

**CITIZENS ADVICE MID ULSTER**

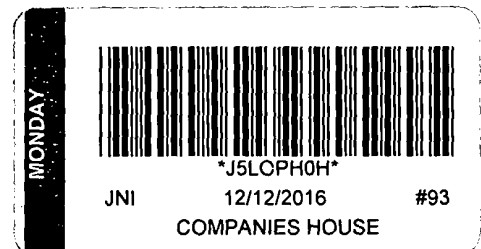
**(A company limited by guarantee)**

**Report and Financial Statements**

**Year ending 31 March 2016**

**Charity number: XN 45186.**

**Company number: NI 051021**



## **CITIZENS ADVICE MID ULSTER**

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## **CITIZENS ADVICE MID ULSTER**

### **Vision and Mission**

“Our vision for Citizens Advice Mid Ulster is to be pivotal within the local community in supporting people through the provision of outstanding advice to enrich and empower lives.”

We will achieve this vision through a focussed approach based on our overriding principle:

- The provision of free, independent, confidential and impartial advice, valuing diversity, promoting equality and challenging discrimination

## **CITIZENS ADVICE MID ULSTER**

### **Chair's report**

I am pleased to have continued in the role as Chair for another year. We have been through a period of change and continue to evolve to meet the emerging needs of our clients, funders and external changes such as Welfare Reform.

The successful tender to Mid Ulster Council in late 2015, which we learned we had won in February 2016, has enabled increase provision of our services and access to our staff and volunteers across the Mid Ulster District.

This year was also a hugely exciting one. We already had offices in Dungannon and Cookstown and will now have a new office in Magherafelt from 1 April 2016. This puts us in a unique situation of being the only Mid Ulster District Council advice provider with a presence in all 3 legacy District Council towns. We believe that the breadth and accessibility of our knowledge experience will demonstrate without any doubt the public benefit that our work brings to the community. At a time when the media has been focussed on the impact of difficult economic times we have seen first-hand the impact on people. Working with the funders we seek to ensure our programmes remain relevant and effective. We are also seeking to run each office as economically as possible so as to meet the needs within a budget that remains increasingly challenging.

In closing, I would like to thank our funders, staff and volunteers for their dedication and commitment to make a change to our clients' lives. As you read our report, remember, as we do, that it's all about people and the enhancement we can make to help anyone in need.

To know more visit our website <https://www.citizensadvice.co.uk> or you can contact us by telephone on 028 8676 6126.

**Mary O'Neill**  
**Chair**

## **CITIZENS ADVICE MID ULSTER**

### **Report of the trustees for the year ending 31 March 2016**

The trustees are pleased to present their annual directors' report together with the financial statements of the charity for the year ending 31 March 2016 which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The Trustees, who are also directors of Citizens Advice Mid Ulster for the purposes of company and who served during the year and up to the date of this report are set out on page 8.

The financial statements comply with the Charities Act 2008, the Companies Act 2006, the Memorandum and Articles of Association, and 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).

### **Our purposes and activities**

With the establishment of Mid Ulster District Council and their assumption of the role of main funder for advice services since April 2015, Dungannon and District CAB and Cookstown CAB managed a seamless transition and merger of its service provision and management reporting, carrying out the necessary governance changes such as re-branding to Citizens Advice Mid Ulster and the necessary operational changes such as merging of the separate case recording databases. The geographical area covered by Citizens Advice Mid Ulster also spans two separate health trust localities, the Northern and Southern Health and Social Care Trust areas. Citizens Advice Mid Ulster continues to receive funding from and manage all aspects of service delivery as required by contracts with the two Public Health Agencies of these Trust areas as well as from the Southern Health and Social Care Trust.

The aim of the charity is to ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities or of the services available to them or through an inability to express their needs effectively. Equally, in meeting these aims and identifying the issues affecting service users, the charity aims to exercise a responsible influence on the development of social policies and services, both locally and nationally.

Citizens Advice Mid Ulster offers advice, information and representation, across a wide range of issues, including the following - welfare benefits, employment, consumer, family & personal, housing, law & rights, discrimination, tax, health & social services and education. The charity also provides specialist dedicated debt & money management advice, tribunal representation and migrant rights & immigration advice & representation.

In particular the aims are to:

- Free Service: The service is offered free of charge to everyone, regardless of race, gender, religion, sexuality or disability.
- Deliver an excellent standard and service within the remit of funders.

## **CITIZENS ADVICE MID ULSTER**

- Seek a very high client satisfaction rating.
- Extend the core services to provide specialist advice and casework in areas which address perceived local needs in all of the Mid Ulster areas e.g. pensions, rural problems, debt & money management etc. and whose funding contributes to the charity's overheads.
- Devote particular attention to the training & development of staff and volunteers.
- Structure the Trustee Board so that its members provide a range of skills which assist in the charity's efficient performance and development.
- Develop effective fund raising abilities within the charity so that essential capital projects may be undertaken which ensure that the charity can have adequate accommodation and modern office equipment.
- Identify and act upon local Social Policy issues and to contribute to Citizens Advice Social Policy campaigns regionally/nationally.

