

AIRDRIE CITIZENS ADVICE BUREAU
ANNUAL REPORT & FINANCIAL STATEMENTS

YEAR ENDED 31ST MARCH 2017

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

Company Number SC157177
Scottish Charity Number SCO12238

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AIRDRIE CITIZENS ADVICE BUREAU
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YEAR ENDED 31ST MARCH 2017

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AIRDRIE CITIZENS ADVICE BUREAU
LEGAL AND ADMINISTRATIVE INFORMATION
YEAR ENDED 31ST MARCH 2017

Scottish charity number SCO12238

Company number SC157177

Trustees who served during the year Stewart Bone
David Smith
Robert Espie
Alasdair Forsyth
Jerry Stewart
Margaret Johnson
Alastair McTaggart

Registered Office Resource Centre
14 Anderson Street
Airdrie
ML6 0AA

Auditors Audrey Wolfson BA CA
Cahill Jack Associates Limited
Chartered Accountants and Registered Auditors
91 Alexander Street
AIRDRIE
ML6 0BD

Bankers Unity Trust Bank plc
Nine Brindley Place
Birmingham
B1 2HB

Santander UK plc
2 Triton Square
Regents Place
London
NW1 3AN

AIRDRIE CITIZENS ADVICE BUREAU

REPORT OF THE TRUSTEES

YEAR ENDED 31ST MARCH 2017

The Trustees, who are also Directors of the Company for the purposes of the Companies Act 2006, present their annual report together with the financial statements of the charity for the year ended 31st March 2017 which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended), 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 Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

Structure, Governance and Management

Governing Document

The organisation is a company limited by guarantee, incorporated on 31st 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 Trustees

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

An induction pack is provided to each new trustee on appointment and a training session is provided by the Bureau 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.

Operational Management

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

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.

The board formalised the accounting procedures during the prior year within a document detailing financial procedures and has also undertaken a review of governance in order to ensure that the organisation has the highest standard of governance in place.

AIRDRIE CITIZENS ADVICE BUREAU

REPORT OF THE TRUSTEES (CONT'D)

YEAR ENDED 31ST MARCH 2017

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. Through these objectives the charity provides services of public benefit.

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

The company is core funded by North Lanarkshire Council.

In the reporting financial year we assisted 4916 clients who presented with 26,609 issues an increase of nearly 10% of individuals from the previous financial year and a 25% increase in the number of presenting issues.

Members of the staff serve on various standing committees at Citizens Advice Scotland.

Our contract with Citizens Advice Scotland to provide delivery of own face to face money advice sessions concluded in Sep 2016. These sessions covered financial education and budgeting, tax, pensions, mortgages, savings and investments, insurances and benefits. The project was delivered by advisors who spent one month intensive training and are assessed both delivering sessions and through exams on a regular basis. We have been able to develop this service and financial education through funding awarded by the Bank of Scotland Foundation for a two year period to September 2018.

Our North Lanarkshire wide Tribunal Representation Unit funded by the Scottish Legal Aid Board was successful is obtaining an extension to March 2017.

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 advice within the area of housing issues. We also provide a small claims advice and representation service under this project.

The charity continued to run The Kinship Care Regional Support Service which provides second tier advice and support and training to fourteen bureaux in seven council areas. The funding for this project has been extended until September 2017.

Airdrie Citizens Advice Bureau also participated in the Patient Advice and Support Service (PASS) which provides free and confidential information, advice and support to NHS users in Scotland.

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

The charity also continued to benefit from a Robertson Trust funded Volunteer Development post.

The organisation continues to deliver energy efficiency advice through Energy Best Deal sessions, participation in Big Energy Savings Week and Local Energy Advice Project and have maintained Energy Focus Forum bringing together advice providers to discuss emerging issues and share best practice.

Additional energy advice is delivered through Big Energy Saving Network through National Energy Action through Department of Energy and Climate change.

