

Trustees' report and unaudited financial statements

for the year ended 31 March 2013

Directors

R McGovern
P Chandler
B Foster
M D Hawley
D Clegg
B F Watson
P Marsburg
M Marsden

Chair
(Chair until resignation on 31 August 2012)
Vice chair
Treasurer

(resigned on 13 August 2012)

Secretary

S Noble

Bankers

HSBC Bank PLC
33 St Nicholas Street
Scarborough
YO11 2HN

Independent examiners

Moore Stephens
Chartered Accountants
12 Alma Square
Scarborough
YO11 1JU

Registered office

Elders Street
Scarborough
YO11 1DZ

Charity registration

1 112 726

Company registration

England 05 538 079



Report of the trustees

for the year ended 31 March 2013

Introduction

The form and layout of this annual report follows the Statement of Recommended Practice 'Accounting and Reporting by Charities' (revised 2005)

Board of trustees

The names of the trustees (directors) are stated on page one. The appointment and election of trustees are governed by the Articles of Association. The maximum number of trustees is fifteen and the minimum is three. A maximum of ten trustees may be elected at the annual general meeting. Trustees may also be nominated by member organisations or co-opted by the trustee board, provided the number of co-opted and nominated trustees does not exceed one third of the total number of trustees. The appointment of co-opted and nominated trustees shall be made at ordinary meetings of the trustee board. All trustees retire from office at the third annual general meeting following appointment but may be re-elected or re-appointed.

At each of the first three annual general meetings following incorporation, one third of the originally elected trustees shall retire in rotation but may be re-elected. Paid and volunteer workers of the charity are not eligible for appointment as trustees. A trustee shall not hold the office of Chair, Vice Chair or Treasurer for more than six consecutive years but thereafter may be re-elected to the same position on an annual basis. The trustee board shall hold at least four meetings in each year. All trustees are inducted by the manager in accordance with Citizens Advice guidelines. Trustee training is available at meetings and in written form. Trustees are responsible for strategic decisions, service delivery and development and financial management.

Investments

The constitution authorises the trustees to make and hold investments using the general funds of the charity. There are currently no investments other than bank accounts.

Constitution, objects, policies and organisation

The charity is a company without share capital, governed by its Memorandum and Articles of Association. The liability of members in the event of winding up is limited by guarantee to an amount not exceeding £1 per member. The company is a registered charity (number 1 112 726).

The primary object of the charity is the promotion of any charitable purpose for the benefit of the community in Scarborough and surrounding areas by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress. The policy of the charity is to provide the advice people need for the problems they face and to improve the policies and practices that affect people's lives.

The board of trustees is responsible for the governance of the charity and may from time to time appoint sub-committees as deemed necessary. Day to day operation of the service is the responsibility of the chief executive officer. A Hudson helped by the management team.

The charity's main objectives for the year were to provide, maintain and develop advice and information services for residents in Scarborough Borough.

Existing advice provision is overseen by the service manager. Consolidation and future development are recommended to the trustees by the development group. Funding applications are made by the management team.

Developments, activities and achievements

In order to meet its objectives the charity provided general advice face to face, by telephone, by letter and by e-mail, casework in Debt and Employment and specialist advice in Welfare Benefits.

During the year we helped 4 509 individual clients with a total of 15,358 issues (2011/12 equivalents 4,027 and 17 532). The trustees are satisfied with the level of service, given the available funding. The Quality of Advice is monitored regularly by the Service Manager and audited 3 yearly by Citizens Advice - next audit due October 2013.

We are reliant on the national perception of the charity's brand and on satisfaction of our clients locally. Reliant as we are both on local and other charitable funders we need to be up-to-date with and responsive to changes in the funding environment. We are heavily reliant on local volunteers to undertake onerous training and deliver advice and need to operate a continuous recruitment programme. The decline in the economy will result in an increase in numbers of people seeking advice as well as changes to the benefit system. A number of key funding streams will terminate in the early part of next year and it will be essential these are replaced in order to maintain the current level of service. We will need to take full advantage of potential funding opportunities.

