

AIRDRIE CITIZENS ADVICE BUREAU
ANNUAL REPORT & FINANCIAL STATEMENTS
YEAR ENDED 31ST MARCH 2013

(A company limited by guarantee and not having a share capital)

Registered Number 157177
Charity Number SCO12238

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AIRDRIE CITIZENS ADVICE BUREAU
CONTENTS OF THE FINANCIAL STATEMENTS
YEAR ENDED 31ST MARCH 2013

CONTENTS	PAGE
Legal and administrative information	3
Report of the Trustees	4 - 9
Report of the Auditors	10 - 11
Income and Expenditure Account (incorporating Statement Of Financial Activities)	12
Balance Sheet	13
Notes to the Financial Statements	14 - 21

AIRDRIE CITIZENS ADVICE BUREAU

LEGAL AND ADMINISTRATIVE INFORMATION

YEAR ENDED 31ST MARCH 2013

Name: Airdrie Citizens Advice Bureau

Registered Office: Resource Centre, 14 Anderson Street, Airdrie, ML6 0AA

Directors: Gilbert Cox MBE (Hon. President)
Karen Whitefield (Chair)
Stewart Bone (Vice Chair)
Kenneth Moffat
David Smith
Robert Espie
Kenneth Moffat
Shona MacDonald

Auditors: Benson, Wood & Co.
Chartered Accountants
Registered Auditor
20 Anderson Street
AIRDRIE
ML6 0AA

Bankers: Unity Trust Bank plc
Nine Brindleyplace
Birmingham
B1 2HB

AIRDRIE CITIZENS ADVICE BUREAU

REPORT OF THE TRUSTEES

YEAR ENDED 31ST MARCH 2013

The Trustees, who are also Directors of the Company for the purposes of the Companies Act 2006 present their report with the financial statements of the charity for the year ended 31st March 2013. The Trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' issued in March 2005.

Structure, Governance and Management

Governing Document

The organisation is a company limited by guarantee, incorporated on 31 March 1995 and registered as a charity in November 1971. The company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association. In the event of the company being wound up, members are required to contribute an amount not exceeding £1.

Recruitment and Appointment of the Board of Directors

The directors of the company are also charity trustees for the purposes of charity law and under the company's Articles are known as members of the Board of Directors. Under the requirements of the Memorandum and Articles of Association, the members of the Board are elected to serve for a period of one year, after which they must be re-elected annually at the Annual General Meeting.

Trustee Induction and Training

A portfolio of materials is provided to each new director on appointment. An induction training session is provided by the Manager, the Chair of the Board and the Citizens Advice Scotland Advisory Officer. The session covers:-

- * The obligations of directors
- * The operational framework of the company
- * The financial management of the company
- * The future plans and objectives

Each new director completes a Record of Qualification/Training and a Register of Members' interests.

Further management committee training courses are provided by the national association, Citizens Advice Scotland.

Operational Management

The Board of Directors appoint a Manager who is responsible for the day to day management and delivery of the service. A team of co-ordinators is responsible for the delivery of the various projects and they are supported by advice and administration staff.

AIRDRIE CITIZENS ADVICE BUREAU

REPORT OF THE TRUSTEES (CONT'D)

YEAR ENDED 31ST MARCH 2013

Risk Management

The Business Development Plan includes the financial strategy of the company to resource the activities. A robust financial accounting system ensures the management of finances is efficient and effective. The company finance director and manager monitor the accounting system, and the management accounts are presented to the directors at each meeting of the Board.

An annual review of the company's affairs is carried out and the financial strategy adjusted to meet the requirements of the forthcoming year's activities. An annual budget is prepared and agreed by the Board of Directors in the March preceding the new fiscal year.

Objectives and Activities

Objectives

The company's objective is to ensure that individuals within Airdrie and surrounding areas do not suffer through lack of knowledge of their rights and responsibilities or of the services available, or through an inability to express their needs effectively. Equally the company aims to exercise a responsible influence on the development of social policies and services, both locally and nationally.