AIRDRIE CITIZENS ADVICE BUREAU

REPORT OF THE TRUSTEES (CONT'D)

YEAR ENDED 31ST MARCH 2017

Achievements and Performance (continued)

Tackling Money Worries Families 1st project is funded by the Scottish Legal Aid Board commenced in December 2014 and has allowed us to deal with debt and financial education and surrounding issues to families with young children who have experienced a change in their circumstances. The Project has had successful extension until March 2018.

Lanarkshire Domestic Abuse Response project funded by the Big Lottery commenced in December 2014. The Project provides expert advice and support in relation to housing, debts and benefits specifically around the complexities of domestic abuse cases.

Following a feasibility study in June 2014, the Board approved a pilot project to deliver services to clients predominately in housing cases who were entitled to legal aid. The Pilot project proved successful and the Board are delighted to have invested in development of the Lanarkshire Community Law Centre in September 2015. The Centre runs as an independent company with a service level agreement with Airdrie Citizens Advice Bureau and makes payments to the charity which contribute towards the cost of the staff involved and the associated costs.

Financial Review

The charity secured new funding from Bank of Scotland Foundation along with various projects and income from the establishment of the Lanarkshire Community Law Centre Ltd. Projects ending during the year included the Monetary Advice Service and there was an overall drop in total income from £935,535 to £891,523. Despite the reduced staffing levels and costs the charity continued to offer the best services with the resources available. These reduced costs along with a fall in utility expenditure allowed an increase in the surplus held at the end of the year from £75,750 to £107,534. There were total unrestricted funds of £408,173 carried forward and restricted funds of £183,449.

The main assets of the charity were funds held in bank accounts which at the year end amounted to £591,622. This represented both restricted and unrestricted funds.

Planning for the Future

The charity will continue to operate our core services, the North Lanarkshire Community Legal Services, Families 1st, PASS, Lanarkshire Domestic Abuse Project (Lanarkshire wide) Financial Education and Money Advice Service, Welfare Reform Advice Project funded by the Scottish Government and Robertson Trust funded post for Volunteer Development together with our Energy Projects.

In the next year we will enhance our existing services by the following

- Developing services of our current Law Centre
- Seeking to develop and re-establish North Lanarkshire wide Tribunal Representation Unit

The funding secured should enable Airdrie Citizens Advice Bureau to continue to provide relevant high standard advice services to our clients until March 2018. We will continue to try and ensure that we meet the challenges posed with North Lanarkshire Council's review of advice services and reduction in our core funding for 2016-17 in providing valuable services to often the most vulnerable of our communities through development of our existing projects and the introduction of new projects. The activities and results for the coming financial year are expected to be similar to those of the 2017 year end.

Reserves Policy

It is the charity's aim to hold sufficient unrestricted reserves to meet a minimum of three months operating costs and other liabilities such as redundancy costs. The Board are happy that this level of reserves has been achieved.

AIRDRIE CITIZENS ADVICE BUREAU

REPORT OF THE TRUSTEES (CONT'D)

YEAR ENDED 31ST MARCH 2017

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, Cahill Jack Associates Limited., Chartered Accountants, will be proposed for re-appointment at the forthcoming Annual General Meeting.

On behalf of the Board :



Stewart Bone

Dated : 8th August 2017

**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 for the year ended 31st March 2017 which comprise the Statement of Financial Activities, Balance Sheet and related notes. The financial reporting 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 exclusively to the members, as a body, in accordance with Chapter 3 of part 16 of the Companies Act 2006 and to the charity'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 members and charity'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 charity, its members as a body and its 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

As explained more fully in the Statement of Trustees' Responsibilities on page 6, the trustees (who are also directors of the company for the purposes of company law) are responsible for preparing the Annual Report and the financial statements and for being satisfied that they give a true and fair view.

