

Registered number
3537836

Bournemouth Citizens Advice Bureau

Report and Unaudited Accounts

Year ended 31 March 2015

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Bournemouth Citizens Advice Bureau
Year ended 31 March 2015
Report and accounts
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Bournemouth Citizens Advice Bureau
Year ended 31 March 2015
Report and accounts
Company Information

Bournemouth Citizens Advice Bureau is a company limited by guarantee and not having a share capital and is governed by its Memorandum and Articles of Association.

The company is a registered charity

Trustees (Directors) at the date of this report

Keith Agombar (co-opted)
Ao Ajomale
Patrick Bligh-Cheesman
Tony Bradley
Bob Hucklesby
Jayne Kerry
Matthew Moore
Chris Purkis
Ken Stevenson
Rae Stollard (co-opted)
Ted Taylor

Company Secretary and Registered Office

Chris Purkis
The West Wing, Town Hall, Bourne Avenue, Bournemouth, Dorset BH2 6DX

Accountants and Independent Examiner

Accounting for Charities Ltd
Chartered Accountants
Arena, Holyrood Close, Poole BH17 7BA

Bankers

Lloyds Bank plc, 45 Old Christchurch Road, Bournemouth, Dorset BH1 1ED
Scottish Widows Bank plc, 67 Morrison Street, Edinburgh EH3 8YJ
Virgin Money plc, Jubilee House, Gosforth, Newcastle upon Tyne NE3 4PL

Registered numbers

Registered Company number 03537836
Registered Charity number 1074727

Bournemouth Citizens Advice Bureau
Year ended 31 March 2015
Report of the Trustees

The Trustees present their report and accounts for the year ended 31 March 2015.

Governance and management

A Trustee Board, as constituted in accordance with the provisions set out in the Articles of Association, is responsible for the overall governance of the company. The Trustee Board is responsible for appointing certain of its members to act in an individual capacity, as its representatives, either as directors of the company or as company secretary, in accordance with the requirements of the Companies Acts. As a registered charity, the company is also required by the Charity Commissioners to appoint named individuals to act in a formal capacity as trustees of the charity, with duties and responsibilities as set out in charity law and regulations.

The maximum number of trustees is twelve, and the minimum is four. Trustees are either elected at the annual general meeting, nominated by member organisations or co-opted by the Trustee Board, providing that the total of co-opted and nominated trustees does not exceed one third of the total number of trustees. All elected trustees must retire from office at the third annual general meeting following the annual general meeting at which they were elected but may be re-elected. All nominated or co-opted trustees must retire from office at the third annual general meeting following the ordinary meeting of the Trustee Board at which they were appointed but may be re-elected.

Trustees during the year and up to the date of this report

Keith Agombar	appointed 8 October 2014
Ao Ajomale	appointed 16 September 2009
Patrick Bligh-Cheesman	appointed 21 October 2010
Tony Bradley	appointed 21 October 2010
Bob Hucklesby	appointed 2nd October 2013
Jayne Kerry	appointed 16 September 2009
Matthew Moore	appointed 26 October 2011
Chris Purkis	appointed 09 February 2011
Ken Stevenson	appointed 2nd October 2013
Rae Stollard	appointed 8 October 2014
Ted Taylor	appointed 16 September 2009

Trustee recruitment and training

Trustees are recruited from member organisations and/or for the specific skills that they can bring to the charity. There is a trustee induction process and new trustees are invited to attend the Bureau to see the work of the charity. New trustees are also able to access relevant training and information in relation to the Bureau's affairs and operations and the role and duties of a trustee.

Public benefit

The Trustees have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in planning its future activities. They do not consider that the charity's activities include any potential detriment or harm or that they convey any significant incidental private benefit.

Affiliation

Bournemouth Citizens Advice Bureau is a member of The National Association of Citizens Advice Bureaux and is required to comply with the regulations provided by this umbrella organisation.

Bournemouth Citizens Advice Bureau
Year ended 31 March 2015
Report of the Trustees

Objectives and activities

Objectives

The objects of the charity are to promote any charitable purpose for the benefit of the community mainly, but not exclusively in the area of the Council of the Borough of Bournemouth, or any successor body to it, by the advancement of education, the protection and preservation of health, and the relief of poverty, sickness and distress.