We plan to continue and expand services where possible, taking advantage of funding opportunities.

Report of the trustees

for the year ended 31 March 2013

Financial Review

The charity is continuing to receive support, particularly from Scarborough Borough Council, North Yorkshire County Council, Big Lottery Community Fund, the Legal Services Commission, the Financial Inclusion Fund and various other sources to support its work. Monies were used to provide services and build up reserves for use in emergencies.

The position at the year end is satisfactory, although ongoing funding is vital to continue this work into the future.

Statement of reserves policy

It is the aim of the trustees to retain in reserve the equivalent of three months' running costs.

Relationships

Scarborough and District Citizens Advice Bureau is affiliated to Citizens Advice.

Risks strategy

The trustees have undertaken a review of the major risks to which the charity is exposed and systems designed to mitigate those risks have been established.

Public benefit

The trustees consider that they have complied with their duty to have due regard to the guidance on public benefit published by the Charity Commission in exercising their powers and duties, as can be seen in the developments, activities and achievements.

Statement of directors' responsibilities

The directors are responsible for preparing the Report of the Directors and the financial statements in accordance with applicable law and regulations.

Company and Charity Law requires the directors to prepare financial statements for each financial year. Under that law the directors have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under company law the directors 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 company and of the net income or expenditure for that year. In preparing these financial statements the directors are required to:

Select suitable accounting policies and then apply them consistently.

Make judgements and accounting estimates that are reasonable and prudent.

Prepare the financial statements on the going concern basis, unless it is inappropriate to assume that the Charity will continue in business.

The directors are responsible for keeping adequate accounting records that are sufficient to show and explain the company's transactions and disclose with reasonable accuracy at any time the financial position of the company and enable them to ensure that the financial statements comply with the Charities Act 2011 and 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.

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



R McGovern

Chair, on behalf of the Board

Dated 31/07/13

Independent examiner's report to the trustees of Scarborough and District Citizens Advice Bureau

for the year ended 31 March 2013

I report on the accounts of Scarborough and District Citizens Advice Bureau for the year ended 31 March 2013 which are set out on pages 5 to 11

This report is made solely to the charity's trustees as a body in accordance with Chapter 3 of Part 8 of the Charities Act 2011. My examination has been undertaken so that I might state to the charity'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 charity and the charity's trustees as a body, for my examination, for this report or for the opinions I have formed.

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(2) 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 charity 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 in the statement below.

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

Sarah-Jane Sargent FCA
Chartered Accountant
Moore Stephens
Chartered Accountants
12-13 Alma Square
Scarborough
YO11 1JU

20 August 2013

Statement of financial activities

(including the income and expenditure account)