In shaping our objectives for the year and planning our activities, the trustees have considered the Charity Commission's guidance on public benefit, including the guidance 'public benefit: running a charity (PB2)'.

### **Our volunteers**

The charity is committed to providing advice, information and advocacy to all the citizens of the District and relies on voluntary help. Every volunteer completes an application and submit to Citizens Advice Northern Ireland who in turn forward the applications to the local offices. We wish to thank the volunteers for their continued in-kind contribution to assist the valuable work that the charity carries out on a daily basis.

### **Achievements and performance**

During the period April 2015 - March 2016, the charity, continued to play a key and pivotal role, in the socio-economic life of the entire Mid Ulster District, inclusive of the former legacy council areas of Dungannon & South Tyrone Borough Council, Cookstown District Council and Magherafelt District Council areas.

Over the course of April 2015 - March 2016, Citizens Advice Mid Ulster continued to deliver services via a range of media, including telephone, face to face with or without an appointment in offices and at multiple outreach locations, home visits and e-mail.

These services can only be achieved through the cocktail of funding including:

Mid Ulster District Council, Public Health Agency (Southern & Northern localities), Southern Health & Social Care Trust and Big Lottery/NH (Impact of Alcohol Project, in partnership with Relate) HM Treasury Pension Wise Project, & Donations.

## CITIZENS ADVICE MID ULSTER

The Advice 4 Health Project, in both the Northern and Southern localities, continued to provide an essential referral pathway for health & social care professionals, ensuring ease of access to advice & advocacy, for some of the most vulnerable & disadvantaged individuals in our community. Strong and robust partnerships have been established with GP surgeries and health & social care professionals, based in a range of settings, across the Mid Ulster area, including the Mid Ulster Hospital, health visiting teams, social work teams, The Beacon Centre, Cancer Choices and community mental health teams.

A key feature of the work of Citizens Advice Mid Ulster during the year has been the continuous development & consolidation of partnerships, to improve service delivery and increase access. In particular, has been the development of the relationship with Relate, with the support of funding through the Big Lottery/NH "Impact of Alcohol" Project, which has provided the Charity with a facility, whereby clients & their families, can be referred for specialist free relationship counselling with Relate. Clients, who are affected directly or indirectly by alcohol misuse, are assisted by the charity's trained experts, in terms of practical issues, such as employment, housing, money/debt and welfare benefits and are then referred for specialist counselling & support, to address the impact of alcohol, in terms of their family relationships.

Also, from April 2015 Citizens Advice Northern Ireland entered into a Grant Agreement with HM Treasury wherein HM Treasury agreed to provide grant funding to Citizens Advice Northern Ireland in consideration of it, inter alia, delivering and/or overseeing the delivery of a new Pension Wise service across Northern Ireland. Citizens Advice Northern Ireland subsequently sub-contracted the Services to all Citizens Advice offices, including Citizens Advice Mid Ulster. The funding was for each office to assist the hosted guiders placed in both the Dungannon and Cookstown offices. The hosted advisers are Citizens Advice Northern Ireland employees. Citizens Advice Mid Ulster hosts the guiders and are provided with funding to do so, as well as funding to promote the new service, screen and book any Pension Wise appointments that are identified by generalist advisers etc.

Maintaining an effective and accessible service, is a continuous challenge for the charity, as it relies on funding, in order to be able to deliver its core functions. Citizens Advice Mid Ulster wishes to acknowledge the crucial support of its funders, whose financial contribution and support, make it possible for the charity to continue to operate & deliver and ultimately make a difference to individuals, families and communities, across the entire Mid-Ulster area.

Citizens Advice Mid Ulster has continued to provide direct support, in terms of information, advice, advocacy and representation, to individuals, families and communities, across the Mid-Ulster area, as well as providing a beneficial and very often, a critical resource, to partner agencies, across the statutory and community & voluntary sector.

With regards to Tribunal Representation and advocacy, as well as providing representation at the Social Security Appeals Tribunal, Citizens Advice Mid Ulster has developed an interventionist strategy, whereby, the trained and experienced tribunal representatives, negotiate pre-hearing, to have decisions reviewed and over-turned, before the appeal hearing. This has proven to be a very successful strategy, obtaining positive decisions for clients, resulting in less stress & upset for appellants and also a saving to the system. This type of interventionist approach, once again demonstrates the effective nature of the work of the charity and provides an example of a model of best practice.