The principal charitable object of the company is to establish and conduct a free, independent, confidential and impartial service of advice, information and counsel for the benefit of the community and general public within the Borough of Bournemouth.

Activities

In furtherance of the objects, the principal activity of the company is the operation of an independent Citizens Advice Bureau in Bournemouth, within the overall membership framework as laid down by the National Association of Citizens Advice Bureaux ("Citizens Advice").

We review our aims, objectives and activities each year. This review looks at what we achieved and the outcomes of our work in the previous 12 months. The review looks at the success of each key activity and the benefits they have brought to those groups of people we are set up to help. The review also helps us ensure our aim, objectives and activities remained focused on our stated purposes.

In addition to the provision of the core advice service, which is principally financed by a service level agreement from Bournemouth Borough Council, all of which helps the Charity meet its overall aims of providing the advice for the problems people face, the company also operated the following specific projects and services during the year under review. All of these additional operations assisted Bournemouth Citizens Advice Bureau rise to the challenge of meeting continuing increased demand in the current recession. Both central and local government have highlighted the social effects within Bournemouth that the recession has had and the Bureau's overall contribution has had a positive impact on the lives of those who use its services.

Bournemouth Citizens Advice Bureau
Year ended 31 March 2015
Report of the Trustees

Wessex Water – funded by Wessex Water

This project enables people who experience arrears with Wessex Water to obtain debt advice and support.

Lloyds TSB - funded by Lloyds TSB

This fund enables the bureau to provide debt advice and support complex debt cases

Supporting People Debt Counsellor - funded by Supporting People, Bournemouth Borough Council

This project enables professionals working in Supporting People Floating Support projects to refer clients with whom they are working who face further difficulties because of debt to receive a holistic service.

Money Advice Services - Debt Advice Project - Funded through Citizens Advice

The project provides debt management advice to members of the public.

Keeble Community Engagement - Funded by Bournemouth Borough Council

This project provides community engagement within the Keeble area of Bournemouth

Pension Wise - Funded by Citizens Advice

This projects provide free pensions guidance to people across Dorset, East Devon and Isle of Wight

Benefit Appeals project - funded through Santandar, Comic Relief and Reserves

This project provides support with benefit appeals for people who have had benefit entitlement reduced or removed. The project also provides support challenging benefit overpayments decisions

Advice Services Transition Fund - Funded by Citizens Advice in Dorset via the Big Lottery

This fund offers debt and benefit advice to people in Bournemouth & Poole.

Achievements and performance

During the year ended 31 March 2015, the Bureau received 10,984 enquiries from 9,565 clients (total unique clients per Petra) which represents an increase in the number of service users.

The breakdown of the areas of work was as follows, together with comparatives for the previous year:

	<u>2015</u>	<u>2014</u>
Welfare benefits	22%	24%
Consumer	6%	5%
Debt and Finance	23%	22%
Employment	14%	13%
Housing	14%	14%
Legal	5%	5%
Immigration	2%	2%
Relationships	9%	8%
Signposting	0%	2%
Other	5%	5%

Bournemouth Citizens Advice Bureau
Year ended 31 March 2015
Report of the Trustees

The management and trustees continue to monitor the number of enquiries and breakdown of areas of work to ensure resources are appropriately allocated. In addition, client feedback continues to be sought which provides information about methods of contact, waiting times and levels of satisfaction in relation to the advice offered.

Volunteers

The Bureau's operations are supported to a significant extent by a team of unpaid volunteers, either acting as trained advisers or providing additional clerical and administrative support. Without the assistance of such volunteers, it would not be possible for the Bureau to provide the range of services currently made available to clients. The trustees and the directors once again wish to express their appreciation of the invaluable contribution made by the volunteers during the year under review.

Risk management

The Trustee Board actively reviews, on a regular basis, the major risks to which the charity is exposed, in particular those related to the operations and finances of the Bureau. The trustees and the directors are satisfied that systems have been established to enable regular reports to be produced so that the Trustee Board can monitor such risks and, where necessary, steps can be taken to mitigate exposure thereto.

