

**AIRDRIE CITIZENS ADVICE BUREAU**

**ANNUAL REPORT & FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31ST MARCH 2018**

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



**Company Number SC157177**  
**Scottish Charity Number SCO12238**

**AIRDRIE CITIZENS ADVICE BUREAU**  
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**FOR THE YEAR ENDED 31ST MARCH 2018**

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**AIRDRIE CITIZENS ADVICE BUREAU**  
**LEGAL AND ADMINISTRATIVE INFORMATION**  
**FOR THE YEAR ENDED 31ST MARCH 2018**

<b>Scottish charity number</b>	SCO12238
<b>Company number</b>	SC157177
<b>Trustees who served during the year</b>	Stewart Bone David Smith Robert Espie Alasdair Forsyth Jerry Stewart Margaret Johnson Alastair McTaggart Ronald Miles (appointed after year end) Alan Beveridge (appointed after year end) Craig French (appointed after year end)
<b>Registered Office</b>	Resource Centre 14 Anderson Street Airdrie ML6 0AA
<b>Auditors</b>	Audrey Wolfson BA CA Cahill Jack Associates Limited Chartered Accountants and Registered Auditors 91 Alexander Street AIRDRIE ML6 0BD
<b>Bankers</b>	Santander UK plc 2 Triton Square Regents Place London NW1 3AN

**AIRDRIE CITIZENS ADVICE BUREAU**  
**REPORT OF THE TRUSTEES**  
**FOR THE YEAR ENDED 31ST MARCH 2018**

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 2018 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.

Members of the staff serve on various standing committees at Citizens Advice Scotland, The Law Society of Scotland and our Bureau Manager is a member of the Big Lottery Fund Scotland Committee.

***Contribution of Volunteers***

The organisation receives help and support in the form of voluntary assistance in advising the public and administering the charity. The value of this help was estimated to be 6,408 hours per week worth £56,070 in the financial year ending 31st March 2018. This costing includes the time freely given by Volunteer Advisors, Trustees and the additional unpaid hours worked by management and staff.

***Risk Management***

The 2018-2021 Business Development Plan includes the financial strategy of the company to be utilised to resource the activities along with a SWOT analysis highlighting possible weaknesses and threats. From this analysis the Board have set priorities in order to maintain standards, manage risk and review quality frameworks in particular by continued compliance with Citizens Advice Scotland quarterly quality assurance reviews and frequent reviews of the charity's financial position.

A robust financial accounting system ensures the management of finances is efficient and effective. The Board has allocated one of its member as company finance director and they monitor the accounting system along with the Bureau manager. Management accounts are presented at each meeting of the Board. An annual review of the company's affairs is carried out and the financial strategy is 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.

In addition the charity has formalised accounting procedures contained within a policy document and undertaken a review of governance in order to ensure that the organisation has the highest standards in place.

## AIRDRIE CITIZENS ADVICE BUREAU

### REPORT OF THE TRUSTEES (CONT'D)

FOR THE YEAR ENDED 31ST MARCH 2018

#### **Objectives and Activities**

##### ***Objectives***

The Bureau'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. The Bureau achieves these through provision of free, confidential, impartial and independent advice and information for the benefit of the local community. Equally the Bureau aims to exercise a responsible influence on the development of social policies and services, both locally and nationally.

##### ***Principal Policies to Achieve Objectives***

The Bureau 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 Bureau 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.

For every £1 of core funding we received from NLC in the last financial year, we secured an additional £8.37 allowing delivery of specialist services for residents of North Lanarkshire.

Our team of volunteers and paid advisers delivered services from our offices in Airdrie Town Centre and outreach clinics in Caldercruix, Plains and Salsburgh Community Centres, Monklands Hospital, Trussell Trust Foodbank - at Airdrie Baptist Church, our local Job Centre Plus, Culture Café in Chapelside Community Centre and our satellite offices in Bellshill YMCA and Airdrie Sheriff Court.