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As well as the direct advice, advocacy and representation services, which form the core work of the charity, Citizens Advice Mid Ulster has continued to tackle key social policy issues, campaigning rigorously in respect of social policy issues and working to influence change at both a local level across the Mid-Ulster area and also at a regional level.

Citizens Advice Mid Ulster also wishes to acknowledge the continued and invaluable support of volunteers and staff. Volunteer time is not reflected in the Financial statements but it is important to acknowledge their contribution to the organisation.

The Service Level Agreement with Mid Ulster Council came to an end on 31 March 2016 and is replaced by a Tender / Commissioning Agreement for the 2016/17 financial year. Citizens Advice Mid Ulster was very pleased to learn in February 2016 that their tender submission to Mid Ulster Council was successful. Citizens Advice Mid Ulster are now the only local Council funded service provider covering the entire Mid Ulster District Council area.

### **Financial review**

The principal funding sources of income to the charity previously were via Service Level Agreements. The support of our remaining funders continues to be essential to maintaining varied programme of advice. Since Citizens Advice Mid Ulster won the Mid Ulster Council tender, the main source of core funding is under this tender.

### **Reserves policy and going concern**

Reserves are needed to bridge the gap between the spending and receiving of income and to cover unplanned emergency repairs and other expenditure. The trustees consider that the ideal level of reserves as at 31 March 2016 would be £80,000.

The Trust had reserves of £98,582 of which £81,082 was unrestricted funds after allowing for those resources designated for costs associated with redundancy and additional professional fees incurred in April 2016; the details of which are given in note 18 of the accounts.

Without the support of funders it is doubtful that the Citizens Advice Mid Ulster could continue operating. The successful winning of the Mid Ulster tender means that income is assured until March 2017, with a high likelihood of a two year extension to March 2019. At that point Mid Ulster Council will put the service out to tender once again.

The trustees have reviewed the circumstances of Citizens Advice Mid Ulster Trust and consider that adequate resources continue to be available to fund the activities of the charity for the foreseeable future. The trustees are of the view that the charity is a going concern.



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### **Plans for future periods**

Citizens Advice Mid Ulster's main source of funding from April 2016 is from Mid Ulster District Council under the tender award already mentioned. Other funders will continue for a further year to issue Service Level Agreements up to March 2017. It is unknown at this point if these other funders will also put their services out to tender on or before March 2017.

### **Reference and administrative details**

Registered Office: 5-6, Feeney's Lane, Dungannon, Co. Tyrone, BT70 1TX

#### **Our advisers**

Auditor; EA Grimley & Co, Co 30a Derrygally Rd, Moy, Dungannon, Co Tyrone, BT71 6LZ

Bankers; First Trust Bank Limited, Scotch Street Dungannon, Co. Tyrone

### **Key management personnel Citizens Advice Mid Ulster: Trustees' and Directors**

#### **Directors and trustees**

The directors of the charitable company (the charity) are its trustees for the purpose of charity law. The trustees and officers serving during the year and since the year end were as follows:

Chair Mrs Mary O'Neill

Elected Trustees: Mr Ivor Paisley (elected 25 June 2016)  
Mrs Helen O'Donnell (elected 25 June 2016)  
Mr Walter Cuddy (resigned from April 2016)  
Mr Ciaran McElhone (resigned from April 2016)  
Mr Tony Quinn (resigned from April 2016)  
Mrs Laura Martin (elected 27 June 2016)  
Ms Lisa Casey (elected 27 June 2016)  
Mr Charles Eastwood (elected 27 June 2016)

#### **Key management personnel:**

Manager of Citizens Advice Mid Ulster: Mr Stephen Catherwood

## **CITIZENS ADVICE MID ULSTER**

### **Structure, Governance and Management**

#### **Governing Document**

Citizens Advice Mid Ulster, is a company registered in Northern Ireland under Company Number NI 051021. Citizens Advice Mid Ulster (formerly Dungannon and District Citizens Advice Bureau) was incorporated on 25/6/2004.

The charity changed its name by special resolution in 2015 from Dungannon & District Citizens Advice Bureau to Citizens Advice Mid Ulster and the corresponding Memorandum and Articles of Association were revised and adopted. The name change was to reflect the new local council that was renamed Mid Ulster District Council and also to reflect that the advice, information and advocacy service provided by the charity now covers the entire new Mid Ulster District Council area (i.e. the legacy council areas of Dungannon & South Tyrone Borough Council, Cookstown District Council and Magherafelt District Council).

Citizens Advice Mid Ulster is a company limited by guarantee and has no share capital. The organisation is governed by its Memorandum and Articles of Association.

Citizens Advice Mid Ulster's activities fall within the exemptions afforded by the provisions of the Income and Corporation Taxes Act 1988. The registration number is XN 45186.