Financial Review

The financial statements of the company for the year ended 31 March 2015 are as set out on pages 7 to 15 attached. The results are presented on an activity basis, in accordance with the Statement of Recommended Practice 2005, which provides a clear picture of the funding resources available to finance the various operational activities undertaken. The total incoming resources for the year ended 31 March 2015 amounted to £367,576. The total resources expended were £308,367 thereby generating a surplus for the year of £59,209, making the total funds £224,718 at 31 March 2015.

Reserves Policy

The balance carried forward on the General Fund represents unrestricted funds arising from past operating results which are available to finance future activities. Such funds also represent the free reserves of the charity, as all fixed assets are separately designated within the Capital Equipment Fund. The level of free reserves is vital to the ongoing stability of the company's financial position, and should be viewed in relative terms with the level of operating activities and the degree of financial commitment and risk inherent therein. The Trustee Board's aim, notwithstanding the constraints inherent in the present funding arrangements is to maintain the balance of free reserves at a level which corresponds to approximately three to six months' expenditure on core activities. In order to protect this level of reserves, the trustees have this year transferred £25,000 into a Designated Core Continuity Fund. This stands at £100,000 and represents 4 to 6 months' running costs for the charity.

Investment Policy

The Trustee Board adopts a risk averse strategy in relation to the investment of surplus funds. All cash funds held by the Bureau in excess of immediate requirements to finance its charitable activities are invested in interest-bearing deposit accounts with Lloyds Bank plc, Scottish Widows Bank plc and Virgin Money plc. There are no other investments relevant to the Bureau's activities.

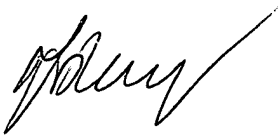
Bournemouth Citizens Advice Bureau
Year ended 31 March 2015
Report of the Trustees

Small company special provisions

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

This report was approved by the Board on date

29/7/15



Jayne Kerry
Director



Chris Purkis
Director

Bournemouth Citizens Advice Bureau
Year ended 31 March 2015
Independent Examiner's Report to the Trustees of
Bournemouth Citizens Advice Bureau

I report on the accounts of the company for the year ended 31 March 2015, which are set out on pages 8 to 16

Respective responsibilities of trustees and examiner

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 ("the 2011 Act") and that an independent examination is needed. The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants in England and Wales.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the company and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view'. and the report is limited to those matters set out below.

This report is made solely to the company's board of trustees, as a body, in accordance with the General Directions given by the Charity Commission. My examination has been undertaken so that I might state to the company's trustees those matters I am required to state to them in an Independent Examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the company and the company's trustees as a body, for my examination, for this report, or for the opinions I have formed.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with section 386 of the Companies Act 2006; and
 - to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities;have not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Keilah Towers

Keilah Towers FCA
Director
Accounting for Charities Ltd
Arena, Holyrood Close, Poole BH17 7BA
21 August 2015

Bournemouth Citizens Advice Bureau
Statement of Financial Activities
for the year ended 31 March 2015

Income and expenditure

	Notes	General Fund £	Designated Fund £	Restricted Funds £	2015 Total £	2014 Total £
Incoming resources						
Incoming resources from generated funds						
Voluntary income	2	2,079	-	1,000	3,079	3,469
Activities for generating funds		1,156	-	-	1,156	3,411
Investment income		1,780	-	-	1,780	1,716
Incoming resources from charitable activities	3	227,073	-	134,488	361,561	301,279
Total incoming resources		<u>232,088</u>	<u>-</u>	<u>135,488</u>	<u>367,576</u>	<u>309,875</u>
Resources expended						
Costs of generating funds						
Costs of generating voluntary income		(689)	-	-	(689)	(618)
Charitable activities	13	(183,444)	(3,281)	(119,570)	(306,295)	(303,751)
Governance costs	14	(1,383)	-	-	(1,383)	(1,856)
Total resources expended	4	<u>(185,516)</u>	<u>(3,281)</u>	<u>(119,570)</u>	<u>(308,367)</u>	<u>(306,225)</u>
Net incoming/(outgoing) resources before transfers		46,572	(3,281)	15,918	59,209	3,650
[Net income/(expenditure) for year]						
Transfers						
Gross transfers between funds	9 10	(19,496)	26,111	(6,615)	-	-
Net movement in funds		<u>27,076</u>	<u>22,830</u>	<u>9,303</u>	<u>59,209</u>	<u>3,650</u>
Reconciliation of funds						
Total funds brought forward		56,897	81,766	26,846	165,509	161,859
Total funds carried forward		<u>83,973</u>	<u>104,596</u>	<u>36,149</u>	<u>224,718</u>	<u>165,509</u>