for the year ended 31 March 2013

		Continuing operations			
		Unrestricted funds	Restricted funds	Total funds 2013	Total funds 2012
		£	£	£	£
Incoming resources					
Incoming resources from generated funds					
Voluntary income					
- Donations		45,711	-	45,711	19,804
Activities for generating funds					
- Fundraising		1,055	-	1,055	1,112
Investment income					
- Bank interest receivable		522	-	522	479
Incoming resources from charitable activities					
- Generalist advice	note 8	55,549	-	55,549	52,436
- Legal Services Commission (LSC)	note 8	8,861	-	8,861	9,491
- NYCC Welfare Benefits	note 8	23,548	-	23,548	23,975
- Other	note 8	2,190	-	2,190	832
- Advice Services Fund	note 10	-	56,766	56,766	-
- Transition Fund		-	-	-	28,820
- Castle Health Centre	note 10	-	10,002	10,002	10,000
- Financial Inclusion Fund (FIF)	note 10	-	53,344	53,344	50,923
- Extra Money Could You Get It?	note 10	-	11,156	11,156	11,045
- Town Hall	note 10	-	10,196	10,196	10,101
- Big Lottery Grant - Triple Chance	note 10	-	-	-	45,570
- Big Lottery Grant - Triple Chance Impact	note 10	-	9,877	9,877	-
- Future Jobs Fund (FJF)		-	-	-	20,822
- Consumer Empowerment Pilot	note 10	-	40,000	40,000	-
- Feeling the Pinch (FTP)	note 10	-	11,909	11,909	11,762
- Benefit & Money Advice Service (BMAS)	note 10	-	58,850	58,850	50,272
- Money & Housing	note 10	-	32,000	32,000	-
- Network Development fund	note 10	-	29,947	29,947	-
- Voice Your Choice		-	-	-	4,174
Total incoming resources		137,436	324,047	461,483	351,618
Expenditure					
Charitable activities					
- Generalist advice	note 8	17,475	-	17,475	60,866
- Legal Services Commission (LSC)	note 8	9,080	-	9,080	9,441
- NYCC Welfare Benefits	note 8	23,395	-	23,395	23,835
- Other	note 8	17,851	-	17,851	6,855
- Advice Services Fund	note 10	-	55,171	55,171	-
- Transition Fund		-	-	-	28,820
- Castle Health Centre	note 10	-	9,934	9,934	9,939
- Financial Inclusion Fund (FIF)	note 10	-	52,995	52,995	50,608
- Extra Money Could You Get It?	note 10	-	11,089	11,089	10,984
- Town Hall	note 10	-	10,132	10,132	10,042
- Big Lottery Grant - Triple Chance	note 10	-	18,008	18,008	36,929
- Big Lottery Grant - Triple Chance Impact	note 10	-	9,877	9,877	-
- Consumer Empowerment Pilot	note 10	-	40,000	40,000	-
- Future jobs Fund (FJF)		-	-	-	20,814
- Feeling the Pinch (FTP)	note 10	-	11,832	11,832	11,692
- Benefit & Money Advice Service (BMAS)	note 10	-	56,033	56,033	54,180
- Money & Housing	note 10	-	31,553	31,553	-
- Network Development fund	note 10	-	21,054	21,054	-
- Voice Your Choice		-	-	-	4,145
		67,801	327,678	395,479	339,150
Governance costs	notes 8 & 10	641	1,843	2,484	2,285
Total expenditure		68,442	329,521	397,963	341,435
Net income/(expenditure) for the year		68,994	(5,474)	63,520	10,183
Balances brought forward at 31 March 2012		144,958	19,306	164,264	154,081
Balances carried forward at 31 March 2013		213,952	13,832	227,784	164,264

Balance sheet

as at 31 March 2013

	Note	£	£	2012 £	2012 £
Fixed assets					
Tangible assets	3		31,720		48,399
Current assets					
Debtors	4	2,027		2,907	
Cash at bank and in hand		197,690		229,102	
		<u>199,717</u>		<u>232,009</u>	
Creditors amounts falling due within one year	5	3,653		116,144	
Net current assets			<u>196,064</u>		<u>115,865</u>
Total assets less current liabilities			<u>227,784</u>		<u>164,264</u>
Funds					
Unrestricted income funds	9				
- General			102,984		8,645
- Designated			110,988		136,313
			<u>213,952</u>		<u>144,958</u>
Restricted income funds	10		13,832		19,306
			<u>227,784</u>		<u>164,264</u>

The financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008)

For the year in question the company was entitled to exemption from an audit under section 477 of the Companies Act 2006. The members have not required the company to obtain an audit of its accounts for the period in accordance with s476. The directors acknowledge their responsibilities for:

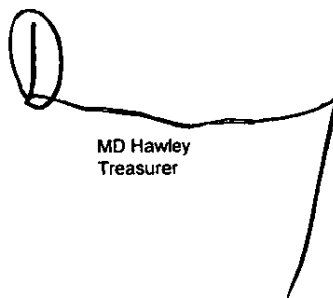
- ensuring that the company keeps accounting records which comply with sections 386 and 387 of the Companies Act 2006, and
- preparing accounts which give a true and fair view of the state of affairs of the company, as at the end of the financial year, and of its profit or loss for the financial year in accordance with the requirements of sections 394 and 395 of the Companies Act 2006, and which otherwise comply with the requirements of that Act relating to accounts, so far as applicable to the company