The scope of enquiries covers a wide ranging spread of subject matters with Welfare Benefits remaining the highest number of enquires followed by housing, money and debt and legal proceedings.

In the reporting financial year we assisted 3400 clients who presented with 8,232 enquiries and 28,313 issues an increase of 5% of the number of presenting issues demonstrating the growing complexities surrounding issues facing our communities.

We assisted our communities improve financial circumstances by helping access entitlement to welfare benefits and renegotiation and writing off of debts. We achieved a Client Financial Gain of £1.65 million and handled debt in the sum of £3.2 million.

##### ***Partnership and Networking***

We work in collaboration and enjoy healthy partnership relations with a number of statutory and voluntary organisations. Our close relationship with sister Bureaux in North Lanarkshire allow delivery of specialist local support to communities throughout the local authority area.

##### ***Social Policy and Campaigns***

We participated in a number of awareness raising campaigns over the last financial year:- Scams Awareness, You've Earned It Benefit campaign to raise awareness of social security entitlements amongst those aged 65+ , Financial Capability Week, Big Energy Savings Week, and Water Debt.

We continue to raise social policy issues supported by evidence to influence local and national policies adversely affecting our communities.

##### ***Service Delivery and Developments***

Changes to Welfare Reform and economic constraints continue to impact our communities. The Bureau has ensured our services are responsive to meet emerging needs of often the most vulnerable in our communities. A regular analysis is undertaken and our services adapted to ensure we are able to reach those who are most in need of our advice and support.

Strategic planning and securing external funding, the Bureau has successfully provided specialist services to compliment our generalist services:-

North Lanarkshire Community Legal Service (NLCLS) providing specialist legal advice and representation

Financial education; building money management skills and debt management;

Welfare reform; and advice to address fuel debt, poverty and apply energy efficiencies

Projects for victims of domestic abuse, families with young children or with disabilities, mental health, and kinship carers.

## **AIRDRIE CITIZENS ADVICE BUREAU**

### **REPORT OF THE TRUSTEES (CONT'D)**

#### **FOR THE YEAR ENDED 31ST MARCH 2018**

##### ***North Lanarkshire Community Legal Service (NLCLS)***

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 advice and representation service for simplified procedure.

##### ***Financial Education and money management***

Through a successful two year grant award in 2016 from Bank of Scotland Foundation, we have developed building our communities understanding of financial matters from budgeting advice, to understanding credit, savings, investments, and insurance.

##### ***Welfare Reform and Energy Advice***

Our Welfare Reform project supported communities to understand their entitlement to welfare right benefits and offer assistance with the application process, medical assessment and advice in relation to negative decisions.

Our ability to assist in challenging Welfare Rights decisions and offer Tribunal Representation was limited in the last financial year due to loss of funding for our Tribunal Representation Unit. A successful funding application to the Aspiring Communities Fund with Support from European Social Fund has allowed us to resume the service in the next financial year.

Local Energy Advice Project funded through CAS allowed us to deliver much needed advice to support communities understand their energy consumption and assist with fuel debt.

The organisation continues to deliver energy efficiency advice through Energy Best Deal sessions, participation in Big Energy Savings Week and raising awareness of Smart Meters 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.

##### ***Families 1st***

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 2019. The project is delivered in partnership with Motherwell & Wishaw Bureau and covers all of North Lanarkshire.

##### ***Kinship Care***

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 March 2019. The Regional Officer provides much needed advice to Kinship Carers on their rights and entitlement to financial support.

##### ***Patient Advice and Support Service (PASS)***

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

##### ***Lanarkshire Domestic Abuse Response and Action Beyond Courage***

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. Delivered in partnership with NHS, Healthy Valleys and Hamilton Bureau the project concluded in November 2017.

Analysis of service delivery and ongoing needs identified a need to develop online resources and advice for women experiencing domestic abuse and successfully securing funding to develop Action Beyond Courage funded by Post Code Lottery Trust. The project will develop online tools and access to advice via webchat.

