732,873</u>	<u>925,254</u>	<u>823,764</u>

In 2020, of the total expenditure, £420,484 (2019: £412,379) was from unrestricted funds and £504,770 (2019: £411,385) was paid out of restricted funds.

RUSHMOOR CITIZENS ADVICE BUREAUX
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2020

8 GOVERNANCE COSTS

	Restricted funds 2020 £	Unrestricted funds 2020 £	Total funds 2020 £	<i>All unrestricted and restricted funds 2019 £</i>
Auditor's remuneration	-	5,130	5,130	4,884
Accountancy fees	-	1,200	1,200	-
Other governance costs	-	164	164	919
Governance expenses - wages and salaries	-	26,431	26,431	23,309
Governance expenses - national insurance	-	1,877	1,877	1,673
Governance expenses - pension costs	-	825	825	730
	-	35,627	35,627	31,515

Other governance costs

Allocated governance costs are calculated as 4% of total staff and travel costs (2019: 4%).

9 NET INCOME / (EXPENDITURE)

This is stated after charging:

	2020 £	2019 £
Depreciation	9,821	15,602
Auditor's remuneration - for current year	5,130	4,884
Auditor's remuneration - provision of accounting services	1,200	-
	16,151	20,486

10 TRUSTEES REMUNERATION

During the year no Trustees received any remuneration (2019:£ nil).

During the year no Trustees received any benefit in kind (2019:£ nil).

During the year no Trustees were reimbursed any expenses (2019:one Trustee received £37 for travel).

RUSHMOOR CITIZENS ADVICE BUREAUX
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2020

11 STAFF COSTS

The average number of employees was 35 (2019:30) all engaged in charitable activities.

Staff costs were as follows:

	2020	2019
	£	£
Wages and salaries	663,574	582,716
Social security costs	48,233	41,813
Other pension costs	21,066	18,251
	732,873	642,780

No employee received remuneration in excess of £60,000 (2019: nil).

The remuneration and benefits received by key management personnel in the year totalled £100,926 (2019: £99,223) with employer's pension contributions of £4,357 (2019: £4,961).

12 TANGIBLE FIXED ASSETS

	Office equipment £
Cost	
At 1 April 2019	220,095
Additions	5,834
Less disposals	0
At 31 March 2020	225,929
Depreciation	
At 1 April 2019	203,864
Charge for the year	9,821
Eliminated on disposal	0
At 31 March 2020	213,685
Net book value	
At 31 March 2020	12,244
At 1 April 2019	16,231

RUSHMOOR CITIZENS ADVICE BUREAUX
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2020

13 DEBTORS

	2020	2019
	£	£
Trade debtors	15,468	1,352
Prepayments and accrued income	19,108	19,340
	34,576	20,692

14 CREDITORS

	2020	2019
	£	£
Trade creditors	3,118	15,697
Other taxation and social security	9,950	13,546
Other creditors	238	2,609
Accruals	9,514	7,343
Deferred income	5,667	52,667
	28,485	91,862

Deferred income

Deferred income at 1 April 2019	52,667	96,940
Income deferred during the year	5,667	52,667
Amounts released from previous years	(52,667)	(96,940)
Deferred income at 31 March 2020	5,667	52,667

Deferred income for 2020 relates to:

£5,667 contribution to funding for Domestic Abuse programme for the 2020/21 year in accordance with service contract conditions.

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.

RUSHMOOR CITIZENS ADVICE BUREAUX
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2020

15 STATEMENT OF FUNDS

	Brought Forward £	Income £	Expenditure £	Transfers in / out £	Carried Forward £
General Funds					
General Purpose Fund	222,279	436,778	(420,484)	(1,064)	237,510
Total Unrestricted Funds	<u>222,279</u>	<u>436,778</u>	<u>(420,484)</u>	<u>(1,064)</u>	<u>237,510</u>
Restricted Funds					
Pension Wise	30,682	438,339	(416,699)	-	52,322
Royal British Legion	12,041	-	(12,041)	-	-
MoD Domestic Abuse Funding	22,610	47,000	(25,116)	-	44,494
Help to Claim	-	38,702	(39,766)	1,064	-
RBS Skills and Opportunities Fund	3,498	14,000	(11,148)	-	6,350
Total Restricted Funds	<u>68,831</u>	<u>538,041</u>	<u>(504,770)</u>	<u>1,064</u>	<u>103,166</u>
Total of funds	<u>291,110</u>	<u>974,819</u>	<u>(925,254)</u>	<u>-</u>	<u>340,676</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.

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

The Royal British Legion funding was 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
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2020

15 SUMMARY OF FUNDS (continued)

	Brought Forward April 2019 £	Income £	Expenditure £	Transfers in / out £	Carried Forward March 2020 £
General Funds	222,279	436,778	(420,484)	(1,064)	237,510
Restricted Funds	68,831	538,041	(504,770)	1,064	103,166
Total Funds	<u>291,110</u>	<u>974,819</u>	<u>(925,254)</u>	<u>0</u>	<u>340,676</u>

SUMMARY OF FUNDS (previous year)

	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>

16 ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Restricted funds 2020 £	Unrestricted funds 2020 £	Total funds 2020 £	<i>All unrestricted and restricted funds 2019 £</i>
Tangible fixed assets	-	12,244	12,244	16,231
Current assets	108,833	248,084	356,917	366,741
Creditors due within one year	(5,667)	(22,819)	(28,485)	(91,862)
	<u>103,166</u>	<u>237,510</u>	<u>340,676</u>	<u>291,110</u>

17 PENSION COMMITMENTS

During the year the charity paid £21,066 (2019: £18,251) to defined contribution pension schemes for its staff. Contributions of £237 (2019: £2,609) were payable to the pension fund at the balance sheet date.

RUSHMOOR CITIZENS ADVICE BUREAUX
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2020

18 GRANTS IN KIND

During the year the Charity received a grant in kind for the rent on two sites, Farnborough and Aldershot, from Rushmoor Borough Council; the Charity received 90% relief £52,902 (2019: £40,600) income against the rent expenditure of £58,780 (2018: £44,500).

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.