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 to you in accordance with those Acts. Our responsibility is to audit and express an opinion on the accounts in accordance with applicable law and International Standards on Auditing (UK and Ireland). Those standards require us to comply with the Auditing Practices Board's (APB'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 accounts sufficient to give reasonable assurance that the accounts are free from material misstatement, whether caused by fraud or error. This includes an assessment of: whether the accounting policies are appropriate to the Charity's circumstances and have been consistently applied and adequately disclosed; the reasonableness of significant accounting estimates made by the Trustees; and the overall presentation of the accounts. In addition, we read all the financial and non-financial information in the Trustees' Report to identify material inconsistencies with the audited accounts and to identify any information that is apparently materially incorrect based on, or materially inconsistent with, the knowledge acquired by us in the course of performing the audit. If we become aware of any apparent material misstatements or inconsistencies, we consider the implications for our report.

Opinion on the accounts

In our opinion the financial statements:

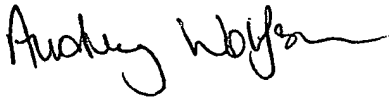
- give a true and fair view of the state of the charity's affairs as at 31st March 2017 and of its incoming resources and application of resources for the year then ended.
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 and regulation 8 of the Charities Accounts (Scotland) Regulations.

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

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- the information given in the Trustees' Report is inconsistent in any material respect with the financial statements; or
- sufficient accounting records have not been kept; or
- the accounts are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.
- the directors were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemption from the requirement to prepare a Strategic Report or in preparing the Report of the Directors.



Audrey Wolfson BA CA (Senior Statutory Auditor)

Dated: 8th August 2017

for and on behalf of Cahill Jack Associates Limited, Statutory Auditors

Cahill Jack Associates Limited is eligible to act as auditor in terms of section 1212 of the Companies Act 2006

91 Alexander Street

Airdrie

ML6 0BD

AIRDRIE CITIZENS ADVICE BUREAU
STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING
INCOME AND EXPENDITURE ACCOUNT)
YEAR ENDED 31ST MARCH 2017

	Notes	Restricted Funds	Unrestricted Funds	2017 Total	2016 Total restated
		£	£		£
Incoming Resources					
Donations and legacies	2	24,092	147,865	171,957	146,226
Income from charitable activities:					
Charitable trading income and grants received	3	624,066	79,874	703,940	778,201
Other trading income	3	0	15,072	15,072	10,442
Investment income	4	0	554	554	666
Total Incoming Resources		648,158	243,365	891,523	935,535
Resources Expended					
Costs of generating funds:					
Expenditure on raising donations, legacies and grants	5	52	31,468	31,520	32,041
Expenditure on charitable activities:					
Running costs of charity	5	670,105	77,900	748,005	822,994
Other costs	5	103	4,362	4,465	4,751
Total Resources Expended		670,260	113,729	783,990	859,785
Net income/(expenditure) and net movement in funds for the year					
		(22,101)	129,635	107,534	75,750
Transfers between funds		40	(40)	0	0
Reconciliation of funds		(22,061)	129,595	107,534	75,750
Total Funds brought forward		205,510	278,578	484,088	408,337
Total Funds carried forward		183,449	408,173	591,622	484,088

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

All income and expenditure derive from continuing activities.

AIRDRIE CITIZENS ADVICE BUREAU

BALANCE SHEET


AS AT 31ST MARCH 2017

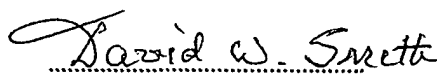
	Notes	2017 £	2016 £
Fixed Assets			
Tangible assets	9	0	0
Current Assets			
Debtors	10	9,600	50,602
Cash at bank and in hand		<u>627,174</u>	<u>523,379</u>
		636,774	573,981
Creditors: Amounts falling due within one year	11	<u>45,152</u>	<u>89,893</u>
Net current assets		591,622	484,088
Net Assets		<u>591,622</u>	<u>484,088</u>
Funds			
Unrestricted funds:			
General		358,517	278,578
Designated	12	<u>49,656</u>	<u>0</u>
Restricted funds	13	<u>183,449</u>	<u>205,510</u>
Total Funds		<u>591,622</u>	<u>484,088</u>

The trustees have prepared the accounts in accordance with section 398 of the Companies Act 2006 and section 44 of the Charities and Trustee Investment (Scotland) Act 2005. 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.

