

**Citizens Advice West Suffolk**

**Annual report**

**And**

**Financial Statements**

**For the Year to 31<sup>st</sup> March 2019**



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**Suffolk West Citizens Advice Bureau – operating as Citizens Advice West Suffolk**

**Company Number 7645392**

**Charity Number 1144118**

**Company Information**

Trustees: Mr C A Cadman (Chairman)  
Mr N J Foster (left 26<sup>th</sup> March 2019) Mr P W Holland  
Mr V J McDonald Mr M J Simpkin Ms V Steele  
Ms J Hall Ms M Porch Ms J Lancaster  
Mr K Lardner (joined 5<sup>th</sup> March 2019)

Secretary: Mrs Jane Ballard

Registered Office: The Risbygate Centre 90 Risbygate Street Bury St Edmunds  
Suffolk IP33 3AA

Principal Places of Business: Bury St Edmunds: The Risbygate Centre 90 Risbygate Street  
Bury St Edmunds Suffolk IP33 3AA

Haverhill: Haverhill House Lower Downs Slade  
Haverhill Suffolk CB9 9HB

Brandon: 9a Market Hill  
Brandon Suffolk IP27 0AA

Mildenhall: Forest Heath District Council Offices  
College Heath Road, Mildenhall, Suffolk IP28 7EY

Independent Examiners: David Robertson & Co  
Chartered Accountants  
Bury St Edmunds

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

Saffron Walden Building Society  
Saffron House  
1A Market Street  
Saffron Walden  
Essex CB10 1HX

Cambridge and Counties Bank Limited  
Charnwood Court  
5B New Walk  
Leicester LE1 6TE

Cambridge Building Society  
Head Office  
P O Box 232  
51 Newmarket Road  
Cambs CB5 8FF

**Suffolk West Citizens Advice Bureau – operating as Citizens Advice West Suffolk**  
**Company Number 7645392      Charity Number 1144118**

Nationwide Building Society  
Nationwide House  
Pipers Way  
Swindon SN38 1NW

**Report of the Trustees**

**For the Year Ended 31<sup>st</sup> March 2019**

The Trustees, who are also directors of the charity for the purposes of the Companies Act, present their report together with the financial statements for the year ended 31<sup>st</sup> March 2019. The Trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published on 16 July 2014 in preparing the annual report and financial statements of the charity.

The charity is a charitable company limited by guarantee and was incorporated on 24<sup>th</sup> May 2011. The registered office of the charity and the principal places of business are given on page 1 together with names of Trustees current at the date of this report, Officers of the Charity, bankers and Independent Examiners.

The Board of Trustees has had regard to Charity Commission guidance on charitable purpose and public benefit in respect of its activities. The charity's objects powers and other constitutional matters are set out in its governing document, its memorandum and articles of association. The charity's objects are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in West Suffolk and surrounding areas. In furtherance of its objects the charity has power to establish and conduct local Citizens Advice offices as centres to provide a free, confidential and impartial service of advice, information and counsel for the public.

The Charity is a member of Citizens Advice and the recommended policies and operating procedures of Citizens Advice are closely followed. The Charity is subject to audit by Citizens Advice for the purposes of the Citizens Advice membership scheme, covering quality of advice and management and administration, as well as external audit by reference to the Charities Act.

**Review of activities and future developments**

The Statement of Financial Activities for the year to 31<sup>st</sup> March 2019 is set out on Page 10 of the financial statements.

The Bury St Edmunds, Haverhill, Brandon and Mildenhall branches of Citizens Advice West Suffolk continue to provide an invaluable service to the local community.

**How our activities deliver public benefit**

Our main activities and who we try to help are described below. All our charitable activities focus on providing the advice people need for the problems they face and are undertaken specifically to provide public benefit. The board of trustees have had due regard to the Charity Commission guidance on public benefit and have complied with the duty in section 4 of the Charities Act 2011.

**Aims of the bureau**

Citizens Advice West Suffolk provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination.

## **Suffolk West Citizens Advice Bureau – operating as Citizens Advice West Suffolk**

**Company Number 7645392**

**Charity Number 1144118**

The bureau provides information and advice to all who need it, but aims to target our resources in more detailed help and casework to those who are least able to help themselves, whether due to language, mental health, age or disability, or short term difficulties such as homelessness or lack of money.