Principal Policies to Achieve Objectives

The company operates within the Citizens Advice Scotland Membership Standards and Quality Assurance Scheme. Under this Scheme a triennial audit of the company's activities is carried out. The company produces a Business Development Plan each three-year period and this defines the activities carried out to achieve the objectives. A review of the Business Development Plan is undertaken each year, following the Annual General Meeting.

Achievements and Performance

Review of Activities & Future Developments

The financial activities of the company are detailed elsewhere in this report. A detailed annual report of all operational activity is provided separately.

The company is core funded by North Lanarkshire Council. In the past this was normally through a three year service level agreement. In the last few years this has been limited to a one year agreement whilst new practical arrangements for the funding of the voluntary sector in future years are under consideration by the Council. The funding allocation is decided annually. There is a recurring deficit between the grant and the actual outlay.

AIRDRIE CITIZENS ADVICE BUREAU

REPORT OF THE TRUSTEES (CONT'D)

YEAR ENDED 31ST MARCH 2013

The funding for the Debt Advice Service was granted through the North Lanarkshire Council Scottish Government grant. This was limited to £31,350 pa, which also left the Company with a recurring deficit. The deficit was met from management fees from the company's various additional services and from other income generating activities.

In March 2012 we attained a contract to provide an assessor to oversee the supervision of the Money Advice Service delivery and quality control in the Lanarkshire region. This was originally a six month position but has now been extended. We also entered into our own contract with CAS to provide delivery of our own face to face money advice sessions. This contract is expected to run until 2015. These sessions cover financial education and budgeting, tax, pensions, mortgages, savings and investments, insurances and benefits. The project is delivered by advisors who spend one month intensive training and are assessed both delivering sessions and through exams on a regular basis.

We have been successful in applying to the Scottish Legal Aid Board for funding to provide a North Lanarkshire wide tribunal representation unit. This project commenced on 1st October 2013.

The North Lanarkshire Community Legal Service was launched on 1st October 2012. This service provides in-court advice and representation through solicitors, approved lay representation and debt issues, all in the area of housing issues. We also provide a small claims advice and representation service under this project.

The Independent Advice and Support Service (IASS) finished on 31st March 2012, and the Patients Advice and Support Service (PASS) began on 1st April 2012. This is similar in service to IASS but with a small increase in service hours and a more holistic advice approach.

The Kinship Care Regional Support Service which provides second tier advice and support and training to fourteen bureaux in seven council areas, is funded until 31st March 2014. Discussions are on-going as to further funding opportunities.

The Bureau has undertaken a full organisational review in the last year. This led to a restructuring and appointment of a Service Development Manager, and Advice Session Supervisor and additional administrative support.

The organisation has also recently undertaken a review of governance in order to ensure that the organisation has the highest standard of governance.

We have continued with placements under community jobs and modern apprenticeships. These placements are not only provided with excellent skills and training, they also provide a much needed service for the CAB by way of administration and advice support.

Airdrie CAB continues to deliver energy efficiency advice through Energy Best Deal sessions.

AIRDRIE CITIZENS ADVICE BUREAU

REPORT OF THE TRUSTEES (CONT'D)

YEAR ENDED 31ST MARCH 2013

Airdrie CAB continues to provide financial education to under 24 year olds through Barclays Money Skills for life programme. These courses run over 14 hours and educate young people on types of credit, saving and financial management.

Sustainability

In 2006 in response to the insecure funding base of bureau operations and the emergence of the Social Enterprise culture, a consultant was engaged, with the support of Business Gateway, to carry out research into the future sustainability of the organisation. A report was submitted by the consultant in November 2006 with a number of recommendations to assist the future development of Airdrie CAB. A key recommendation was the appointment of a Business Development Officer and as outlined above, the Company was successful in securing this funding

The objective of the recommendations is to generate income to offset service deficits and to maintain and develop CAB services. The company has been relatively successful this year in raising income from management fees, administration fees, project fees, placement fees and good management and administration of budgets. Any surplus from this will be reinvested in the business and if necessary partly used to meet the financial challenges in prospect over the next few years.