The charity has also registered with:

- The Charity Commission for Northern Ireland. The registration number is NIC105100.
- The Information Commissioner's Office. The registration reference is Z6173849.
- The Financial Conduct Authority. The registration number is FRN 616952.
- The Office of Immigration Services Commissioner at Level 1 through Citizens Advice NI. The registration number is N201400184

Citizens Advice Mid Ulster is a member of Citizens Advice Northern Ireland. Citizens Advice Northern Ireland is the operating name of The National Association of Citizens Advice Bureau (NIACAB).

#### **Appointment of trustees**

As set out in the Articles of Association the maximum Board members shall be 15 and the minimum number 7. One third of the members shall be co-opted by way of public advertisement.

All members are circulated with invitations to nominate trustees prior to the AGM advising them of the retiring trustees and requesting nominations for the AGM.

When considering co-opting trustees, the Board has regard to the requirement for any specialist skills needed.

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### **Trustee induction and training**

New trustees undergo an orientation day to brief them on: their legal obligations under charity and company law, the Charity Commission guidance on public benefit, and inform them of the content of the Memorandum and Articles of Association, the committee and decision-making processes, the strategic business plan and recent financial performance of the charity.

Any person wishing to become a board member must apply in writing for approval by the Trustees. It is a requirement that the board members attend an induction process covering good governance. During the induction day they meet key employees and other trustees. Trustees are encouraged to attend appropriate external training events where these will facilitate the undertaking of their role.

### **Organisation**

The board of trustees, which can have up to 15 members, administers the charity. The charity is managed by the Trustee Board, which meets at least 8 times per year.

The charity has one Manager covering the main offices in Dungannon, Cookstown and as from 1 April 2016 this is now extended to cover Magherafelt. The Manager is assisted by an Advice Coordinator, who also covers the three main offices. The Manager of the charity liaises between meetings with the Chair and Treasurer to ensure the smooth running of the organisation.

To facilitate effective operations, the Manager has delegated authority, within terms of delegation approved by the trustees, for operational matters including finance, employment.

### **Related parties and co-operation with other organisations**

None of our trustees receive remuneration or other benefit from their work with the charity. Any connection between a trustee and senior manager of the charity with a funder must be disclosed to the full board of trustees in the same way as any other contractual relations with a related party. In the current year no such related party transactions were reported.

The charity is part of the Citizens Advice network and maintains a close relationship with other Citizens Advice offices across Northern Ireland.

### **Pay policy for senior staff**

The directors consider the board of directors, who are the Charity's trustees, and the senior management team comprise the key management personnel of the charity in charge of directing and controlling, running and operating the Charity on a day to day basis.

## **CITIZENS ADVICE MID ULSTER**

All directors give of their time freely and no director received remuneration in the year. Directors did not receive expense. Related party transactions are disclosed in note 10 to the accounts.

The salaries of both the Manager and all other staff are reviewed by the trustees on an annual basis. Review will look at various factors including any increased roles and responsibilities since the previous review. Any change to salaries is however subject to availability of funding. The trustees may seek a review to be conducted by an external agency where uncertainty arises in relation to appropriate remuneration levels for the salaried staff.

### **Risk management**

The trustees have a risk management strategy which comprises:

- an annual review of the principal risks and uncertainties that the charity may face.
- the establishment of policies, systems and procedures to mitigate those risks identified in the annual review; and
- the implementation of procedures designed to minimise or manage any potential impact on the charity should those risks materialise.

This work has identified that financial sustainability is the major financial risk for the charity. A key element in the management of financial risk is a regular review of available liquid funds to settle debts as they fall due, regular liaison with the Manager to ensure sufficient working capital by the charity.

Attention has also been focussed on non-financial risks arising from fire, health and safety staff, volunteers and clients. These risks are managed by ensuring accreditation is up to date, having robust policies and procedures in place, and regular awareness training for staff working in these operational areas.

### **Trustees' responsibilities in relation to the financial statements**

The charity trustees (who are also the directors of the Citizens Advice Mid Ulster for the purposes of company law) are responsible for preparing the trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing the financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;

## **CITIZENS ADVICE MID ULSTER**

- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website.

### **Statement as to disclosure to our auditors**

In so far as the trustees are aware at the time of approving our trustees' annual report:

- there is no relevant information of which the charitable company's auditor is unaware, and
- the trustees, having made enquiries of fellow directors have each taken all steps that he/she is obliged to take as a director in order to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

### **Auditors**

E. A Grimley & Co are deemed to be appointed in accordance with section 487(2) of the Companies Act 2006.

This report was approved by the board on 8 December 2016 and signed on its behalf by:

  
Mary O'Neill

**Director**

## **CITIZENS ADVICE MID ULSTER**

### **Independent Auditor's report to the trustees of Citizens Advice Mid Ulster**

We have audited the financial statements of Citizens Advice Mid Ulster for the year ended 31 March 2016 which comprise the statement of comprehensive income, statement of financial position, statement of changes in equity, statement of cash flows and related notes. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

This report is made solely to the company's members, as a body, in accordance with Chapter 3 of Part 16 (Section 495) of the Companies Act 2006. Our audit work has been undertaken so that we might state to the company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the company and the company's members as a body, for our audit work, for this report, or for the opinions we have formed.