Approved by the board of directors and authorised for issue on

31/07/13



R McGovern
Chair



MD Hawley
Treasurer

Notes to the accounts

for the year ended 31 March 2013

1 Accounting policies

These accounts have been prepared under the historical cost convention and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008). They comply with the charity's constitution, current statutory requirements and the Statement of Recommended Practice "Accounting and Reporting by Charities" (revised 2005). The financial statements adopt the following principal accounting policies:

1 01 Incoming resources

All 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. Income of a revenue nature is deferred where it is received in advance to be expended in the following period or it relates to a fundraising event held in the following period. Capital grants are included in the statement of financial activities at the point of receipt or when the charity is legally entitled to the grant. As required by the Statement of Recommended Practice "Accounting and Reporting by Charities" (revised 2005), capital grants are not deferred over the lives of the assets they fund. No amounts are included in the financial statements for services donated by volunteers.

1 02 Resources expended

All expenditure is accounted for on an accruals basis. Expenditure included under charitable activities comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them. Costs are allocated based on the hours worked on each project. Governance costs include those costs associated with meeting the constitutional and statutory requirement of the charity; these include fees to the independent examiners of £< > (2012 - £2,100). All costs include VAT which is not recoverable.

1 03 Tangible fixed assets, capital grants and depreciation

The charity's policy is to recognise grants received in respect of assets in full as income in the statement of financial activities and to capitalise and depreciate tangible assets. A capitalisation threshold of £1,000 is applied.

Depreciation of fixed assets has been provided at rates which are anticipated to amortise the cost less residual value on a straight line basis over the assets' expected useful lives as follows -

Short leasehold property improvements	Over the length of the lease
Computer equipment	3 years
Fixtures and fittings	5 years

1 04 Fund accounting

Unrestricted income funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Restricted income funds are funds to be used in accordance with specific restrictions imposed by donors or funds which have been raised for a particular purpose. The aim and use of each restricted fund is set out in the notes to the financial statements.

2 Staff costs

	£	2012 £
Wages and salaries	264,494	241,897
Social security costs	17,299	17,749
Other pension costs	1,487	1,744
	<u>283,280</u>	<u>261,390</u>

The average number of employees (full time equivalents), analysed by function was

	No	2012 No
CAB services	7	7
Welfare benefits	2	2
Administration	3	3
	<u>12</u>	<u>12</u>

No employee earned in excess of £60,000 in either year. Trustees received no remuneration or benefits in either year. One trustee received reimbursement of travel expenses totalling £150 in the previous year.

Notes to the accounts

for the year ended 31 March 2013

3 Tangible assets

	Short leasehold property improvements	Fixtures fittings, tools & equipment	Total
Cost	£	£	£
As at 31 03 12	46 415	15 904	62 319
Additions		1,758	1,758
Disposals		(6,009)	(6,009)
As at 31 03 13	<u>46 415</u>	<u>11 653</u>	<u>58 068</u>
Depreciation			
As at 31 03 12	5,157	8,763	13,920
Charge for period	15 471	2 966	18 437
On disposals		(6 009)	(6,009)
As at 31 03 13	<u>20 628</u>	<u>5 720</u>	<u>26 348</u>
Net book value			
As at 31 03 12	<u>41 258</u>	<u>7 141</u>	<u>48 399</u>
As at 31 03 13	<u>25 787</u>	<u>5,933</u>	<u>31,720</u>

4 Debtors

	£	2012 £
Trade debtors	500	-
Other debtors	83	1,370
Prepayments and accrued income	1 444	1,537
	<u>2 027</u>	<u>2 907</u>

5 Creditors amounts falling due within one year

	£	2012 £
Other creditors	1,058	-
Accruals	2,220	5 398
Deferred income	375	110,746
	<u>3 653</u>	<u>116 144</u>

Deferred income relates to funding received before the year end for future periods - an amount of £110 381 (2012 - £39 947) has been released in the current period from the previous year

6 Operating leases

	£	2012 £
The Trust is committed to operating lease rentals payable next year for land and buildings under leases which expire -		
Period leases for which the initial lease period has expired but which can now be terminated by either party giving six months notice if desired	7 931	7,737
Within two to five years	16 500	16 500
	<u>24 431</u>	<u>24 237</u>

Included within expenses are charges relating to operating lease property rentals of £24,382 (2012 - £19 069)

7 Pension schemes

The trust operates one defined contribution pension scheme. The assets of the scheme are held separately from those of the trust in independently administered funds. The pension cost charge represents contributions payable to the funds amounting to £1,487 (2012 - £1 744). Outstanding contributions included in accruals were nil (2012 - nil).