After a difficult financial year in 2011-12, the Bureau has been successful in building up both new and existing projects. With new projects and new staff coming on board, this has meant that it was not required to use reserve funds. The 2013-14 financial year is expected to be along the same lines.

Planning for the Future

In addition to the new North Lanarkshire Community Legal Services, Patient and Advice Services (Lanarkshire wide), Barclays Money Skills, a greatly increased Money Advice Service, Robertson Trust for our Volunteer development post, funding from Get Lippy for social policy research and outreach funding from the Bank of Scotland, coming on board in the next financial year, we have been successful in gaining funding until March 2015 for welfare reform mitigation from the Scottish Government, North Lanarkshire CABx Tribunal Representation Unit funding from the Scottish Legal Aid Board, Welfare Reform Advice Project funding from the Big Lottery, Martin Lewis funding, Energy Best Deal extra funding from the CAS Development Committee, Big Energy Saving Network funding from National Energy Action and Welfare Reform Training funding from CAS Development Committee. This should enable us to provide relevant high standard advice services to our clients until March 2015. We will continue to try and ensure that we meet the challenges of continuing to provide valuable services beyond this date, but it is looking as if this will be a challenging time.

AIRDRIE CITIZENS ADVICE BUREAU

REPORT OF THE TRUSTEES (CONT'D)

YEAR ENDED 31ST MARCH 2013

Business Investment Funds

The Company's intention is to invest any surpluses arising from income generation in planned activities that meet the aspirations of the Business Development Plan.

Reserves Policy

In March 2000, the directors established a Reserve Fund to offset any shortfall in core running costs. This reserve fund is also required to protect the company in the event of dissolution. Income generated during the financial year is directed to maintaining the level of the reserve fund to reflect the increased budgetary commitments of the Bureau. It is the Company's aim for reserve funds to cover three months expenditure.

Directors

The liability of the members is limited by guarantee from each member not exceeding £1. There are currently 8 members. The members who served during the year ended 31st March 2013 were as follows :-

Gilbert Cox MBE (Hon. President)

Karen Whitefield (Chair)

Stewart Bone (Vice Chair)

Kenneth Moffat

Robert Espie

David Smith

Shona MacDonald (appointed 7/2/13)

James Armstrong (resigned 11/10/12)

Alan Cox (resigned 13/8/12)

Rev. Robert Hamilton (resigned 11/10/12)

Lee Ann Paterson (resigned 1/4/13)

Thomas Cahill (resigned 4/4/13)

A full list of current Directors is shown on page 3.

AIRDRIE CITIZENS ADVICE BUREAU

REPORT OF THE TRUSTEES (CONT'D)

YEAR ENDED 31ST MARCH 2013

Statement of Trustees' Responsibilities

The trustees (who are also directors of Airdrie Citizens Advice Bureau for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice.

Company law requires the trustees to prepare financial statements for each financial 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 those financial statements, the trustees are required to

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles of the Charity SORP;
- Make judgments and estimates that are reasonable & prudent;
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records which 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 charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

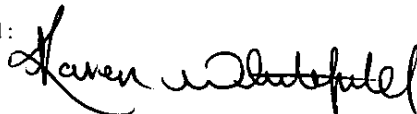
Statement as to disclosure of information to Auditors

So far as the Trustees are aware, there is no relevant information (as defined by section 418 of the Companies Act 2006) of which the charitable company's auditors are unaware, and each Trustee has taken all the steps they ought to have taken as a Trustee in order to make them aware of any audit information and to establish that the charitable company's auditors are aware of that information.

Auditors

The Auditors, Benson, Wood & Co., Chartered Accountants, will be proposed for re-appointment at the forthcoming Annual General Meeting.

On behalf of the Board :



Karen Whitefield, Director

Dated : 12th December 2013

**AIRDRIE CITIZENS ADVICE BUREAU
REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF
AIRDRIE CITIZENS ADVICE BUREAU**

We have audited the financial statements of Airdrie Citizens Advice Bureau the year ended 31st March 2013 on pages twelve to twenty one. The financial statements have been prepared under the accounting policies set out therein and the requirements of the Financial Reporting Standard for Smaller Entities (effective April 2008).