We also work to improve the policies and practices that affect people's lives, through representing unfairness and difficulties faced by clients, to those able to make a difference in law and procedures, in government or elsewhere. Citizens Advice West Suffolk values their wide range of volunteers and recognises that they are the strength underpinning the organisation, and seeks to promote supported volunteering as a route to develop skills and confidence, leading to a healthier and stronger community.

### **Objectives and activities**

The trustees review the bureau strategy on a regular basis, and at least annually, to agree the achievements of the year and objectives for the following year.

#### **Main objectives for the year**

- Continue the development of ICT to link the four sites and enable easier access to advice by phone and digital methods
- Work with staff and volunteers to develop a new strategy for CA Suffolk West
- Expand our partnership working and develop our outreach work
- Continue to build on strong financial capability team performance over the previous year

#### **Significant activities**

- We recruited an ICT co-ordinator in September who has made significant progress in our ICT development across the four sites
- We produced a new strategy for CA Suffolk West which is reported on monthly to the board
- Following an approach by Citizens Advice Newmarket, we worked through the process together to merge our local offices on 1<sup>st</sup> April 2019
- Our outreach work has developed with the provision of regular training sessions in financial literacy at Bury and Haverhill Jobcentres (especially for young claimants), and financial capability in food banks
- Effective relationships have been developed with Jobcentre Plus staff through the provision of money mentoring to Universal Credit claimants, and preparation and delivery of UC Help to Claim during the last quarter of the year
- Our welfare benefits team has developed further with some additional paid casework support hours in Haverhill and Brandon and more volunteer caseworkers dealing with appeals, in recognition of the increasing numbers of vulnerable people seeking help
- Our money advice team of three debt relief order intermediaries have continued to provide a strong debt support network across our four offices
- We worked with local Citizens Advice offices to develop a county marketing campaign

### **Achievements and Performance**

April 2018 - March 2019

Key statistics	
<b>Total number of client contacts</b>	<b>17,092</b>
<b>Total number of unique clients</b>	<b>5,568</b>
<b>Financial capability: clients reached during the year</b>	<b>1,374</b>
<b>Money advice: new debt dealt with during this period</b> (through debt relief orders, debt management plans and bankruptcy advice)	<b>£2,772,659</b>

**Suffolk West Citizens Advice Bureau – operating as Citizens Advice West Suffolk****Company Number 7645392****Charity Number 1144118**

<b>Outcomes – total financial gains for our clients:</b>	<b>£1,482,610</b>
Plus debt written off through DRO/bankruptcy or casework and Income gained (through casework and benefit identification)	£750,363 £ 72,151
New volunteers recruited during the year and remaining with us	9
<b>Value of our volunteers</b> (estimated by Citizens Advice using market rates for each role)	<b>£ 628,300</b>

**Financial Review**

Source of funding	Objectives	Costs
St Edmundsbury Borough Council Suffolk County Council Forest Heath District Council Mid Suffolk District Council South Cambridgeshire District Council	Core work: Provision of the core advice service to the local community, including the wider rural area surrounding the main market towns in which the bureau is based. This includes casework in money advice, welfare benefits, employment, housing, consumer issues, child support and immigration	Expenditure is primarily four offices, and minimum paid staff (mostly part-time) to ensure quality of advice and to undertake some of our casework, as well as some office and ICT management
Multiple Sclerosis Society – BSE and Newmarket local branches  (ongoing project since 2008)	Project work: Provision of benefit and debt casework and holistic support across the West Suffolk area via the bureau casework team with a range of other issues	Expenditure covers caseworkers and some admin support, plus travel expenses across West Suffolk
Suffolk Community Foundation, Department of Energy and Climate Change, and other agencies	Core and project work: Financial capability team providing training sessions to local community groups and schools in money management and budgeting, understanding credit, and reviewing energy costs. We also provide 1:1 sessions with people to work on their own budgets and cost savings, and help with switching energy providers.	Expenditure covers a part time paid co-ordinator working across the St Edmundsbury area, plus some trained volunteers, including travel costs
Forest Heath District Council	Project work: Rural MoneySmart project to develop connections with community groups and agencies across the rural area of Brandon and Mildenhall, including Newmarket, to build awareness of sources of help and advice, and to provide financial capability training	Expenditure covers a paid co-ordinator and trainer, supported by paid admin and a team of volunteers, including travel expenses across the Forest Heath area