#### **Respective responsibilities of directors and auditor**

As explained more fully in the Directors responsibilities, the directors are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view. My responsibility is to audit and express an opinion on the financial statements in accordance with applicable law and International Standards on Auditing (UK and Ireland). Those standards require Directors responsibilities to comply with the Auditing Practices Board's Ethical Standards for Auditors.

#### **Scope of the audit of the financial statements**

An audit involves obtaining evidence about the amounts and disclosures in the financial statements sufficient to give reasonable assurance that the financial statements are free from material misstatement, whether caused by fraud or error. This includes an assessment of: whether the accounting policies are appropriate to the company's circumstances and have been consistently applied and adequately disclosed; the reasonableness of significant accounting estimates made by the directors; and the overall presentation of the financial statements. In addition, I read all the financial and non-financial information in the Directors report and the Strategic report to identify material inconsistencies with the audited financial statements and to identify any information that is apparently materially incorrect based on, or materially inconsistent with, the knowledge acquired by me in the course of performing the audit. If I become aware of any apparent material misstatements or inconsistencies I consider the implications for my report.

#### **Opinion on financial statements**

In my opinion the financial statements:

- give a true and fair view of the state of the directors affairs as at 31 March 2016 and of its loss for the year then ended;

## **CITIZENS ADVICE MID ULSTER**

- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

### **Opinion on other matter prescribed by the Companies Act 2006**

In my opinion the information given in the Directors report and the Strategic report for the financial year for which the financial statements are prepared is consistent with the financial statements.

### **Matters on which I am required to report by exception**

I have nothing to report in respect of the following matters where the Companies Act 2006 requires me to report to you if, in my opinion:

- adequate accounting records have not been kept, or returns adequate for my audit have not been received from branches not visited by me; or
- the financial statements are not in agreement with the accounting records and the returns; or
- certain disclosures of directors remuneration specified by law are not made; or
- I have not received all the information and explanations I require for my audit.



**Ethna Grimley**

E A Grimley & Co  
Chartered Accountant and Statutory Auditor  
30a Derrygally Rd  
Moy  
Dungannon  
Tyrone  
BT71 6LZ

DATED: 8<sup>th</sup> December 2016

# CITIZENS ADVICE MID ULSTER

## Statement of Financial Activities (including income and expenditure account) for year ending 31 March 2016

	Notes	Unrestricted Funds £	Restricted Funds £	Total Funds 2016 £	Total Funds 2015 £
<b>Income:</b>					
Donations and Legacies	3	10,288		10,288	3,535
<i>Income from charitable activities:</i>					
Advice	4	40,637	251,445	292,083	256,815
<b>Total income</b>		<b>50,925</b>	<b>251,445</b>	<b>302,370</b>	<b>260,350</b>
<b>Expenditure</b>					
<i>Expenditure on charitable activities:</i>					
Advice			259,358	259,358	269,778
<b>Total expenditure</b>		<b>-</b>	<b>259,358</b>	<b>259,358</b>	<b>269,778</b>
<b>Net income/(expenditure) and net movement in funds for the year</b>					
		50,925	(7,912)	43,013	(9,428)
<b>Transfer between Funds</b>		( 7,912)	7,912	-	-
<b>Reconciliation of funds</b>					
Total Funds brought forward		55,569	-	55,569	64,999
<b>Total funds carried forward</b>	16	<b>98,582</b>	<b>-</b>	<b>98,582</b>	<b>55,571</b>

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

**The notes on pages 18 to 29 form part of these accounts**



# CITIZENS ADVICE MID ULSTER

## Statement of financial position (Balance Sheet)

as at 31 March 2016

		2016	2015
	Notes	£	£
<b>Fixed assets</b>			
Tangible assets	13	812	0
<b>Total Fixed Assets</b>		<u>812</u>	<u>0</u>
<b>Current assets</b>			
Debtors	14	31,944	6,608
Cash at bank and in hand		89,835	58,371
<b>Total Current Assets</b>		<u>121,779</u>	<u>64,979</u>
<b>Liabilities</b>			
Creditors falling due within one year	15	24,009	9,409
<b>Net Current assets</b>		<u>97,770</u>	<u>55,570</u>
<b>Total assets less current liabilities</b>		<u>98,582</u>	<u>55,570</u>
<b>Net assets</b>		<u><u>98,582</u></u>	<u><u>55,570</u></u>
<b>The funds of the charity:</b>	16		
Unrestricted income funds		81,082	55,569
Designated Fund		17,500	0
Restricted income funds		0	0
<b>Total charity funds</b>		<u><u>98,582</u></u>	<u><u>55,569</u></u>

These accounts are prepared in accordance with the special provisions of Part 15 of the Companies Act relating to small companies and constitute the annual accounts required by the Companies Act 2006 and are for circulation to members of the company.