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006, and to the charitable company's trustees, as a body, in accordance with Section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and regulation 10 of the Charities Accounts (Scotland) Regulations 2006. Our audit work has been undertaken so that we might state to the charitable company's trustees those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's trustees as a body, for our audit work, for this report or for the opinions we have formed.

Respective responsibilities of the trustees and auditors

The trustees' (who are also the directors of the charitable company for the purposes of company law) responsibilities for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and for being satisfied that the financial statements give a true and fair view are set out on page nine.

We have been appointed as auditors under Section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and under the Companies Act 2006 and report in accordance with those Acts.

Our responsibility is to audit the financial statements in accordance with relevant legal and regulatory requirement and International Standards on Auditing (UK and Ireland).

We report to you our opinion as to whether the financial statements give a true and fair view, are properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice and are prepared in accordance with the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 and regulation 8 of the Charities Accounts (Scotland) Regulations 2006. We also report to you whether, in our opinion the information given in the Report of the Trustees is consistent with those financial statements.

In addition we report to you if, in our opinion, the charitable company has not kept adequate accounting records, if the charitable company's financial statements are not in agreement with the accounting records and returns, if we have not received all the information and explanations we require for our audit work, or if certain disclosures of trustees' remuneration specified by law are not made.

We read the Report of the Trustees and consider the implications for our report if we become aware of any apparent misstatements within it.

**AIRDRIE CITIZENS ADVICE BUREAU
REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF
AIRDRIE CITIZENS ADVICE BUREAU (CONT'D)**

Basis of audit opinion

We conducted our audit in accordance with International Standards on Auditing (UK and Ireland) issued by the Auditing Practices Board. An audit includes examination, on a test basis, of evidence relevant to the amounts and disclosures in the financial statements. It also includes an assessment of the significant estimates and judgments made by the trustees in the preparation of the financial statements, and of whether the accounting policies are appropriate to the charitable company's circumstances, consistently applied and adequately disclosed.

We planned and performed our audit so as to obtain all the information and explanations which we considered necessary in order to provide us with sufficient evidence to give reasonable assurance that the financial statements are free from material misstatement, whether caused by fraud or other irregularity or error.

In forming our opinion we also evaluated the overall adequacy of the presentation of information in the financial financial statements.

Opinion

In our opinion:

- the financial statements give a true and fair view of the state of the charitable company's affairs as at 31st March 2013 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- the financial statements have been prepared in accordance with United Kingdom Generally Accepted Accounting Practices applicable to Smaller Entities;
- the financial statements have been properly prepared in accordance with the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 and Regulation 8 of the Charities Accounts (Scotland) Regulations 2006;
- and
- the information given in the Report of the Trustees is consistent with the financial statements.



John Moffat BA CA (Senior Statutory Auditor)
for and on behalf of Benson, Wood & Co
20 Anderson Street
Airdrie
ML6 0AA

Dated: 12th December 2013

AIRDRIE CITIZENS ADVICE BUREAU
INCOME AND EXPENDITURE ACCOUNT (INCORPORATING STATEMENT OF
FINANCIAL ACTIVITIES)
FOR THE YEAR ENDED 31ST MARCH 2013

Incoming Resources	Notes	Un -		2013 Total	2012 Total
		Restricted Funds	Restricted Funds		
		£	£		£
Incoming resources from generated funds					
Grants	2	304,457	287,837	592,294	646,221
Training Income	2	0	0	0	3,093
Investment Income	2	0	299	299	345
Sundry Income	2	0	1,637	1,637	5,004
Total Incoming Resources		304,457	289,773	594,230	654,663
Resources Expended					
Costs of generating funds	3	0	24,690	24,690	35,461
Charitable activities	3	322,094	152,755	474,849	610,300
Governance costs	3	11,206	25,744	36,950	45,202
Total Resources Expended		333,300	203,189	536,489	690,963
Net incoming resources (resources expended) before transfers)	4	(28,843)	86,584	57,741	(36,300)
Transfers between funds	10	43,032	(43,032)	0	0
Net movement in funds for the year		14,189	43,552	57,741	(36,300)
Total Funds at 1st April 2012	10	37,448	140,661	178,109	214,409
Total Funds at 31st March 2013	10	51,637	184,213	235,850	178,109