**Plans for next year (2019-20)**

- Merge with CA Newmarket and consolidate management of five offices
- Continuing volunteer recruitment drive promoting Haverhill, Newmarket, Brandon and Mildenhall
- Ensure effective and supported ICT development and management across the five offices
- Extend access to advice through more effective use of Adviceline and the use of webchat
- Complete a review of structure and staffing required to cover West Suffolk area

## **Suffolk West Citizens Advice Bureau – operating as Citizens Advice West Suffolk**

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**Charity Number 1144118**

- Develop our relationship with West Suffolk College and arrange student work placements
- Establish a strong research and campaigns team to continue our social policy work
- Increase our growing advocacy work identifying and training more volunteer caseworkers
- Continue our development of financial capability as core preventative work across our area
- Review and develop our collection and analysis of outcomes in our core and project work
- Increase our focus on project development, and work towards greater income stability
- Develop our partnership work with county local Citizens Advice, health organisations and stakeholders

### **Volunteers**

During the period covered by these financial statements the charity was largely dependent on the services of unpaid volunteer advisors, supervisors and caseworkers, as well as volunteers serving in administrative roles and on the trustee board. In addition, many voluntary hours are given freely by paid staff in excess of their paid hours. Citizens Advice has valued our volunteer hours and skills as **£628,300** during 2017-18 in their assessment of market salaries for the volunteer roles, which significantly exceeded the level of core funding provided by local authorities. While numbers of volunteers fluctuate to some extent throughout the year, our average number of volunteers was 118 over this period.

### **Information assurance**

The trustee board has approved a new information assurance strategy, having identified the risk presented by the significant amounts of client data held in the bureau. An information assurance management team exists to ensure the confidentiality, integrity and availability of all our sensitive data assets is maintained to a level which is consistent with the requirements of our clients, our funders and our strategic partners. The team meets quarterly to review information assurance processes, and report their results to the Trustee Board. Citizens Advice West Suffolk aims to achieve an appropriate level of compliance to the General Data Protection Regulation and Data Protection Act 2018, the Cabinet Office's Security Policy Framework and to industry best practice, as defined by the ISO 27000 series of standards.

### **Directors/Trustees**

For the purposes of company law, members of the management committee listed below are the directors of the company.

Mr C A Cadman (Chair of Trustees)  
Mr N J Foster (left 26<sup>th</sup> March 2019)  
Mr M J Simpkin  
Ms V Steele  
Ms J Lancaster

Mr P W Holland  
Mr V J McDonald  
Ms J Hall  
Ms M Porch  
Mr K Lardner (joined 5<sup>th</sup> March 2019)

### **Reserves**

The Trustees have reviewed the reserves of the charity. This review encompassed the nature of the income and expenditure streams, the need to match income with fixed commitments, the risks associated therewith and the nature of the reserves. The review concluded that:

The charity is dependent on core fund providers to meet fixed annual commitments and other short-term fund providers for specific projects.

## **Suffolk West Citizens Advice Bureau – operating as Citizens Advice West Suffolk**

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**Charity Number 1144118**

Subject to regular review the Trustees determined that unrestricted reserves should be maintained at between three to six months core operating costs.

As at 31<sup>st</sup> March 2019 the total unrestricted reserves amount to £160,439. This is within the noted optimum and therefore the Trustees consider that the position is under control and meets its objectives. The Trustees have continued to maintain a prudent approach to the management of the finances during the year.

### **Governance and Internal Control**

Company and charity law require the Trustees to prepare financial statements for each financial period, which give a true and fair view of the state of affairs of the charity and of the surplus or deficit of the charity for that period. In preparing these statements the Trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Make judgements and estimates that are reasonable and prudent;
- Prepare the statements on the going concern basis unless it is inappropriate so to do;
- Presume that the company will continue in business.

The Trustees are responsible for:

- Keeping accounting records, which disclose with reasonable accuracy the financial position of the charity and enable them to ascertain their financial position and to ensure that the financial statements comply with the Companies and Charities Acts and regulations there under;
- Safeguarding the assets of the charity and taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Board of Trustees meet approximately 10 times each year or more regularly as may be determined by the Board. Day to day operations are delegated to Mrs J Ballard, Chief Officer, reporting directly to the Board, Miss J Pinel, Operations Development Manager and Department Heads.