All of the company's activities are classed as continuing

The company had no gains or losses other than those shown above

The notes on pages 10 to 16 form part of these accounts

Bournemouth Citizens Advice Bureau
Balance Sheet
as at 31 March 2015

Registered number
3537836

	Notes	General Fund £	Designated Fund	Restricted Funds £	2015 Total £	2014 Total £
Fixed assets						
Tangible assets	6	-	4,596	6,735	11,331	10,697
Current assets						
Debtors	7	1,533		-	1,533	1,760
Cash at bank and in hand		95,184	100,000	29,414	224,598	169,067
		96,717	100,000	29,414	226,131	170,827
Creditors: amounts falling due within one year	8	(12,744)		-	(12,744)	(16,015)
Net current assets		83,973	100,000	29,414	213,387	154,812
Net assets		83,973	104,596	36,149	224,718	165,509
The funds of the charity						
Restricted Funds	9	-	-	36,149	36,149	26,846
Unrestricted Funds:						
Designated Fund	10	-	104,596	-	104,596	81,766
General Fund		83,973	-	-	83,973	56,897
Total charity funds		83,973	104,596	36,149	224,718	165,509

The directors are satisfied that the company is entitled to exemption from the requirement to obtain an audit under section 477 of the Companies Act 2006 and that members have not required the company to obtain an audit in accordance with section 476 of the Act.

The directors acknowledge their responsibilities for:
 complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts.

The accounts have been prepared in accordance with the provisions in Part 15 of the Companies Act 2006 applicable to the small companies regime.

Jayne Kerry
 Director

Approved by the Board on date 29/7/15

Chris Purkis
 Director

The notes on pages 10 to 16 form part of these accounts

Bournemouth Citizens Advice Bureau
Notes to the Accounts
Year ended 31 March 2015

1 Accounting policies

The accounts have been prepared under the historical cost convention and in accordance with the Companies Act 2006, SORP 2005 "Accounting and Reporting by Charities" and the Financial Reporting Standard for Smaller Entities (effective April 2008) issued by the APB.

Income

Other than incoming resources recognised under the Deferred Income Policy, incoming resources are included in the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Deferred income represents grants received where the donor has specified that the grant cannot be used until a later accounting period, the Deferred Income Policy includes such incoming resources in the later accounting period for which their use is specified.

Donated services and facilities

Donated services and facilities provided by individuals or entities as part of their trade or profession are included as incoming resources at their estimated open market value where the benefit to the Fund is reasonably quantifiable and measurable.

Resources expended

Resources expended are included in the Statement of Financial Activities when, and to the extent that, a liability, legal or constructive, is incurred.

Capitalisation and Depreciation

Expenditure greater than £100 on individual assets which have a useful life of more than 12 months is capitalised.

Depreciation has been provided at the following rates in order to write off the assets over their estimated useful lives.

Office equipment and furniture	20% straight line
Computer systems and equipment	25% straight line

Fund accounting

The General Fund is an unrestricted fund which is 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 specific purposes.

The Designated Funds represent funds which have been earmarked by the Trustees for a particular purpose.

Restricted Funds are funds which are to be used in accordance with specific restrictions imposed by the donors. The aim and use of each restricted fund is set out in the notes to the accounts.

Incoming resources and resources expended are allocated to the Funds on a direct or time apportioned basis as appropriate.