These financial Statements were approved by the trustees on 8 December 2016



Mary O'Neill

Director

Company number: NI 051021

The notes at pages 18 to 29 form part of these accounts

# **CITIZENS ADVICE MID ULSTER**

## **Statement of Cash Flows for year ending 31 March 2016**

	Note	2016 £	2015 £
<b>Cash used in operating activities</b>	19	<u>32,376</u>	<u>35,363</u>
<b>Cash flows from investing activities</b>			
Purchase of tangible fixed assets		<u>912</u>	
<b>Cash provided by (used in) investing activities</b>		<u>(912)</u>	<u>0</u>
<b>Cash flows from financing activities</b>		<u>0</u>	<u>0</u>
<b>Cash used in financing activities</b>		<u>0</u>	<u>0</u>
Increase (decrease) in cash and cash equivalents in the year		31,464	35,363
Cash and cash equivalents at the beginning of the year		58,371	23,008
<b>Total cash and cash equivalents at the end of the year</b>		<u>89,835</u>	<u>58,371</u>

**The notes at pages 18 to 29 form part of these accounts**

**Notes to Financial Statements  
For the year ended 31 March 2016**

**1 Accounting Policies**

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

**a) Basis of preparation**

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

The charity meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

**b) Reconciliation with previous Generally Accepted Accounting Practice**

In preparing the accounts, the trustees have considered whether in applying the accounting policies required by FRS 102 and the Charities SORP FRS 102 the restatement of comparative items was required.

No restatement of figures is required.

**c) Preparation of the accounts on a going concern basis**

The number of using the charity is increasing year on year but the uncertainty surrounding funding is a significant area of financial uncertainty that will invariable impact upon the services that we can offer. The trustees have mitigated these risks by continually challenging decisions made at government level to ensure that that the impact of provisions of services is minimal.

The trustees are of the view that measures have been taken subsequent to the year-end to ensure continuous funding for the immediate future of the Centre for the next 12 to 18 months and that on this basis the charity is a going concern. Should funding be reduced Citizens Advice Mid Ulster considers that they will be able to continue albeit at a reduced level.

## **CITIZENS ADVICE MID ULSTER**

### **Notes to Financial Statements Continued For the year ended 31 March 2016**

#### **d) Income**

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

#### **e) Donated services and facilities**

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

In accordance with the Charities SORP (FRS 102), the general volunteer time spent within the charity is not recognised and refer to the trustees' annual report for more information about their contribution.

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

#### **f) Interest receivable**

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

#### **g) Fund accounting**

Unrestricted funds are available to spend on activities that further any of the purposes of charity. Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose. Restricted funds are donations which the donor has specified are to be solely used for particular areas of the Charity's work or for specific artistic projects being undertaken by the Charity.

## **CITIZENS ADVICE MID ULSTER**

### **Notes to Financial Statements Continued For the year ended 31 March 2016**

#### **h) Expenditure and irrecoverable VAT**

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. Expenditure is classified under the following activity headings:

- Expenditure on charitable activities includes the costs of Advice, information and representation undertaken to further the purposes of the charity and their associated support costs.

- Other expenditure represents those items not falling into any other heading.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

#### **i) Allocation of support costs**

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include back office costs, finance, personnel, payroll and governance costs which support the Centre's programmes and activities. These costs have been allocated between cost of raising funds and expenditure on charitable activities. The bases on which support costs have been allocated are set out in note 6.

#### **j) Operating leases**

The charity classifies the lease of printing, as operating leases; the title to the equipment remains with the lessor and the equipment is replaced every 5 years whilst the economic life of such equipment is normally 5 years. Rental charges are charged on a straight line basis over the term of the lease.

#### **k) Tangible fixed assets**

Individual fixed assets costing £400 or more are capitalised at cost and are depreciated over their estimated useful economic lives as follows:

<b>Asset Category</b>	<b>Annual rate</b>
-----------------------	--------------------

Fixtures and fittings and Equipment	20% Reducing Balance
Computers	33% Straight Line

#### **l) Stock**

Stock is included at the lower of cost or net realisable value. Donated items of stock are recognised at fair value which is the amount the charity would have been willing to pay for the items on the open market.

## **CITIZENS ADVICE MID ULSTER**

### **Notes to Financial Statements Continued For the year ended 31 March 2016**

#### **m) Debtors**

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

#### **n) Cash at bank and in hand**

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

#### **o) Creditors and provisions**

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

#### **p) Financial instruments**

The trust only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

#### **q) Transition to FRS 102**

The opening fund balances at the date of transition are not required to be restated (see note 1b) and no subsequent restatement of items has been required in making the transition to FRS 102. The transition date was 1 April 2014.