AIRDRIE CITIZENS ADVICE BUREAU


BALANCE SHEET

AS AT 31ST MARCH 2013

	Notes	2013 £	2012 £
Current Assets			
Debtors	8	32,299	38,039
Cash at bank and in hand		243,346	156,549
		<u>275,645</u>	<u>194,588</u>
Creditors: Amounts falling due within one year	9	39,795	16,479
Net Assets		<u>235,850</u>	<u>178,109</u>
Unrestricted funds			
General Reserve Funds		65,000	65,000
Business Investment Funds		14,350	72,997
Other Designated funds		104,863	2,664
Core Service Funds		<u>0</u>	<u>0</u>
		184,213	140,661
Restricted Funds		<u>51,637</u>	<u>37,448</u>
Total Funds	10	<u>235,850</u>	<u>178,109</u>

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

The financial statements were approved by the Board of Trustees on 9th December 2013 and were signed on its behalf by:


Karen Whitefield, Director


Kenneth Moffat, Director

**AIRDRIE CITIZENS ADVICE BUREAU
NOTES FORMING PART OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST MARCH 2013**

1 Accounting Policies

- (a) The financial statements have been prepared under the historical cost convention, and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008), the Companies Act 2006 and the requirements of the Statement of Recommended Practice, Accounting and Reporting by Charities.
- (b) Grants receivable are recognised in full in the Statement of Financial Activities (SOFA) in the year when they are receivable.
- (c) All expenditure is included on an accruals basis and is recognised where there is a legal or constructive obligation to pay for expenditure. All costs have been directly attributed to one of the functional categories expended in the SOFA. The company is not registered for VAT and accordingly expenditure is shown gross of irrecoverable VAT.
- (d) Expenditure of a capital nature is written off in the year of purchase.
- (e) Unrestricted funds are incoming resources receivable or generated for the objects of the company without further specified purpose and are available as general funds.
- (f) General Reserve funds are unrestricted funds earmarked by the directors for particular purposes.
- (g) Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets these criteria is charged to the fund, together with a fair allocation of management and support costs.
- (h) The company operates a defined contribution pension scheme. The assets of this scheme are held separately from those of the company and have been invested with an insurance company. Pension costs charged in the SOFA represent the contributions payable by the company in the year.

AIRDRIE CITIZENS ADVICE BUREAU
NOTES FORMING PART OF THE FINANCIAL STATEMENTS (CONT'D)
FOR THE YEAR ENDED 31ST MARCH 2013

2 Incoming resources from generated funds

	Un- Restricted	restricted	2013 Total	2012 Total
Grants:	£	£	£	£
North Lanarkshire Council	0	95,070	95,070	93,959
Other Grants	0	16,331	16,331	12,054
Energy Best Deal	0	7,057	7,057	0
Barclays Money Skill	0	1,250	1,250	0
Money Advice Service (Assessor)	0	20,129	20,129	1,449
Money Advice Service (Sessions)	0	86,558	86,558	1,358
Kinship Care Project	0	19,125	19,125	24,077
Community Jobs	0	30,107	30,107	17,343
Routes to Work	0	12,210	12,210	0
Debt Advice	31,350	0	31,350	31,350
In-Court Advice	17,182	0	17,182	68,327
NHS Lanarkshire Mental Health Project	8,000	0	8,000	8,000
Robertson Trust	12,000	0	12,000	0
Community Legal Service	25,062	0	25,062	93,261
North Lanarkshire Community Legal Service	112,695	0	112,695	0
Bank of Scotland Community Foundation	9,988	0	9,988	0
P.A.S.S. / I.A.S.S.	88,180	0	88,180	74,600
MacMillan & CAB extended partnership	0	0	0	135,000
NHS Bridging (MacMillan)	0	0	0	25,000
Business Development	0	0	0	20,000
Health Information	0	0	0	17,577
Future Jobs Fund	0	0	0	22,866
	<u>304,457</u>	<u>287,837</u>	<u>592,294</u>	<u>646,221</u>
Training Income	<u>0</u>	<u>0</u>	<u>0</u>	<u>3,093</u>
Investment Income:				
Interest on cash deposit	<u>0</u>	<u>299</u>	<u>299</u>	<u>345</u>
Sundry Income	<u>0</u>	<u>1,637</u>	<u>1,637</u>	<u>5,004</u>