##### ***Lanarkshire Community Law Centre***

Following a feasibility study in June 2014, the Board approved a pilot project to deliver qualified legal advice and court and tribunal representation services to our communities in areas of social welfare law. The majority of cases seen predominately related to housing cases and clients 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.

## **AIRDRIE CITIZENS ADVICE BUREAU**

### **REPORT OF THE TRUSTEES (CONT'D)**

**FOR THE YEAR ENDED 31ST MARCH 2018**

#### ***Achievements and Performance (continued)***

##### ***Beyond the Screen***

Funding awarded under the Digital Participation Charter Fund supported by the Scottish Government and BT allow us to support our communities build their digital skills and apply the benefits of technology and digital mediums in their daily lives.

##### ***Community Jobs***

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.

##### ***Volunteer Development***

The charity also continued to benefit from a Robertson Trust funded Volunteer Development post. Volunteers form a crucial part of our service and we could not provide the service and meet increasing demands without their commitment and support.

#### **Financial Review**

There was an overall drop in total income of around £200,000 from the reduction in funding from various sources. The charity was therefore forced to reduce staffing levels and costs although it continued to offer the best services with the resources available and to avoid the larger redundancy costs previously anticipated. Costs dropped by just under 15% on last year's total and the charity were able to add £26,000 to the retained general and restricted funds.

The main assets of the charity were funds held in bank accounts which at the year end amounted to £617,518 representing 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, Action Beyond Courage (Lanarkshire wide), Financial Education and Money Advice Service, Welfare Reform Advice Project funded by the Scottish Government, Energy Projects and Beyond the Screen to assist communities benefit from the wonders of the world wide web and prepare for digital by default services.

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

- Developing structure and 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 2019. We are delighted to have received three year core funding from North Lanarkshire Council for a three year period from 2018-21. The funding however is at a reduced level following North Lanarkshire Council's review of advice services. We will continue to try and ensure that we meet the challenges posed with reduction in our core funding. We will continue to provide 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 2018 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. A decision was made to establish a designated fund for potential future redundancies and this fund has been maintained in the current year.

**AIRDRIE CITIZENS ADVICE BUREAU**

**REPORT OF THE TRUSTEES (CONT'D)**

**FOR THE YEAR ENDED 31ST MARCH 2018**

**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 and prudent;
- State whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- 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.

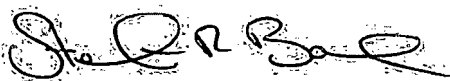
**Statement as to disclosure of information to Auditors**

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 : 2nd October 2018

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

**Opinion**

We have audited the financial statements of Airdrie Citizens Advice Bureau for the year ended 31st March 2018 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (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.

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31st March 2018 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.

**Basis for opinion**

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

**Conclusions relating to going concern**

We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where:

- the Trustees' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the Trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the charitable company's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

**Other Information**

The Trustees are responsible for the other information. The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

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

**Opinions on other matters prescribed by the Companies Act 2006**

In our opinion based on the work undertaken in the course of our audit

- the information given in the Trustees' Report, which includes the Directors' Report and the strategic report prepared for the purposes of company law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the strategic report and the Directors' Report included within the Trustees' Report have been prepared in accordance with applicable legal requirements.

**Matters on which we are required to report by exception**

In light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the strategic report or the directors' report included within the Trustees' report,

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 and the Charities Accounts (Scotland) Regulations 2006 require us to report to you if, in our opinion:

- adequate and proper accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of Trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

**Responsibilities of Trustees**

As explained more fully in the Trustees' responsibilities statement set out on page 7 the Trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the Trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

**Auditor's responsibilities for the audit of the financial statements**

We have been appointed as auditor 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 the Acts and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: [www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of our auditor's report.