The notes at pages 11 to 16 form part of these accounts

The accounts were approved by the Board of Trustees on the 8th of August 2017 and were signed on its behalf by:


Stewart Bone


David Smith

AIRDRIE CITIZENS ADVICE BUREAU
NOTES FORMING PART OF THE FINANCIAL STATEMENTS
YEAR ENDED 31ST MARCH 2017

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 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 Trustees have chosen to adopt the Update Bulletin 1 which exempts the charity from the need to prepare a Statement of Cash Flows. The presentation currency is pound sterling.

Airdrie Citizens Advice Bureau 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.

(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. They are of the opinion that no such adjustments are required.

(c) Grants receivable are recognised in full in the Statement of Financial Activities (SOFA) in the year when they are receivable.

(d) All expenditure is included on an accruals basis and is recognised where there is a legal or constructive obligation to pay for expenditure. Where possible individual costs have been directly attributed to specific activities and expended in the SOFA against the fund that they relate to. Where costs are attributable to more than one activity, they have been apportioned across the cost categories on a basis consistent with the split of employee hours spent on the various activities. Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

(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) Designated 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 on the basis of time spent.

(h) Pensions

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.

(i) Depreciation of tangible assets and capitalisation

Provision is made for depreciation on all tangible assets at rates calculated to write off the cost or valuation, less estimated residual value, of each asset over its expected useful life as follows:

Computer equipment over 3 years

There is no set limit for capitalisation of equipment and assets are recorded at cost.

(j) Operating leases

Rentals payable under operating leases are charged to the Statement of Financial Activities as incurred over the term of the lease.

(k) Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. These are identified as debtors and creditors with no stated interest rate and receivable or payable within one year. Cash and cash equivalents comprised of cash at bank and in hand.

These basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

AIRDRIE CITIZENS ADVICE BUREAU
NOTES FORMING PART OF THE FINANCIAL STATEMENTS (CONT'D)
YEAR ENDED 31ST MARCH 2017

2	Donations, legacies and general grants	Restricted	Unrestricted	2017 Total	2016 Total
		£	£	£	£
	General donations received	0	70	70	120
	North Lanarkshire Council (NLC)	0	95,134	95,134	125,708
	Community Jobs	13,092	0	13,092	9,398
	Lanarkshire Community Law Centre Ltd	0	52,661	52,661	0
	Robertson Trust	11,000	0	11,000	11,000
		<u>24,092</u>	<u>147,865</u>	<u>171,957</u>	<u>146,226</u>

The funds received from the Lanarkshire Community Law Centre Ltd are made as a contribution towards the costs of the company which are met in full by Airdrie Citizens Advice Bureau.

3	Income from charitable activities	Restricted	Unrestricted	2017 Total	2016 Total
		£	£	£	£
	Grants and service contracts:				
	Money Advice Service (Sessions)	0	69,874	69,874	163,976
	Money Advice Service (Assessors)	0	0	0	3,075
	Citizens Advice Scotland Welfare Reform	26,741	0	26,741	25,476
	Bank of Scotland Foundation	49,360	0	49,360	0
	Energy Best Deal and Big Energy	19,900	0	19,900	22,200
	Local Energy Advice Project	16,251	0	16,251	11,116
	Kinship Care Project	23,112	10,000	33,112	21,500
	NHS Lanarkshire Mental Health Project	6,000	0	6,000	6,000
	Lanarkshire Domestic Abuse Response	38,713	0	38,713	45,895
	Pensionwise Grant	27,208	0	27,208	42,688
	Addiewell Money Advice Programme	15,993	0	15,993	13,182
	North Lanarkshire Community Tribunal Unit	67,413	0	67,413	63,629
	North Lanarkshire Community Legal Service	179,161	0	179,161	215,375
	Families First	51,357	0	51,357	57,430
	Big Lottery Fund Welfare Reform	0	0	0	7,264
	Advice in mind	36,356	0	36,356	0
	Martin Lewis Project	6,500	0	6,500	0
	Smart Energy GB in Communities	3,500	0	3,500	0
	PASS Project (excluding management fee)	56,503	0	56,503	79,394
		<u>624,066</u>	<u>79,874</u>	<u>703,940</u>	<u>778,201</u>
	Other trading activities:				
	PASS Project Management Fee	0	9,414	9,414	5,612
	Sundry Project Income	0	5,658	5,658	4,830
		<u>0</u>	<u>15,072</u>	<u>15,072</u>	<u>10,442</u>