AIRDRIE CITIZENS ADVICE BUREAU
NOTES FORMING PART OF THE FINANCIAL STATEMENTS (CONT'D)
FOR YEAR ENDED 31ST MARCH 2013

3. Resources Expended

	Costs of			2013	2012
	generating	Charitable	Governance	2013	2012
	Funds	activities	costs	Total	Total
	£	£	£	£	£
Staff Costs	24,690	278,477	32,600	335,767	479,952
Recruitment	0	479	0	479	470
Staff Training	0	919	0	919	1,366
Motor & Travel	0	5,022	0	5,022	6,159
Rent & Electricity	0	16,249	0	16,249	22,465
Cleaning	0	1,910	0	1,910	1,847
Insurance	0	904	0	904	1,637
Equipment maintenance & replacement	0	18,897	0	18,897	3,094
Telephone	0	7,172	0	7,172	8,502
Stationery	0	1,328	0	1,328	2,433
Photocopying	0	870	0	870	3,021
Postage	0	1,254	0	1,254	3,381
Information Services & Subs	0	4,536	0	4,536	2,289
Meetings & Conferences	0	851	0	851	779
Sundry Expenses	0	2,428	0	2,428	981
Advertising & Promotion	0	1,267	0	1,267	18
Business Consulting	0	110	4,350	4,460	32,079
Other fees	0	1,316	0	1,316	0
CLS external staff costs	0	43,032	0	43,032	41,373
CLS case costs	0	2,562	0	2,562	4,517
	24,690	389,583	36,950	451,223	616,363
P.A.S.S. / I.A.S.S. Grants Paid Out	0	85,266	0	85,266	74,600
	24,690	474,849	36,950	536,489	690,963

4. Net incoming resources for year

	2013	2012
	Total	Total
	£	£
This is stated after charging:		
Directors Remuneration	0	32,995
Pension Costs	5,850	9,434
Auditors Remuneration	2,340	2,340

AIRDRIE CITIZENS ADVICE BUREAU
NOTES FORMING PART OF THE FINANCIAL STATEMENTS (CONT'D)
FOR THE YEAR ENDED 31ST MARCH 2012

5. Staff Costs and Numbers

	2013	2012
	Total	Total
	£	£
Wages and Salaries	298,289	455,556
Redundancy costs	12,156	10,940
Social Security costs	19,472	33,713
Pension Costs	5,850	9,434
	<u>335,767</u>	<u>509,643</u>

No employees received emoluments of more than £50,000

The average weekly number of employees during the year, calculated on the basis of full time equivalents were as follows:

	2013	2012
	No.	No.
Director	0	1
Charitable Activities	17	18
Administration	2	3
	<u>19</u>	<u>22</u>

6. Trustee Remuneration and Related Party Transactions

The following payments were made to or on behalf of the undernoted directors during the year :-

	2013	2012
	Total	Total
	£	£
<u>Deirdre Watson</u>		
Salary	0	18,091
Social Security Costs	0	1,928
Travelling expenses	0	264
<u>George Hutchison</u>		
Salary	0	14,904
Social Security Costs	0	1,488
Travelling expenses	0	500

AIRDRIE CITIZENS ADVICE BUREAU
NOTES FORMING PART OF THE FINANCIAL STATEMENTS (CONT'D)
FOR THE YEAR ENDED 31ST MARCH 2013

6. Trustee Remuneration and Related Party Transactions (cont'd)

The following payments were made to or on behalf of the undernoted directors during the year
(cont'd) :-

	2013	2012
	Total	Total
	£	£
<u>Robert Espie</u>		
Travelling expenses	355	243

Salaries paid to Directors are paid under the authority of the company's governing document.