The Charity closely follows Citizens Advice recommended policies and procedures including induction of new Trustees and ongoing training for all Trustees. A Trustee Board annual appraisal is undertaken, most recently in September 2018.

The Charity works with a number of local organisations with similar charitable objectives on an informal basis, for example in the areas of training and client referrals and joins with other local Citizens Advice offices in Suffolk in collaborative working to deliver specific services and projects on a more formal basis.

The systems of internal control are designed to provide reasonable, but not absolute, assurance against material misstatement or loss. They include;

- Strategic Plan and Annual Budget approved by the Trustees.
- Monthly review of month end financial statement and forecast by the Treasurer and accountant, with the Chief Officer
- Adoption of a set of accounting procedures to tighten the financial process
- Regular consideration by the Trustees of financial results, variance from budgets and benchmarking reviews
- Delegation of authority and segregation of duties
- Identification and management of risks

The Charity has policies in place for dealing with financial procedures, including double authorisation of payments. Financial reports are supplied to all Trustee Board meetings, and form part of the regular Citizens Advice audit process. A risk assessment report is contained within the business plan and anticipates potential changes to the environment in which Citizens Advice Suffolk West is working and highlights how these would impact on its services. In addition it produces an annual risk register, based on a matrix supplied by Citizens Advice – the national association.



The Charity reviews its risk management policies and procedures annually, the results are reported to the Trustee Board and any significant risks are identified, with methods to manage and reduce them.

**Statement of Disclosure of Information to Independent Examiners**

1. We the directors of the company who held office at the date of approval of these Financial Statements, as set out above, each confirm so far as we are aware, that;
2. There is no relevant information of which the company's examiners are unaware; and
3. We have ourselves taken all steps that we ought to have taken as directors in order to make ourselves aware of any relevant audit information and to establish that the company's examiners are aware of that information.

For and on behalf of the Trustees;

A handwritten signature in black ink, appearing to read 'P W Holland', with a long horizontal stroke extending to the right.

Mr P W Holland - Treasurer  
Suffolk West Citizens Advice Bureau

**Charity Number 1144118**  
**Statement of Financial Activities**  
**(Including an Income and Expenditure Account)**  
**For the Year Ended 31st March 2019**

	Notes	Unrestricted Funds	Restricted Funds	Total	2018
<b><u>Income and endowments from:</u></b>					
Donations and Gifts		8,261	0	8,261	5,376
Other Income		34,300		34,300	30,598
Activities in furtherance of the charity's objects					
Local government grants		306,766		306,766	310,030
Other Grants and income		5,339	119,728	125,067	100,108
Bank interest		2,450	0	2,450	2,152
<b>Total income and endowments</b>		<b><u>357,116</u></b>	<b><u>119,728</u></b>	<b><u>476,844</u></b>	<b><u>448,264</u></b>
<b><u>Expenditure on:</u></b>					
Charitable activities					
Bureau operating costs	5	408,199	91,332	499,531	459,269
Management and administration	6	14,140	1,784	15,924	9,967
<b>Total expenditure</b>		<b><u>422,339</u></b>	<b><u>93,116</u></b>	<b><u>515,455</u></b>	<b><u>469,236</u></b>
Net income/(expenditure) before transfers		<u>-65,223</u>	<u>26,612</u>	<u>-38,611</u>	<u>-20,972</u>
Transfers between funds		34,051	-34,051	0	0
<b>Net movement in funds</b>		<b><u>-31,172</u></b>	<b><u>-7,439</u></b>	<b><u>-38,611</u></b>	<b><u>-20,972</u></b>
Fund balances brought forward from March 2018		191,611	34,051	225,662	246,634
<b>Fund Balances carried forward at 31st March 2019</b>	<b>4</b>	<b><u>160,439</u></b>	<b><u>26,612</u></b>	<b><u>187,051</u></b>	<b><u>225,662</u></b>

All the above results are derived from continuing activities. All gains and losses recognised in the year are included above.