4	Investment income				
	Interest on cash deposit	0	554	554	666

AIRDRIE CITIZENS ADVICE BUREAU
NOTES FORMING PART OF THE FINANCIAL STATEMENTS (CONT'D)
YEAR ENDED 31ST MARCH 2017

5 Resources expended			2017	2016
	Restricted	Unrestricted	Total	Total
	£	£	£	£
Expenditure on raising donations and grants:				
Staff costs	0	31,468	31,468	31,947
Advertising and promotion	52	0	52	94
	<u>52</u>	<u>31,468</u>	<u>31,520</u>	<u>32,041</u>
Running costs of charity:				
Staff costs	493,113	52,629	545,741	574,666
Recruitment	0	0	0	630
Staff training	780	265	1,045	1,835
Motor and travel	6,087	378	6,465	7,530
Rent and electricity	16,318	2,338	18,656	25,208
Cleaning	421	495	916	1,316
Insurance	3,647	419	4,066	4,337
Equipment maintenance	2,065	2,285	4,350	5,695
Equipment leasing	1,542	0	1,542	1,584
Telephone	6,800	4,461	11,261	7,948
Printing and stationery	3,023	1,630	4,653	4,331
Postage	2,180	839	3,019	3,010
Information services and subscriptions	3,744	2,209	5,953	2,881
Sundry expenses	620	727	1,347	2,299
Consultant and professional fees	3,896	647	4,543	3,246
External staff costs	47,292	0	47,292	73,170
Client costs incurred	0	0	0	2,905
MAS funds due to other local CAB	0	8,579	8,579	16,303
PASS Project funds repaid to CAS	0	0	0	5,736
PASS Project funds paid out to other bureaux	<u>78,577</u>	<u>0</u>	<u>78,577</u>	<u>78,364</u>
	<u>670,105</u>	<u>77,900</u>	<u>748,005</u>	<u>822,994</u>
Other costs:				
Auditor's fees	0	4,200	4,200	3,600
Depreciation charges	0	0	0	1,021
Bank charges	103	162	265	130
	<u>103</u>	<u>4,362</u>	<u>4,465</u>	<u>4,751</u>

The breakdown of restricted expenses by fund is provided at note 13.

6 Net incoming resources for year	2017	2016
	£	£
This is stated after charging:		
Pension Costs	5,552	5,935
Auditors' Remuneration - audit fee	2,400	2,280
Auditors' Remuneration - non-audit fee	2,400	1,320
Operating Leases	1,542	1,584
Depreciation of Owned Assets	0	1,021

7 Staff Costs and Numbers	2017	2016
	£	£
Wages and Salaries	532,042	556,411
Social Security Costs	39,613	44,267
Pension Costs	5,552	5,935
External Staff Costs	<u>47,292</u>	<u>73,170</u>
	<u>624,499</u>	<u>679,783</u>

AIRDRIE CITIZENS ADVICE BUREAU
NOTES FORMING PART OF THE FINANCIAL STATEMENTS (CONT'D)
YEAR ENDED 31ST MARCH 2017

7 Staff Costs and Numbers (cont'd)

No employees received emoluments of more than £60,000

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

	2017 No.	2016 No.
Charitable Activities	27	28
External Staff	1	3
Administration	2	2
	<u>30</u>	<u>33</u>

8 Trustee Remuneration and Related Party Transactions

There were no trustee remuneration payments made during the year.