7 Taxation

The charitable company is exempt from corporation tax on its charitable activities.

8 Debtors

	2013	2012
	Total	Total
	£	£
Grants receivable	31,744	37,319
Prepaid Charges and Accrued Income	555	720
	<u>32,299</u>	<u>38,039</u>

9 Creditors: amounts following due within one year

Deferred Grants	36,612	13,111
Accrued Charges	3,183	3,368
	<u>39,795</u>	<u>16,479</u>

AIRDRIE CITIZENS ADVICE BUREAU
NOTES FORMING PART OF THE FINANCIAL STATEMENTS (CONT'D)
FOR THE YEAR ENDED 31ST MARCH 2013

10 Movements in Funds

	Total Incoming Funds Resources b/fwd	Charitable Expenditure	Net Fund Movement in Year	Inter Fund Transfers	Total Funds c/fwd	
	£	£	£	£	£	
Unrestricted Funds						
Core Service Funds	0	95,070	118,050	(22,980)	18,267	
				(14,440)		
				(16,732)		
				(21,994)		
				(768)		
				58,647	0	
Business Investment Funds	72,997	0	0	0	(58,647)	14,350
General Reserve Funds	65,000	0	0	0	0	65,000
Income Generating Funds	0	18,267		18,267	(18,267)	0
Designated Income Generating Funds						
Energy Best Deal	0	7,057	2,333	4,724	0	4,724
Barclays Money Skill	0	1,250	5,111	(3,861)	0	(3,861)
Money Advice Service (Assessor)	1,263	20,129	2,778	17,351	0	18,614
Money Advice Service (Sessions)	1,401	86,558	35,300	51,258	0	52,659
Other Designated Funds						
Kinship Carers	0	19,125	9,846	9,279	6,571	15,850
Community Jobs	0	30,107	20,509	9,598	4,331	13,929
Routes to Work	0	12,210	9,262	2,948	0	2,948
Total Unrestricted Funds	140,661	289,773	203,189	86,584	(43,032)	184,213
Restricted Funds						
Debt Advice	0	31,350	45,790	(14,440)	14,440	0
In-Court Advice	0	17,182	33,914	(16,732)	16,732	0
NHS Lanarkshire Mental Health Project	0	8,000	5,671	2,329	0	2,329
Robertson Trust	0	12,000	8,700	3,300	0	3,300
Community Legal Service	0	25,062	47,056	(21,994)	21,994	0
North Lanarkshire Community Legal Service	0	112,695	94,483	18,212	0	18,212
Bank of Scotland Community Foundation	0	9,988	4,412	5,576	0	5,576
P.A.S.S. / I.A.S.S.	6,631	88,180	87,162	1,018	0	7,649
NHS Bridging (MacMillan)	1,130	0	1,130	(1,130)	0	0
Business Development	4,765	0	0	0	0	4,765
Health Information	1,621	0	0	0	0	1,621
Futures Job Fund	3,948	0	0	0	(3,948)	0
Job Brokerage	825	0	0	0	0	825
Third Sector	7,360	0	0	0	0	7,360
Kinship Carers	6,571	0	0	0	(6,571)	0
Community Jobs	383	0	0	0	(383)	0
MacMillan & CAB partnership	4,214	0	4,982	(4,982)	768	0
Total Restricted Funds	37,448	304,457	333,300	(28,843)	43,032	51,637
Total Funds	178,109	594,230	536,489	57,741	0	235,850

**AIRDRIE CITIZENS ADVICE BUREAU
NOTES FORMING PART OF THE FINANCIAL STATEMENTS (CONT'D)
FOR THE YEAR ENDED 31ST MARCH 2013**

10 Movements in Funds (cont'd)

Overspends on the Debt Advice, In-Court Advice, Community Legal Service and MacMillan & CAB partnership restricted funds as detailed above have been transferred to unrestricted funds.