**Balance Sheet 31 March 2019**

As At 31st March 2019

2018

Notes

**Fixed Assets**

Tangible Fixed Assets	15	7,027	9,265
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**Current Assets**

Debtors and prepaid expenses	8	47,840	27,046
Cash at bank and in hand	9	<u>172,366</u>	<u>215,614</u>
		220,206	242,660

<b><u>Creditors: amounts falling due within one year</u></b>	10	<u>-40,182</u>	<u>-26,262</u>
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<b><u>Net Current Assets</u></b>		180,024	216,397
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<b><u>Total Assets less Current Liabilities</u></b>		<u>187,051</u>	<u>225,662</u>
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**Funds:**

Unrestricted		160,439	191,611
Restricted		26,612	34,051

<b><u>Total Funds</u></b>	4	<u>187,051</u>	<u>225,662</u>
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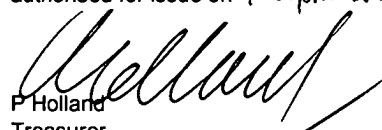
The directors are satisfied that the company is entitled to exemption from the provisions of the Companies Act 2006 (the Act) relating to the audit of the financial statements for the year by virtue of section 477, and that no member or members have requested an audit pursuant to section 476 of the Act.

The directors acknowledge their responsibilities for:

- (i) ensuring that the company keeps proper accounting records which comply with section 386 of the Act, and
- (ii) complying with the requirements of the Companies Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to small companies subject to the small companies regime and in accordance with FRS 102 SORP.

These financial statements were approved by the trustees and authorised for issue on 10 September 2019 and are signed on their behalf by:

  
P Holland  
Treasurer  
Company number 07645392

**Statement of Cash Flows**

	Note	<u>2019</u> £	<u>2018</u> £
<b>Cash flow from operating activities</b>	17	<u>-33,894</u>	<u>-24,739</u>
<b>Cash flow from investing activities</b>			
Payments to acquire tangible fixed assets		-11,804	-13,127
Interest received		<u>2,450</u>	<u>2,152</u>
<b>Net cash flow from investing activities</b>		<u>-9,354</u>	<u>-10,975</u>
<b>Net increase/decrease in cash and cash equivalents</b>		-43,248	-35,714
<b>Cash and cash equivalents at 1 April 2018</b>		215,614	251,328
<b>Cash and cash equivalents at 31 March 2019</b>		<u>172,366</u>	<u>215,614</u>
<b>Cash and cash equivalents consist of:</b>			
Cash at bank and in hand		<u>172,366</u>	<u>215,614</u>

## **Notes to the Financial Statements**

### **For the Year Ended 31<sup>st</sup> March 2019**

#### **1. Accounting Policies**

##### **General information and basis of preparation:**

Suffolk West CAB is a charitable company registered in England. Its address is given in the charity information on page 3. It operates Citizens Advice Bureaux for the benefit of the community in West Suffolk and surrounding areas.

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015)-(Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

The accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note to the accounts.

##### **Income:**

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Grants receivable: Revenue grants are credited as incoming resources when they are receivable provided that conditions for receipt have been complied with.

Voluntary income: All voluntary income which is received by way of donations, gifts and fundraising events is included as income on receipt.

##### **Expenditure:**

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

Expenditure incurred directly to the fulfilment of the charity's objectives;

Expenditure incurred directly in the effort to raise voluntary contributions;

Expenditure incurred in the management and administration of the charity.

Any expenditure which cannot be specifically identified as direct charitable expenditure or fundraising expenditure is included in the management and administration function of the charity.

**Pensions:** Employer contributions are made through a group policy with Standard Life; it is a matter of choice as to whether salaried staff join this pension plan, (regardless of whether they are part time or full time) which also requires personal contributions. Personal contributions are not deducted from staff pay, but members of staff make individual arrangements for direct debits with Standard Life.

There is an anniversary review in April of each year including a review of employer contributions.

The bureau's staging date for auto-enrolment was in May 2017.

## **Notes to the Financial Statements (Continued)**

### **For the Year Ended 31<sup>st</sup> March 2019**

#### **Accounting Policies (Continued)**

**Leases:** Rentals paid under operating leases are charged against income as incurred.

**Office Refurbishment and Equipment :** Expenditure on office refurbishment and equipment with a value below £1,000 is charged against revenue when incurred. Items over £1,000 are capitalised and depreciation is charged at 20% per annum straight line.

**Capital Purchases:** New items of equipment over £1,000 will be capitalised and fully depreciated within the year of purchase, which is a change of policy agreed by the trustee board during 2016, allowing the bureau to spend funds from the new Capital Investment Fund when available, given the potential uncertainty of bureau funding from year to year.