Audrey Wolfson, Senior Statutory Auditor for and on behalf of Cahill Jack Associates Limited, Statutory Auditors, Airdrie

**3rd October 2018**

**AIRDRIE CITIZENS ADVICE BUREAU  
STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING  
INCOME AND EXPENDITURE ACCOUNT)  
FOR THE YEAR ENDED 31ST MARCH 2018**

	Notes	Restricted Funds £	Unrestricted Funds £	2018 Total	2017 Total restated £
<b>Incoming Resources</b>					
Donations and legacies	2	16,970	90,916	107,886	171,957
Income from charitable activities:					
Charitable trading income and grants received	3	570,551	0	570,551	703,940
Other trading income	3	625	11,234	11,859	15,072
Investment income	4	0	2,277	2,277	554
<b>Total Incoming Resources</b>		<b>588,146</b>	<b>104,427</b>	<b>692,573</b>	<b>891,523</b>
<b>Resources Expended</b>					
Costs of generating funds:					
Expenditure on raising donations, legacies and grants	5	62	31,595	31,657	31,520
Expenditure on charitable activities:					
Running costs of charity	5	519,451	110,825	630,276	748,005
Other costs	5	89	4,656	4,745	4,465
<b>Total Resources Expended</b>		<b>519,602</b>	<b>147,075</b>	<b>666,678</b>	<b>783,990</b>
<b>Net income/(expenditure) and net movement in funds for the year</b>		<b>68,544</b>	<b>(42,648)</b>	<b>25,896</b>	<b>107,533</b>
Transfers between funds		558	(558)	0	0
<b>Reconciliation of funds</b>		<b>69,102</b>	<b>(43,206)</b>	<b>25,896</b>	<b>107,533</b>
Total Funds brought forward		183,449	408,173	591,622	484,089
<b>Total Funds carried forward</b>		<b>252,551</b>	<b>364,967</b>	<b>617,518</b>	<b>591,622</b>

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**

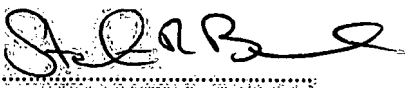
**AS AT 31ST MARCH 2018**


	Notes	2018 £	2017 £
<b>Fixed Assets</b>			
Tangible assets	9	1,192	0
<b>Current Assets</b>			
Debtors	10	25,180	9,600
Cash at bank and in hand		611,957	627,174
		<u>637,137</u>	<u>636,774</u>
<b>Creditors: Amounts falling due within one year</b>	11	<u>20,810</u>	<u>45,152</u>
<b>Net current assets</b>		616,326	591,622
<b>Net Assets</b>		<u>617,518</u>	<u>591,622</u>
<b>Funds</b>			
Unrestricted funds:			
General		315,967	358,517
Designated	12	49,000	49,656
Restricted funds	13	252,551	183,449
<b>Total Funds</b>		<u>617,518</u>	<u>591,622</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 13 to 19 form part of these accounts

The accounts were approved by the Board of Trustees on 2nd October 2018 and were signed on its behalf by:

  
Stewart Bone

  
Jerry Stewart

**AIRDRIE CITIZENS ADVICE BUREAU  
CASHFLOW STATEMENT  
FOR THE YEAR ENDED 31ST MARCH 2018**

	Notes	2018 £	2017 £
<b>Cash flows from operating activities</b>			
Net cash used in operating activities	14	-15,217	103,795
		<hr/>	<hr/>
		-15,217	103,795
Change in cash and cash equivalents in the year			
Cash and cash equivalents brought forward		<u>627,174</u>	<u>523,379</u>
Cash and cash equivalents carried forward	15	<u>611,957</u>	<u>627,174</u>

**AIRDRIE CITIZENS ADVICE BUREAU  
NOTES FORMING PART OF THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31ST MARCH 2018**

**I. 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 and statutory information**

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. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note. The presentation currency is pound sterling.

Airdrie Citizens Advice Bureau is a private company limited by guarantee and registered in Scotland. It meets the definition of a public benefit entity under FRS 102.

**(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. 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.

**(d) Unrestricted funds** are incoming resources receivable or generated for the objects of the company without further specified purpose and are available as general funds.