Notes to the accounts

for the year ended 31 March 2013

8 Unrestricted funds - analysis in support of statement of financial activities

	Generalist Advice £	Legal Services Commission (LSC) £	NYCC Welfare Benefits £	Other £	Support Costs £	Total £	2012 £
Incoming resources from charitable activities							
Grants	55,549		23,548		-	79,097	73,451
Contracts		8,861			-	8,861	8,815
Other income				2,190	-	2,190	4,468
	<u>55,549</u>	<u>8,861</u>	<u>23,548</u>	<u>2,190</u>	<u>-</u>	<u>90,148</u>	<u>86,734</u>
Expenditure - charitable activities							
Office expenses	61	248	317		20,674	21,300	21,248
Staff & volunteer expenses	1,911	307			5,380	7,598	6,083
Other		1,122			32	1,154	1,733
Depreciation				17,851		17,851	5,157
Premises expenses	(2,858)				21,590	18,732	22,924
Salaries	25,267	5,999	15,623		23,402	70,291	84,864
Support costs recharged	(6,908)	1,404	7,455		(71,078)	(69,125)	(41,012)
	<u>17,475</u>	<u>9,080</u>	<u>23,395</u>	<u>17,851</u>	<u>-</u>	<u>67,801</u>	<u>100,997</u>
Expenditure - governance costs							
AGM					28	28	104
Accountancy					2,443	2,443	2,100
Bank charges					-	-	32
Trustee expenses					-	-	-
Other					14	14	49
Support costs recharged	436	52	153		(2,485)	(1,844)	(1,143)
	<u>436</u>	<u>52</u>	<u>153</u>	<u>-</u>	<u>-</u>	<u>641</u>	<u>1,142</u>
	<u>37,638</u>	<u>(271)</u>	<u>-</u>	<u>(15,661)</u>	<u>-</u>	<u>21,706</u>	<u>(15,405)</u>

9 Unrestricted funds - summary and transfers

	31 03 13 £	Movement in resources			31 03 12 £
	£	Transfers £	Incoming £	Outgoing £	£
Undesignated	102,964	25,325	137,436	(68,442)	8,645
Designated					
- fixed assets depreciation reserve	31,720	(16,679)	-	-	48,399
- contractual commitment reserve	69,268	(13,646)	-	-	82,914
- premises reserve	10,000	5,000	-	-	5,000
	<u>213,952</u>	<u>-</u>	<u>137,436</u>	<u>(68,442)</u>	<u>144,958</u>

SCARBOROUGH AND DISTRICT CITIZENS ADVICE BUREAU

(Limited by Guarantee)

Company registration 05 538 079

Notes to the accounts

for the year ended 31 March 2013

10 Restricted funds

	Advice Services Fund £	Castle Health Centre £	Financial Inclusion Fund (FIF) £	Extra Money Could You Get It? £	Town Hall £	Big Lottery Grant Triple Chance £	Big Lottery Grant Triple Chance Impact £	Sub Total c/f
As at 31 03 12	-	-	-	-	-	18,008	-	18,008

Incoming resources from generated funds

Grants	56 766	10 002	52,485	11,156	10,196		9,877	150 482
Other income			859					859
	56 766	10 002	53 344	11 156	10,196	-	9 877	151,341

Expenditure - charitable activities

Office expenses	4,623	42	885		25	936	820	7,331
Staff & volunteer expenses	1,301		1 410	300	216	3,415	229	6 871
Other						697		697
Depreciation	586							586
Premises expenses	1 337		1,337			400		3 074
Salaries	34,585	7 754	38 676	7,833	7,206	10 886		106,940
Professional fees								-
Support costs recharged	12 739	2,138	10,687	2 956	2,685	1,674	8 828	41 707
	55 171	9 934	52,995	11,089	10 132	18 008	9,877	167 206