Bournemouth Citizens Advice Bureau
Notes to the Accounts
Year ended 31 March 2015

2 Voluntary Income

	General Fund	Restricted Funds	2015 Total	2014 Total
	£	£	£	£
Voluntary donations	2,079	1,000	3,079	3,469
Other	-	-	-	-
	<u>2,079</u>	<u>1,000</u>	<u>3,079</u>	<u>3,469</u>

3 Incoming resources from charitable activities

	General Fund	Restricted Funds	2015 Total	2014 Total
	£	£	£	£
Grants	-	116,057	116,057	59,351
Service level agreements	152,323	18,431	170,754	167,160
Donated facilities	74,750	-	74,750	74,768
Other	-	-	-	-
	<u>227,073</u>	<u>134,488</u>	<u>361,561</u>	<u>301,279</u>

4 Total resources expended

	2015	2014
	£	£
These include:		
Depreciation of owned fixed assets	4,575	5,314
Wages & salaries	176,239	169,127
Employers' national insurance	11,950	11,325
Independent Examiner's remuneration	825	825
Other services provided by Independent Examiner	-	295

No individual member of staff earned in excess of £60,000 salary from the charity in the year.

Average number of employees during the year	<u>12</u>	<u>12</u>
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5 Trustees' remuneration and expenses

No Trustee received any remuneration from the charity in relation to the performance of their duties. Out of pocket travel and meeting expenses of £0 (2014 - £92) were reimbursed.

Bournemouth Citizens Advice Bureau
Notes to the Accounts
Year ended 31 March 2015

6 Tangible fixed assets

	Computer systems and equipment £	Office furniture and equipment £	Total £
Cost			
At 1 April 2014	24,253	12,763	37,016
Additions	5,034	175	5,209
Disposals	-	-	-
At 31 March 2015	<u>29,287</u>	<u>12,938</u>	<u>42,225</u>
Depreciation			
At 1 April 2014	18,391	7,928	26,319
Charge for the year	2,749	1,826	4,575
On disposals	-	-	-
At 31 March 2015	<u>21,140</u>	<u>9,754</u>	<u>30,894</u>
Net book value			
At 31 March 2015	<u>8,147</u>	<u>3,184</u>	<u>11,331</u>
At 31 March 2014	<u>5,862</u>	<u>4,835</u>	<u>10,697</u>

7 Debtors

	2015 £	2014 £
Other debtors	1,533	1,760
	<u>1,533</u>	<u>1,760</u>

8 Creditors: amounts falling due within one year

	2015 £	2014 £
Trade creditors	-	-
Other taxes and social security costs	5,330	3,132
Other creditors	-	-
Deferred income	5,583	5,583
Accruals	1,831	7,300
	<u>12,744</u>	<u>16,015</u>

Bournemouth Citizens Advice Bureau
Notes to the Accounts
Year ended 31 March 2015

9 Restricted Funds

	2014 Funds brought forward £	Incoming resources in year £	Outgoing resources in year £	Transfers £	2015 Funds carried forward £
Analysis of fund balance by project:					
Restricted Capital equipment	3,931	-	(1,294)	4,098	6,735
Wessex Water	791	10,000	(9,226)	(1,565)	-
BBC Supporting People	1,823	18,431	(17,341)	(2,913)	-
Citizen's Advice utilities project	3,830	1,000	-	(3,830)	1,000
Keeble Community Worker	3,427	-	(2,401)	(1,026)	-
LloydsTSB Foundation debt advice	3,644	5,000	(11,003)	2,359	-
Money Advice Service	-	30,357	(20,784)	-	9,573
Pensionwise	-	53,773	(33,558)	(3,738)	16,477
Benefit Appeals Project	4,600	2,000	(6,600)	-	-
Transition (ASTF)	4,800	14,927	(17,363)	-	2,364
	26,846	135,488	(119,570)	(6,615)	36,149

The purpose of each fund is detailed in the Report of the Trustees

10 Designated Funds

	2014 Funds brought forward £	Incoming resources in year £	Outgoing resources in year £	Transfers £	2015 Funds carried forward £
Core Continuity Fund	75,000	-	-	25,000	100,000
Capital Equipment	6,766	-	(3,281)	1,111	4,596
	81,766	-	(3,281)	26,111	104,596

The Capital Equipment Fund reflects the financing of capital equipment used in relation to the Bureau's operations. Depreciation of such equipment is charged against this designated fund. The Core Continuity Fund represents 4 months' operating expenses for the charity which have been set aside in a Designated Fund by the Trustees to protect the charity against future funding shortfalls.