**(e) Designated funds** are unrestricted funds earmarked by the directors for particular purposes.

**(f) 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.

**(g) 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.

**(h) 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.

**(i) Operating leases**

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

**(j) 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)**  
**FOR THE YEAR ENDED 31ST MARCH 2018**

2	Donations, legacies and general grants			2018	2017
		Restricted	Unrestricted	Total	Total
		£	£	£	£
	General donations received	0	54	54	70
	North Lanarkshire Council (NLC)	0	64,960	64,960	95,134
	SCVO Community Jobs Fund	16,970	0	16,970	13,092
	Lanarkshire Community Law Centre Ltd	0	25,902	25,902	52,661
	Robertson Trust	0	0	0	11,000
		<u>16,970</u>	<u>90,916</u>	<u>107,886</u>	<u>171,957</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 net of the grant from A B Charitable Trust received during this year.

3	Income from charitable activities			2018	2017
		Restricted	Unrestricted	Total	Total
		£	£	£	£
	Grants and service contracts:				
	Money Advice Service (Sessions)	0	0	0	69,874
	Citizens Advice Scotland Welfare Reform	26,041	0	26,041	26,741
	Bank of Scotland Foundation	50,198	0	50,198	49,360
	Energy Best Deal and Big Energy	27,350	0	27,350	19,900
	Local Energy Advice Project	8,126	0	8,126	16,251
	Kinship Care Project	20,800	0	20,800	33,112
	NHS Lanarkshire Mental Health Project	4,500	0	4,500	6,000
	Lanarkshire Domestic Abuse Response	19,919	0	19,919	38,713
	Pensionwise Grant	24,621	0	24,621	27,208
	Addiewell Money Advice Programme	10,152	0	10,152	15,993
	Making Advice Work Programme	0	0	0	67,413
	North Lanarkshire Community Legal Service	191,224	0	191,224	179,161
	A B Charitable Trust	10,000	0	10,000	0
	Families First	53,346	0	53,346	51,357
	Advice in Mind	33,972	0	33,972	36,356
	Martin Lewis Project	0	0	0	6,500
	Smart Energy GB in Communities	4,323	0	4,323	3,500
	SCVO Digital Inclusion	4,996	0	4,996	0
	Covey Befriending Pathways to Confidence	5,500	0	5,500	0
	People's Postcode Lottery	18,933	0	18,933	0
	PASS Project (excluding management fee)	56,550	0	56,550	56,503
		<u>570,551</u>	<u>0</u>	<u>570,551</u>	<u>703,940</u>
	Other trading activities:				
	PASS Project Management Fee	0	5,369	5,369	9,414
	Sundry Project Income	625	5,865	6,490	5,658
		<u>625</u>	<u>11,234</u>	<u>11,859</u>	<u>15,072</u>

Full details of the above restricted funds are given at note 13.

4	Investment income				
	Interest on cash deposit	0	2,277	2,277	554

**AIRDRIE CITIZENS ADVICE BUREAU**  
**NOTES FORMING PART OF THE FINANCIAL STATEMENTS (CONT'D)**  
**FOR THE YEAR ENDED 31ST MARCH 2018**

5	Resources expended			2018	2017
		Restricted	Unrestricted	Total	Total
		£	£	£	£
	Expenditure on raising donations and grants:				
	Staff costs	0	31,595	31,595	31,468
	Advertising and promotion	62	0	62	52
		62	31,595	31,657	31,520
	Running costs of charity:				
	Staff costs	387,204	90,192	477,396	545,741
	Recruitment	0	1,274	1,274	0
	Staff training	1,110	210	1,320	1,045
	Motor and travel	4,035	2,182	6,217	6,465
	Rent, water rates and electricity	8,845	5,073	13,918	18,656
	Cleaning	746	415	1,162	916
	Insurance	3,877	449	4,326	4,066
	Equipment maintenance	3,513	2,426	5,939	4,350
	Equipment leasing	2,043	547	2,590	1,542
	Telephone	7,776	3,884	11,660	11,261
	Printing and stationery	1,709	524	2,233	4,653
	Postage	1,811	804	2,615	3,019
	Information services and subscriptions	4,906	1,154	6,060	5,953
	Sundry expenses	1,987	1,278	3,265	1,347
	Consultant and professional fees	637	412	1,049	4,543
	External staff costs	34,306	0	34,306	47,292
	Client costs incurred	999	0	999	0
	MAS funds due to other local CAB	0	0	0	8,579
	PASS Project funds paid out to other bureaux	53,948	0	53,948	78,577
		519,451	110,825	630,276	748,005
	Other costs:				
	Auditor's fees	0	4,200	4,200	4,200
	Depreciation charges	0	397	397	0
	Bank charges	89	59	148	265
		89	4,656	4,745	4,465