Expenditure - governance costs

Support costs recharged	423	68	349	67	64	-	-	971
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As at 31 03 13	1,172	-	-	-	-	-	-	1,172
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Represented by
Tangible assets
Debtors
Cash at bank and in hand

	1 172	-	-	-	-	-	-	1 172
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	1 172	-	-	-	-	-	-	1,172

	Sub total b/f £	Consumer Empowerment Pilot £	Feeling the Pinch (FTP) £	BMAS £	Money & Housing £	Network Development Fund £	Total £	2012 £
As at 31 03 12	18 008		-	1 298			19,306	15 113

Incoming resources from generated funds

Grants	150,482	40 000	11 909	58 566	32,000	29 947	322,904	243 124
Other income	859			284			1 143	365
	151 341	40 000	11,909	58,850	32 000	29 947	324 047	243,489

Expenditure - charitable activities

Office expenses	7 331	2 916		1 943	5	230	12,425	6 246
Staff & volunteer expenses	6 871	1 263	1,879	2 241	1 022	1 136	14 412	8,088
Other	697			352			1 049	502
Depreciation	586						586	
Premises expenses	3,074	120		1,644		579	5 417	5,776
Salaries	106,940	35,701	7 979	39 903	15,129	12 337	217,989	176 527
Professional fees						6,772	6 772	-
Support costs recharged	41 707		1 974	9 950	15,397		69 028	41 014
	167,206	40 000	11 832	56 033	31 553	21,054	327,678	238 153

Expenditure - governance costs

Support costs recharged	971		77	348	447		1 843	1 143
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As at 31 03 13	1,172	-	-	3 767	-	8 893	13 832	19 306
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Represented by
Tangible assets
Debtors
Cash at bank and in hand

	1 172	-	-	-	-	-	1 172	-
	-	-	-	-	-	-	0	-
	-	-	-	3,767	-	8 893	12 660	19,306
	1 172	-	-	3 767	-	8,893	13 832	19 306

Notes to the accounts

for the year ended 31 March 2013

10 Restricted funds (continued)

Advice Services Fund

One year funding by the Cabinet Office to continue the provision of welfare benefit advice

Castle Health Centre

A contract with ECHO Access Ltd to provide welfare benefits advice to patients at Castle Health Centre

Financial Inclusion Fund (FIF)

Department for Business, Enterprise & Regulatory Reform funding for the provision of face to face debt advice

Extra Money Could You Get It?

Work in partnership with Scarborough Borough Council Housing Benefit to encourage take-up of means tested benefits Project now finished

Town Hall

Work in partnership with Scarborough Borough Council Housing Benefit to provide general advice from Customer First premises Project now finished

Big Lottery Reaching Communities Grant - Triple Chance

Grant from Big Lottery to recruit and train volunteers and create jobs delivering advice in their local communities (Esk Valley Eastfield and Filey) The project has now finished

Big Lottery Reaching Communities Grant - Triple Chance Impact

One off funding from the Big Lottery to evaluate the impact of the Triple Chance Big Lottery project and to examine sustainable outcomes The project has now finished

Consumer Empowerment Partnership

One year funding from Citizens Advice to Advice North Yorkshire set up as a consumer empowerment partnership so as to improve consumer awareness throughout North Yorkshire

Feeling the Pinch (FTP)

Partnership with Scarborough Borough Council to provide benefit take-up and preliminary debt advice during the recession Project now finished

BMAS - Royal British Legion, Royal Air Force Benevolent Fund and Citizens Advice Benefits & Money Advice Service

A contract via Citizens Advice to provide debt and welfare benefits advice to UK Armed Forces serving personnel UK Armed Forces veterans, and their dependants

Money & Housing

One year funding from Scarborough Borough Council to provide advice in order to minimise evictions and homelessness

Network Development fund

One year funding to investigate the potential for all or some bureau within North Yorkshire to merge