Bournemouth Citizens Advice Bureau
Notes to the Accounts
Year ended 31 March 2015

11 Members' liability

The company is limited by guarantee. Every member of the company undertakes to contribute to the assets of the company, in the event of the same being wound up while he or she is a member, or within one year after he or she ceases to be a member, for payment of the debts and liabilities of the company contracted before he ceases to be a member, and of the costs, charges and expenses of winding up such amount as may be required not exceeding £1. The number of members at the balance sheet date was 20 (2014 - 20).

12 Other financial commitments

2015	2014
£	£

At the year end the company had annual commitments under non-cancellable operating leases as set out below:

Operating leases which expire:

within one year

within two to five years

-	-
3,066	2,303
<u>3,066</u>	<u>2,303</u>

13 Related parties

Rae Stollard is a Trustee of the charity. She is a member of Bournemouth City Council. The charity received funding from Bournemouth City Council but Mrs Stollard has no direct interest in this on behalf of the Council and the Council is not considered to be a related party of the charity.

Ted Taylor is a Trustee of the charity and is also a Trustee of Help and Care, a charity with which Bournemouth Citizens Advice Bureau works on the Healthwatch service. Ted Taylor does not control Help and Care and receives no benefits from either charity or the Healthwatch service and Health and Care is not considered to be a related party of the charity.

Bournemouth Citizens Advice Bureau
Notes to the Accounts
Year ended 31 March 2015

13 Charitable Activities

	General Fund £	Designated Fund £	Restricted Funds £	2015 Total £	2014 Total £
Support costs allocated to charitable activities					
<i>Staff and volunteer costs</i>					
Salaries	94,600	-	81,639	176,239	169,127
Employer's NI	11,950	-	-	11,950	11,325
Subsistence and refreshments	917	-	9	926	1,407
Staff training	414	-	5,377	5,791	1,834
Staff travel	1,612	-	404	2,016	1,792
Volunteer training	1,934	-	-	1,934	1,342
Volunteer expenses	5,201	-	-	5,201	6,015
Staff sundry expenses	1,453	-	4	1,457	669
<i>Office expenses:</i>					
IT equipment and support	6,744	-	-	6,744	7,858
Equipment hire	2,514	-	1,000	3,514	1,492
Depreciation	-	3,281	1,294	4,575	5,314
Professional fees	648	-	-	648	488
Insurance	2,758	-	-	2,758	1,906
Postage	1,155	-	2	1,157	1,495
Printing and stationery	3,208	-	28	3,236	5,099
Publicity and promotion	-	-	-	-	211
Reference materials and subscriptions	4,001	-	115	4,116	2,368
Telephone and communications	(1,731)	-	-	(1,731)	8,132
Other office expenses	585	-	44	629	168
<i>Premises costs:</i>					
Rent	73,650	-	1,100	74,750	74,768
Other premises expenses	-	-	-	-	-
<i>Other expenses:</i>					
Interest on pension creditor	-	-	-	-	518
Bank charges	385	-	-	385	423
Irrecoverable VAT	-	-	-	-	-
Total support costs	211,998	3,281	91,016	306,295	303,751
Allocation to restricted funds	(28,554)	-	28,554	-	-
	183,444	3,281	119,570	306,295	303,751

Bournemouth Citizens Advice Bureau
Notes to the Accounts
Year ended 31 March 2015

14 Governance Costs

	General Fund £	Designated Fund £	Restricted Funds £	2015 Total £	2014 Total £
Independent Examination fees	825	-	-	825	825
Accountancy fees	-	-	-	-	295
Annual Report and AGM costs	558	-	-	558	529
Trustee expenses	-	-	-	-	207
	1,383	-	-	1,383	1,856