## **CITIZENS ADVICE MID ULSTER**

### **Notes to Financial Statements Continued For the year ended 31 March 2016**

#### **2 Legal status of the Trust**

The organisation is a company limited by guarantee and has no share capital. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity.

#### **3 Income from donations and legacies**

	<b>2016</b>	<b>2015</b>
	<b>£</b>	<b>£</b>
Donations	310	3,535
Other income	1,008	-
Legacy Income	4,470	-
Grant Thornton / Aperture	4,500	-
	<u>10,288</u>	<u>3,535</u>

Included in the legacy fund of £4,470 relates to money held in an account in the name of Cookstown Citizens Advice Bureau. This balance was transferred to Citizens Advice Mid Ulster after the year end date.

The Charity benefits greatly from the involvement and enthusiastic support of its many volunteers, details of which are given in our annual report. In accordance with FRS 102 and the Charities SORP (FRS 102), the economic contribution of general volunteers is not recognised in the accounts.

# CITIZENS ADVICE MID ULSTER

## Notes to Financial Statements Continued For the year ended 31 March 2016

### 4 Income from charitable activities

	Unrestricted Funds 2016 £	Restricted Funds 2016 £	Total 2015 £
Mid Ulster Council		147,277	-
Dungannon and South Tyrone Borough Council		-	71,492
Cookstown District Council		-	78,325
NI Association of CAB Pension Wise Project	40,637		-
Relate - Impact of Alcohol Project		9,477	10,701
PHA - Advice for Health Southern Locality		16,371	16,190
PHA - Advice for Health Northern Locality		59,028	51,143
Southern Health & Social Care Trust		19,292	19,292
Benefit Uptake project		-	3,386
Macmillan Project		-	4,786
Other income		-	1,500
	40,637	251,445	256,815



# CITIZENS ADVICE MID ULSTER

## Notes to Financial Statements Continued For the year ended 31 March 2016

<b>5 Analysis of expenditure on charitable activities</b>	<b>2016</b>	<b>2015</b>
	<b>Total</b>	<b>Total</b>
	<b>£</b>	<b>£</b>
Travelling expenses - volunteer	2,507	1,398
Travelling expenses- Staff	3,874	3,802
Wages and salaries	164,541	158,363
Staff training	988	444
Rent payable	23,708	21,002
Rates	364	390
Insurance	464	447
Suspense	50	-
Computer charity costs	3,574	3,524
Light and heat	5,505	5,847
Repairs and maintenance	264	298
Printing, postage and stationery	2,680	3,747
Leasing Costs	2,000	2,000
Telephone	3,070	3,021
Room Hire	306	-
Legal and professional	483	777
computer replacement Costs	153	8,470
Membership Audit Costs	6,551	2,480
Bank charges	274	477
Project Costs	-	6,164
General expenses	1,241	1,439
Tender Costs	840	-
Translation Services	1,553	9,981
Depreciation of Computer	100	145
Relocation Costs	-	2,489
Governance costs (see note 10)	2,220	3,808
Support costs (see note 10)	32,047	29,265
<b>Total</b>	<b>259,358</b>	<b>269,778</b>

# CITIZENS ADVICE MID ULSTER

## Notes to Financial Statements Continued For the year ended 31 March 2016

### 6 Analysis of governance and support costs

The Charity initially identifies the costs of its support functions. It then identifies those costs which relate to the governance function. Refer to the table below for the basis for apportionment and the analysis of support and governance costs.

Analysis of support and governance costs	General support £	Governance £	Total £	Basis of Apportionment
Salaries, wages and related costs	28,183		28,183	Pro rata to staff full time equivalents
Audit fees		2,220	2,220	Governance
Legal and other professional fees	3,864		3,864	
Total	32,047	2,220	34,267	

### 7 Net income/(expenditure) for the year

	2016 £	2015 £
<b>This is stated after charging:</b>		
Operating leases – equipment	2,000	2,000
Depreciation	100	145

### 8 Analysis of staff costs, trustee remuneration and expenses, and the cost of key management personnel

	2016 £	2015 £
Salaries and wages	182,493	180,708
Social security costs	13,231	13,117
Statutory maternity Pay recovered	-	(4,197)
Employment Allowance	<u>(3,000)</u>	<u>(2,000)</u>
<b>TOTAL</b>	<b>192,724</b>	<b>187,628</b>

## **CITIZENS ADVICE MID ULSTER**

### **Notes to Financial Statements Continued For the year ended 31 March 2016**

No employees had employee benefits in excess of £60,000 (2015: nil).

The charity trustees were not paid or received any other benefits from employment with the charity in the year (2015: £nil) neither were they reimbursed expenses during the year (2015: £nil).