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

6	Net incoming resources for year	2018	2017
		£	£
	This is stated after charging:		
	Pension Costs	6,457	5,552
	Auditors' Remuneration - audit fee	2,100	2,100
	Auditors' Remuneration - non-audit fee	2,100	2,100
	Operating Leases	2,590	1,542
	Depreciation of Owned Assets	397	0

7	Staff Costs and Numbers	2018	2017
		£	£
	Wages and Salaries	467,096	532,042
	Social Security Costs	35,437	39,613
	Pension Costs	6,457	5,552
	External Staff Costs	34,306	47,292
		543,296	624,499
		2018	2017
		£	£
	Total remuneration of the key management personnel	107,382	100,348

**AIRDRIE CITIZENS ADVICE BUREAU**  
**NOTES FORMING PART OF THE FINANCIAL STATEMENTS (CONT'D)**  
**FOR THE YEAR ENDED 31ST MARCH 2018**

**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:

	2018 No.	2017 No.
Charitable Activities	22	27
External Staff	1	1
Administration	2	2
	<u>25</u>	<u>30</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 undernoted trustees during the year:-

	2018 £	2017 £
Travelling expenses claimed as a volunteer by:		
Robert Espie	44	195
Margaret Johnson	471	450

**9 Tangible fixed assets**

Cost:	Office equipment £
At 1st April 2017	3,064
Additions	1,589
Disposal	0
At 31st March 2018	<u>4,653</u>
Depreciation:	
At 1st April 2017	<del>3,064</del>
Charge for year	397
On disposals	0
At 31st March 2018	<u><del>3,461</del></u>
Net book value at 31st March 2018	<u>1,192</u>
Net book value at 31st March 2017	<u>0</u>

**10 Debtors**

	2018 £	2017 £
Grants Receivable	21,471	9,600
Invoiced Amounts Outstanding	3,709	0
	<u>25,180</u>	<u>9,600</u>

**11 Creditors: amounts following due within one year**

	2018 £	2017 £
Deferred Grants for services undertaken in the future	4,762	39,882
PAYE/NIC Due	9,083	0
Pension and Union Creditor	967	0
Accrued Charges	5,999	5,270
	<u>20,810</u>	<u>45,152</u>

**AIRDRIE CITIZENS ADVICE BUREAU**  
**NOTES FORMING PART OF THE FINANCIAL STATEMENTS (CONT'D)**  
**FOR THE YEAR ENDED 31ST MARCH 2018**

**12 Designated Funds**

The trustees have made the decision to designate funds of £49,000 to meet the costs of possible redundancies arising from reductions in current funding levels.