The following payments were made to or on behalf of the undemoted trustees during the year:-

	2017 £	2016 £
Travelling expenses claimed as a volunteer by:		
Robert Espie	195	231
Margaret Johnson	450	460

9 Tangible fixed assets

	Office equipment £
Cost:	
At 1st April 2016	3,064
Additions	0
Disposal	0
At 31st March 2017	<u>3,064</u>
Depreciation:	
At 1st April 2016	3,064
Charge for year	0
On disposals	0
At 31st March 2017	<u>3,064</u>
Net book value at 31st March 2017	<u>0</u>
Net book value at 31st March 2016	<u>0</u>

10 Debtors

	2017 £	2016 £
Grants Receivable	9,600	0
Invoiced Services Outstanding (Including VAT)	0	50,602
	<u>9,600</u>	<u>50,602</u>

11 Creditors: amounts following due within one year

	2017 £	2016 £
Deferred Grants - services undertaken in the future	39,882	55,953
VAT Due (the charity de-registered during the year)	0	15,945
PAYE/NIC Due	0	12,287
Pension and Union Creditor	0	922
Accrued Charges	5,270	4,787
	<u>45,152</u>	<u>89,893</u>

AIRDRIE CITIZENS ADVICE BUREAU
NOTES FORMING PART OF THE FINANCIAL STATEMENTS (CONT'D)
YEAR ENDED 31ST MARCH 2017

12 Designated Funds

The trustees have made the decision to designate funds of £49,656 to meet the costs of possible redundancies arising from reductions in current funding levels. This amount has been calculated based on current length of service and ages of the individuals concerned.

13 Restricted Funds

	Total Funds b/fwd	Incoming Resources	Charitable Expenditure	Net Fund Movement in Year	Inter Fund Transfers	Total Funds c/fwd
	£	£	£	£	£	£
Citizens Advice Scotland Welfare Reform	1,254	26,741	27,995	(1,254)	0	0
Energy Best Deal and Big Energy	49,180	19,900	19,465	435	0	49,614
Local Energy Advice Project	0	16,251	16,291	(40)	40	0
Kinship Care Project	23,986	23,112	9,410	13,702	0	37,688
NHS Lanarkshire Mental Health Project	10,687	6,000	3,924	2,076	0	12,763
Robertson Trust	5,058	11,000	5,491	5,509	0	10,567
Making Advice Work Programme	14,209	67,413	66,972	441	0	14,649
North Lanarkshire Community Legal Service	14,288	179,161	186,272	(7,112)	0	7,177
Big Lottery Fund Welfare Reform	17,470	0	17,470	(17,470)	0	0
Bank of Scotland Foundation	0	49,360	43,558	5,802	0	5,802
Families First	(12,606)	51,357	62,008	(10,651)	0	(23,257)
Lanarkshire Domestic Abuse Response	11,624	38,713	33,531	5,182	0	16,806
Pensionwise Grant	16,702	27,208	28,220	(1,012)	0	15,690
SSE Fuel Poverty Assistance Project	14,839	0	14,839	(14,839)	0	0
Patient Advice and Support Service	38,071	56,503	78,577	(22,074)	0	15,997
Advice in mind	0	36,356	20,043	16,313	0	16,313
SCVO Community Jobs Fund	0	13,092	13,092	0	0	0
Martin Lewis Project	0	6,500	6,500	0	0	0
Smart Energy GB in Communities	0	3,500	3,500	0	0	0
Addiewell Money Advice Programme	(874)	15,993	13,101	2,892	0	2,018
Health Information	1,621	0	0	0	0	1,621
Total Restricted Funds	205,510	648,158	670,260	-22,101	40	183,449

Description and purpose of restricted funds

Citizens Advice Scotland Welfare Reform

Grant provided to enable the charity to carry out additional work advising on Welfare Reforms.