Kinship Carer and Community Jobs funds should no longer be treated as restricted in the opinion of the Board, and the opening balances on these funds have therefore been transferred to their corresponding designated unrestricted fund.

A past underspend on the Futures Jobs Fund has been transferred to the current equivalent project Community Jobs.

Out of the total P.A.S.S. (formerly I.A.S.S.) monies received by the Company, £12,131 was awarded to the Company towards the cost of managing the service and contributing to the provision of advice. This award is included in income generating funds above.

The fund balance carried forward on the P.A.S.S. fund belong to the joint parties and not solely to Airdrie CAB.

The core deficit incurred has been offset against and has thereby reduced the Business Investment Fund during the year.

Purpose of business investment funds

Business investment funds represent income generated for the purpose of reinvestment in business development activities as defined by the Business Development Plan.

Purpose of general reserve funds

General Reserve funds represent a reserve fund to offset any shortfall in general running costs and to protect the company in the event of dissolution.

Purpose of income generating funds

Income generating funds represent income generated by the company to offset the deficit in core running costs, maintain the level of core service reserve funds and to invest any surpluses in planned activities that meet the aspirations of the Business Development Plan

Purposes/sources of other designated funds

- Energy Best Deal is funded by Citizens Advice Scotland (CAS) development committee to provide energy efficiency advice.
- Barclays Money Skill is funded by Barclays Skills for Life fund to provide financial education to 16-24 year olds.
- The Money Advice Service (Assessor) is funded by CAS to carry out assessments of money advisors of other CABx.
- The Money Advice Service (Sessions) is funded by the Money Advice Service through CAS to provide one on one financial education sessions.
- The Kinship Carers service is funded by CAS

AIRDRIE CITIZENS ADVICE BUREAU
NOTES FORMING PART OF THE FINANCIAL STATEMENTS (CONT'D)
FOR THE YEAR ENDED 31ST MARCH 2012

10 Movements in Funds (cont'd)

Purposes/sources of other designated funds (cont'd)

- Community Jobs Scotland is run in partnership with the Scottish Government, Scottish Council for Voluntary Organisations (SCVO) and the Scottish Social Enterprise Coalition (SSEC) and aims to provide individuals who have been unemployed for 6 months or more, the opportunity to get back into sustainable employment.
- Routes to Work is funded by Routes to Work and the DWP to provide placements for the long term unemployed on a six month contract.

Purposes/sources of restricted funds

- The Debt Advice Service is funded by a dedicated grant from North Lanarkshire Council.
- The In-Court Advice Service is funded by the Scottish Legal Aid Board.
- The NHS Lanarkshire Mental Health Project is funded by NHS Lanarkshire to provide advice in Monklands Hospital mental health wards.
- Robertson Trust income funds a volunteer development officer.
- The Community Legal service was funded by the Scottish Legal Aid Board.
- The North Lanarkshire Community Legal Service is funded by the Scottish Legal Aid Board.
- Bank of Scotland Community Foundation funds and outreach and home visits service for vulnerable clients.
- The Patient Advice and Support Service (PASS) (formerly Independent Advice and Support Service (IASS)) is funded by NHS Lanarkshire for the provision of an advice service to users of the NHS. The service is managed by the Bureau and funds distributed to other Bureaux in respect of their contribution to the advice service.
- NHS Bridging funding was provided for the purposes of continuing the MacMillan service pending an application for funding.
- The Business Development post was funded by North Lanarkshire Council.
- The Health Information service was funded by CAS.
- Future Jobs Fund income was provided by North Lanarkshire Council to fund the training of new employees.
- The Job Brokerage service was funded by North Lanarkshire Council.
- Third Sector funding was provided by the Scottish Government to build the capacity of Airdrie CAB to engage in social enterprise activities.
- The MacMillan & CAB extended partnership was funded by MacMillan Cancer Support, NHS Lanarkshire and North and South Lanarkshire Councils, and was for the provision of advice for people affected by cancer.

11 Members Guarantees

The company has no share capital. The liability of the members is limited by guarantees from each member, not exceeding £1. There are currently 8 members.