**Fund Accounting:** General funds are unrestricted funds which are available for use at the discretion of the trustees in the 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 projects having regard to the nature of funding and costs associated with providing services or completion of the project. Any surpluses or deficits are transferred to non-designated unrestricted funds or met from non-designated unrestricted funds on cessation of the service or completion of the project. The aim and use of each designated fund is set out in the notes in the Trustee's Report on page 6.

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

## **2. Grants**

In accordance with SORP recommendations, grants receivable before 31<sup>st</sup> March 2016 relating to future periods have not been treated as deferred.

**Notes to the Financial Statements (Continued)**

**For the Year Ended 31<sup>st</sup> March 2019**

**Grants (Continued)**

Material grants received during the period, other than Local Authority revenue grants were:

**Restricted funds:**

MS Society branches	£19,847
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**3. Donations:**

Unrestricted funds: Donations received from individuals and corporate bodies amounted to £8,261.

Notes to the Financial Statements (continued)

For the Year Ended 31st March 2019

4 **Statement of Funds**

	01.04.18	Income	Expenditure	Transfers	31.03.19
General Reserve	148,982	357,116	385,005	9,051	130,144
Designated Funds					
IT Project	8,334	0	8,334	25,000	25,000
Legacy	33,095		29,000		4,095
Volunteer donations	1,200				1,200
<b>Total Unrestricted Funds</b>	<b>191,611</b>	<b>357,116</b>	<b>422,339</b>	<b>34,051</b>	<b>160,439</b>
Restricted Funds					
FinCap	33,284	56,626	45,290	-33,284	11,336
Community Chest					0
MS Society	767	19,847	21,988	-767	-2,141
Universal Credit		43,255	25,838		17,417
<b>Total Restricted Funds</b>	<b>34,051</b>	<b>119,728</b>	<b>93,116</b>	<b>-34,051</b>	<b>26,612</b>
<b>Total Funds</b>	<b>225,662</b>	<b>476,844</b>	<b>515,455</b>	<b>0</b>	<b>187,051</b>

During the Financial year to 31 March 2019 £ 8,334 was drawn down from Capital expenditure account and the Trustees agreed to place a further £25,000 into a capital expenditure fund effective from 1 April 2019 and this will be spread over the next three financial years.

The Trustees utilised the monies over two financial years to cover the cost of various refurbishment projects and telecommunication upgrades across the four offices. The balance of £ 4,000 has been carried forward to the new financial year.



Notes to the Financial Statements (continued)

For the Year Ended 31st March 2019

5 Bureau Operating Costs

	Unrestricted	Restricted	Total	2018
Salaries, NIC and pensions	277,151	75,597	352,748	313,620
Staff and volunteer	21,722	742	22,464	21,992
Office costs	42,457	1,496	43,953	51,503
Premises costs	66,702	13,456	80,158	71,782
Other	167	41	208	372
	<b>408,199</b>	<b>91,332</b>	<b>499,531</b>	<b>459,269</b>

6 Management and Admin

	Unrestricted	Restricted	Total	2018
Fundraising and publicity	174			
Insurance	400		400	400
Annual General Meeting	106		106	48
Meetings			0	0
Travel	0		0	0
Secretarial salary	3,350		3,350	3,350
Legal & professional fees	7,501	1,784	9,285	3,480
Examiners remuneration	2,376		2,376	2,376
Sundry	233		233	313
	<b>14,140</b>	<b>1,784</b>	<b>15,924</b>	<b>9,967</b>

Notes to the Financial Statements (continued)

For the Year Ended 31st March 2019

7 **Restricted Funds Movement**

Donation received	
Local government grants	
Other grants and income	119,728
<b>Total Incoming Resources</b>	<b>119,728</b>
Bureau operating costs	-91,332
Management and admin	-1,784
<b>Total Resources Expended</b>	<b>-93,116</b>
Net (outgoing) resources before transfers	26,612
Transfers between funds	-34,051
Opening balance	34,051
	<b>26,612</b>

## Notes to the Financial Statements (continued)

For the Year Ended 31st March 2019

<b>8 <u>Lease Deposit, Debtors and Prepaid Expenses</u></b>	<b>2019</b>	<b>2018</b>
Trade debtors	42,831	20,042
Prepaid expenses	5,009	7,004
	<u>47,840</u>	<u>27,046</u>

**9 Cash at Bank and In Hand**

Cash at Bank	171,108	214,391
Cash in Hand	1,258	1,223
	<u>172,366</u>	<u>215,614</u>

**10 Creditors**

Trade creditors	1,018	829
Taxation and Social Security	5,695	5,238
Accruals and deferred income	33,469	20,195
	<u>40,182</u>	<u>26,262</u>

**11 Capital Commitments**

The Charity had no capital commitments at 31st March 2019, (31st March 2018, £Nil).