Energy Best Deal and Big Energy

These grants, awarded by Citizens Advice Scotland (CAS), allow the charity to provide advice on energy savings.

Local Energy Advice Project

This project is CAS funded and was established to provide advice and support on energy saving measures.

Kinship Care Project

The grant is provided by CAS for the purpose of the provision of advice and support to kinship carers and those who work with them. Bellshill YMCA also contributed to this fund during the year.

NHS Lanarkshire Mental Health Project

Funds received from NHS Lanarkshire to provide advice in Monklands Hospital mental health wards.

Robertson Trust

Funding for a volunteering development officer to work with volunteers with specialist cancer care knowledge.

Making Advice Work Programme - North Lanarkshire Tribunal Representation Unit

Provided by the Scottish Legal Aid Board this grant allows for the employment of Welfare Rights Officers and a part time co-ordinator.

North Lanarkshire Community Legal Service

This grant is awarded by the Scottish Legal Aid Board to fund the provision of legal advice, assistance or representation in civil matters and operates in partnership with the Lanarkshire Community Law Centre.

Big Lottery Fund Welfare Reform

To fund a welfare reform advice project.

**AIRDRIE CITIZENS ADVICE BUREAU
NOTES FORMING PART OF THE FINANCIAL STATEMENTS (CONT'D)
YEAR ENDED 31ST MARCH 2017**

13	Movements in Funds (cont'd)				
	Description and purpose of restricted funds (cont'd)				
	Bank of Scotland Foundation				
	To deliver financial capability advice through workshops and one to one advice helping people to better manage their day to day finances.				
	Families First				
	This grant is funded by The Scottish Legal Aid Board to enable the charity to provide advice to families with young children dealing with a change in circumstances.				
	Lanarkshire Domestic Abuse Response				
	This grant is brings together voluntary and statutory partners to develop new ways of ensuring that survivors of domestic abuse and their dependants are provided with any support required. It is awarded by the Big Lottery Fund through NHS Lanarkshire.				
	Pensionwise				
	Citizens Advice Scotland grant to allow the charity to provide pension guidance for people over 54.5 with defined contribution pension schemes.				
	SSE Fuel Poverty Assistance Project				
	To fund energy advice clinics for clients.				
	Patient Advice and Support Service				
	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 are distributed to other Bureaux in respect of their contribution to the advice service.				
	Advice in mind				
	This project is Big Lottery Funded and developed by CAS and NHS Lanarkshire in association with 9 local Citizens Advice Bureaux to deliver an holistic, effective high quality advice and support service to people affected by mental health issues.				
	SCVO Community Jobs Fund				
	Funded indirectly by the Scottish Government this scheme provides training and employment for young people within the third sector.				
	Martin Lewis Project				
	Funded by Money Advice Service to provide specialist debt advice and avoid recurring money worries.				
	Smart Energy GB in Communities				
	The purpose of this grant is to support the Smart Energy GB in Communities awareness workshops and one to one advice.				
	Addowell Money Advice Programme				
	A Lanarkshire-wide project aimed at helping prisoners, ex-prisoners and their families which is funded through Citizens Advice Scotland.				
	Health Information				
	Funded by Citizens Advice Scotland for the purpose of the provision of advice on health issues.				
14	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 4 members.				
15	Leasing and Capital Commitments				
	Operating lease commitments				
	Minimum lease payments fall due to be paid as follows:				
		2017	2016		
		£	£		
	Within 1 year	2,203	2,203		
	Between 1 and 5 years	4,811	7,014		
	Capital commitments				
	There were no capital commitments outstanding at the year end (2016: nil).				
16	Post Year End Event				
	The charity were unfortunately notified that they would no longer receive funding for the Making Advice Work Programme - North Lanarkshire Tribunal Representation Unit. As a direct result of this loss in funding one member of staff was made redundant at a cost of £689. The charity was able to re-deploy the other 2 members of staff, previously involved in this project, onto different projects.				