No charity trustee received payment for professional or other services supplied to the charity (2015: £nil).

#### **9 Staff Numbers**

The average monthly head count was 11 staff (2015:11 staff) and the average monthly number of full-time equivalent employees (including casual and part-time staff) during the year were as follows:

	<b>2016</b>	<b>2015</b>
<b>Number</b>	<b>£</b>	<b>£</b>
	<u>11</u>	<u>11</u>
Total	11	11

#### **10 Related party transactions**

There were no related party transactions.

#### **11 Government Grants**

Income from government grants comprises performance related grants made by local authorities to fund the work of the charity.

#### **12 Corporation Taxation**

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

# CITIZENS ADVICE MID ULSTER

## Notes to Financial Statements Continued For the year ended 31 March 2016

### 13 Tangible fixed assets

	Computer	Fixtures and fittings and Equipment	Total
	£	£	£
<b>Cost:</b>			
As at 1 April 2015	7,343	12,541	19,884
Additions	912	-	912
As at 31 March 2016	8,255	12,541	20,796
<b>Depreciation:</b>			
As at 1 April 2015	7,343	12,541	19,884
Charge for the year	100	-	100
As at 31 March 2016	7,443	12,541	19,984
<b>Net book value</b>			
As at 31 March 2016	812	-	812
As at 31 March 2015	-	-	0

### 14 Debtors

	2016	2015
	£	£
<b>Relate - Impact of Alcohol Project</b>		
Mid Ulster Council	24,679	-
Relate - Impact of Alcohol Project	1,580	-
Macmillan project	0	684
Relate	0	2,041
NI Association of CAB Pension wise Project	0	3,386
Prepayments	1,215	497
Legacy Income	4,470	-
<b>Total</b>	<b>31,944</b>	<b>6,608</b>

# CITIZENS ADVICE MID ULSTER

## Notes to Financial Statements Continued For the year ended 31 March 2016

### 15 Creditors: amounts falling due within one year

	2016 £	2015 £
Trade Creditors and Accruals	19,144	9,409
Wages	4,865	-
	<u>24,009</u>	<u>9,409</u>

### 16 Analysis of charitable funds

#### Analysis of movements in unrestricted funds

	Balance				Funds As at 31 March 2016
	As at 1 April 2015 £	Incoming resources £	Resources expended £	Transfers £	£
General fund	55,569	50,925	-	(25,412)	81,082
Designated redundancy Fund				17,500	17,500
<b>Total</b>	<u>55,569</u>	<u>50,925</u>	<u>-</u>	<u>(7,912)</u>	<u>98,582</u>

#### Name of unrestricted fund Description, nature and purposes of the fund

#### *General fund*

The 'free reserves' after allowing for all designated funds.

#### *Designated funds:*

#### Designated redundancy Fund

Following the successful tender bid the service previously provided by Magherafelt District Advice Services in the legacy council area of Magherafelt District Council was transferred to Citizens Advice Mid Ulster. After professional advice was sought it was advised that 3 staff previously employed by MDAS were required to be transferred to Citizens Advice Mid Ulster on 1 April 2016 under TUPE legislation. Subsequently a redundancy process was initiated at a cost to Citizens Advice Mid Ulster totalling £15,948. The total cost including professional fees amounted to £19,500.

# CITIZENS ADVICE MID ULSTER

## Notes to Financial Statements Continued For the year ended 31 March 2016

### 17 Analysis of net assets between funds

	General Fund £	Designated Funds £	Restricted Funds £	Total £
Tangible fixed assets	812	-		812
Debtors	10,216		21,729	31,944
Cash at bank and in hand	72,335	17,500		89,835
Other net current assets/(liabilities)	(2,280)	-	(21,729)	(24,009)
<b>Total</b>	<b>81,082</b>	<b>17,500</b>	<b>0</b>	<b>98,582</b>

### 18 Post-balance sheet events

Following the successful tender bid the service previously provided by Magherafelt District Advice Services in the legacy council area of Magherafelt District Council was transferred to Citizens Advice Mid Ulster. After professional advice was sought it was advised that 3 staff previously employed by MDAS were required to be transferred to Citizens Advice Mid Ulster on 1 April 2016 under TUPE legislation. Subsequently a redundancy process was initiated at a cost to Citizens Advice Mid Ulster totalling £15,948. The total cost including professional fees amounted to £19,500.

### 19 Reconciliation of net movement in funds to net cash flow from operating activities

	2016 £	2015 £
Net movement in funds	43,013	(9,428)
Add back depreciation charge	100	145
Decrease (increase) in debtors	(25,336)	67,109
Increase (decrease) in creditors	14,600	(22,463)
<b>Net cash used in operating activities</b>	<b>32,376</b>	<b>35,363</b>