**12 Trustees' Expenses and Remuneration**

Trustees are invited to submit claims for travelling and incidental costs associated with attendance at Board meetings, training and other meetings attended on the Charity's business. Claims were made during the year and payments to Trustees amounted to £170, (2018, £0).

Notes to the Financial Statements (continued)

For the Year Ended 31st March 2019

13 Analysis of Net Assets between Funds

	Restricted	Designated	General	Total
Fixed Assets	0		7,027	7,027
Current Assets	36,612	30,295	153,299	220,206
Current Liabilities	-10,000		-30,182	-40,182
	<u>26,612</u>	<u>30,295</u>	<u>130,144</u>	<u>187,051</u>

14 Employees

The average number of employees during the year was 24 (2018, 23) and the total emoluments for the year amounted to;

	2019	2018
Gross Pay	324,385	292,284
Employer's NIC	<u>20,621</u>	<u>19,757</u>
	345,006	312,042
Employer's contribution to pensions	5,242	4,928
	<u>350,248</u>	<u>316,970</u>
Other staff	5,851	0
	<u>356,098</u>	<u>316,970</u>

The emoluments were shown in the notes to the accounts as follows;

Bureau operation cost (Note 5)	352,748	313,620
Management and Administration		
Secretarial salary	3,350	3,350
	<u>356,098</u>	<u>316,970</u>

The pension scheme is a defined contribution scheme.

No staff received remuneration at or above £60,000.

**Notes to the Financial Statements (continued)**

**For the Year Ended 31st March 2019**

**15 Tangible Fixed Assets**

<b>Cost</b>	<b>Office and Computer Equipment</b>	<b>Total</b>
As at 31 March 2018	37,598	37,598
Additions	11,804	11,804
Disposals	0	0
As at 31 March 2018	<u>49,402</u>	<u>49,402</u>
<b>Depreciation</b>		
As at 31 March 2018	28,333	28,333
Charge for the year	14,042	14,042
Disposals	0	0
As at 31 March 2019	<u>42,375</u>	<u>42,375</u>
<b>Net Book Value</b>		
As at 31 March 2018	9,265	9,265
As at 31 March 2019	<u>7,027</u>	<u>7,027</u>

**16 Control of the Charity**

The Charity is controlled by the Board of Trustees.

**17 Reconciliation of net income/expenditure to net cash flow from operating activities**

	<u>2019</u>	<u>2018</u>
	<u>£</u>	<u>£</u>
Net income for the year	-38,611	-20,972
Interest receivable	-2,450	-2,152
Depreciation of tangible fixed assets	14,042	6,704
Increase/decrease in debtors	-20,794	184
Increase/decrease in creditors	<u>13,919</u>	<u>-8,503</u>
Net cash flow from operating activities	<u>-33,894</u>	<u>-24,738</u>

## **Independent Examiner's Report to the Trustees of Suffolk West Citizens Advice Bureau**

I report on the accounts of the company for the year ended 31 March 2019 which are set out on pages 1 to 21.

### **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 in accordance with the requirements of the Companies Act 2006 ("the 2006 Act"). The trustees consider that an audit is not required for this year under Part 16 of the 2006 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 Act;
- follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the Charities Act; and
- 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 which gives me cause to believe that, in any material respect:

- accounting records were not kept in accordance with section 386 of the Companies Act 2006; or
- the accounts do not accord with such records; or
- the accounts do not comply with the relevant accounting requirements under section 396 of the Companies Act 2006 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
- the accounts have not been prepared in accordance with the Charities SORP (FRS102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

*ST Cook*

**Stephen Cook MA FCA**

*David Robertson & Co*  
*Chartered Accountants*  
*84 Whiting Street*  
*Bury St Edmunds*  
*Suffolk IP33 1NZ*

*18 September 2019*