**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	0	26,041	27,361	(1,320)	0	(1,320)
Bank of Scotland Foundation	5,802	50,198	32,655	17,543	0	23,345
Energy Best Deal and Big Energy	49,614	27,350	5,373	21,977	0	71,591
Local Energy Advice Project	0	8,126	7,575	551	0	551
Kinship Care Project	37,688	20,800	15,032	5,768	(15,000)	28,456
NHS Lanarkshire Mental Health Project	12,763	4,500	4,833	(333)	0	12,430
Lanarkshire Domestic Abuse Response	16,806	19,919	23,089	(3,170)	0	13,636
Pensionwise Grant	15,690	24,621	16,746	7,875	0	23,565
Addiewell Money Advice Programme	2,018	10,152	12,729	(2,577)	558	0
Making Advice Work Programme	14,649	0	4,524	(4,524)	0	10,125
North Lanarkshire Community Legal Service	7,177	191,849	191,793	56	0	7,233
A B Charitable Trust	0	10,000	3,492	6,508	0	6,508
Families First	(23,257)	58,846	55,278	3,568	15,000	(4,690)
Advice in mind	16,313	33,972	29,121	4,851	0	21,164
Smart Energy GB in Communities	0	4,323	4,323	0	0	0
SCVO Digital Inclusion	0	4,996	2,956	2,040	0	2,040
People's Postcode Lottery	0	18,933	0	18,933	0	18,933
Patient Advice and Support Service	15,997	56,550	55,185	1,365	0	17,362
SCVO Community Jobs Fund	0	16,970	16,970	0	0	0
Robertson Trust	10,567	0	10,567	(10,567)	0	0
Health Information	1,621	0	0	0	0	1,621
<b>Total Restricted Funds</b>	<b>183,449</b>	<b>588,146</b>	<b>519,602</b>	<b>68,544</b>	<b>558</b>	<b>252,551</b>

**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.

**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.

**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.

**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.

**Addiewell Money Advice Programme**

A Lanarkshire-wide project aimed at helping prisoners, ex-prisoners and their families which is funded through Citizens Advice Scotland.

**AIRDRIE CITIZENS ADVICE BUREAU  
NOTES FORMING PART OF THE FINANCIAL STATEMENTS (CONT'D)  
FOR THE YEAR ENDED 31ST MARCH 2018**

**13 Movements in Funds (cont'd)**

**Description and purpose of restricted funds (cont'd)**

**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.

**ABC Charitable Trust**

Assistance provided for the Law Centre costs met by the charity

**Families First**

This project is funded by grants from The Scottish Legal Aid Board and Covey Befriending Pathways to Confidence. It enables the charity to provide advice to families with young children dealing with a change in circumstances and act as a delivery partner for this project to provide early intervention for young people.

**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.

**Smart Energy GB in Communities**

The purpose of this grant is to support the Smart Energy GB in Communities activities including awareness workshops and one to one advice on smart meters.

**SCVO Digital Inclusion**

This grant was awarded to fund the Beyond the Screen project which aims to support the communities build their digital skills and confidence to enjoy all the benefits the world-wide-web has to offer.

**People's Postcode Lottery**

Funding for a project designed to provide advice to domestic abuse victims on their financial and legal rights.

**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.

**SCVO Community Jobs Fund**

Funded indirectly by the Scottish Government this scheme provides training and employment for young people within the third sector.

**Robertson Trust**

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

**Health Information**

Funded by Citizens Advice Scotland for the purpose of the provision of advice on health issues.

Covey funds of £15,000 previously allocated to the Kinship Care Project have been transferred to the more relevant Families First project.

**AIRDRIE CITIZENS ADVICE BUREAU**  
**NOTES FORMING PART OF THE FINANCIAL STATEMENTS (CONT'D)**  
**FOR THE YEAR ENDED 31ST MARCH 2018**

**14 Reconciliation of net movement in funds to net cash flow from operating activities**

	2018	2017
	£	£
Net income for the year (as per Statement of Financial Activities)	25,896	107,533
Adjustment for:		
Purchase of tangible fixed assets	-1,589	0
Depreciation	397	0
(Increase)/decrease in debtors	(15,579)	41,002
Increase/(decrease) in creditors	(24,342)	(44,740)
Net cash used in operating activities	<u>(15,217)</u>	<u>103,795</u>

**15 Analysis of cash and cash equivalents**

	2018	2017
	£	£
Cash at bank and in hand	<u>611,957</u>	<u>627,174</u>

**16 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.

**17 Leasing and Capital Commitments**

Operating lease commitments

Minimum lease payments fall due to be paid as follows:

	2018	2017
	£	£
Within 1 year	2,203	2,203
Between 1 and 5 years	7,014	4,811

Capital commitments

There were no capital commitments outstanding at the year end (2017: nil).