

CHARITY NO: SC005641

COMPANY NO: SC202642

MARYHILL AND POSSILPARK CITIZENS ADVICE BUREAU

REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2017



MARYHILL AND POSSILPARK CITIZENS ADVICE BUREAU

REPORT AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2017

	PAGE
Reference and Administrative information	1
Report of the Trustees	2-15
Independent Auditor's Report	16-17
Statement of Financial Activities	18
Balance Sheet	19
Cashflow Statement	20
Notes to the Financial Statements	21-30

MARYHILL AND POSSILPARK CITIZENS ADVICE BUREAU

REPORT AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2017

REFERENCE AND ADMINISTRATIVE INFORMATION

Trustees:	E W Gray (Chair) W M Blackwood J Murray D G Young S P Benton H Ferguson S C Erskine (Chief Officer)
Principal Office:	25 Avenuepark Street Glasgow G20 8TS
Charity Number:	SC005641
Company Number:	SC202642
Independent Auditors:	Wylie & Bisset LLP 168 Bath Street Glasgow G2 4TP
Bankers:	TSB Glasgow North Branch 1105 Maryhill Road Glasgow G20 9AY
Solicitors:	Shepherd and Wedderburn 1 Exchange Crescent Conference Square Edinburgh EH13 8UL

MARYHILL AND POSSILPARK CITIZENS ADVICE BUREAU

Report of the Trustees for the year ended 31 March 2017

The Trustees present their annual report and financial statements for the charity for the year ended 31 March 2017.

Their financial statements have been prepared in accordance with accounting policies set out in Note 1 to the accounts and comply with the charity's trust deed, Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended), the Companies Act 2006, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published on 16 July 2014.

The legal and administrative information on this page one forms part of this report.

Objectives and Activities

The Company's objectives are to promote any charitable purposes for the benefit of the community in the North West of Glasgow by the advancement of education, the protection of health, the relief of poverty, sickness and distress, and the promotion of physical, mental and social welfare. The need for the information and advice services that we provide is evident in that we have been historically successful in delivering overwhelmingly positive outcomes for our clients in a way that generates significant return on investment and value for money.

However, it is clear that we are increasingly under resource pressure due to growth in demand for our services and reductions in financial support available to deliver them. The key strategic challenges that arise are two-fold. Firstly, there is no guarantee that we will be able to deliver our services in the same way going forward; we may have to re-focus and even narrow our charitable activities and services. However, if we do so then we will have to face the inherent challenge of remaining true to the CAB philosophy of being open to serve everyone in our communities. Secondly, we are continually being challenged by our stakeholders and partners to "do more for less". This means that Maryhill & Possilpark CAB must act to find new and more efficient ways of delivering our services; and to proactively source new sustainable funding opportunities and partnerships to survive the next few years of this already uncertain, unchartered funding landscape.

Through such challenges that lie ahead, we always strive to remain true to the Maryhill & Possilpark CAB mission and vision statements, which guide our charitable aims and objectives. Our mission statement ensures that we strive to remain:

A sustainably funded and respected community-based charity providing free and impartial support to meet our client's changing needs on issues such as benefits, debt, housing, immigration and consumer issues.

Our vision for Maryhill & Possilpark CAB reflects the twin-aims of the Citizen Advice Scotland (CAS) service, which is fundamental to our existence and purpose, and highlights that Maryhill & Possilpark CAB must:

MARYHILL AND POSSILPARK CITIZENS ADVICE BUREAU

Report of the Trustees for the year ended 31 March 2017

- *Ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities, or of the services available to them, or through an inability to express their needs effectively.*
- *Exercise a responsible influence of the development of social policies and services, both locally and nationally.*

All Citizens Advice Bureaux in Scotland are members of CAS (or the Scottish Association of CABs), and as such must meet specific conditions of membership relating to standards of service and other matters.

Local Bureaux are wholly independent from CAS and receive their core funding from their respective local councils, and/or other grant-giving bodies or statutory organisations. Each CAB in Scotland is an autonomous organisation under the control of a Committee of Management or Board of Directors. Directors/Trustees consist of representatives of local statutory and voluntary agencies, or private organisations, offering a wide variety of skills and experiences to assist in ensuring the proper and legal governance of each CAB in Scotland.

There are eight principles of the Scottish CAB service that we adhere to as a member Bureau, and they are as follows:

1. A Free Service - The CAB provides information, advice and assistance (including representation) free of charge.

It does not withhold its services from any clients seeking help because they are believed to be able to pay for help from an alternative source.

The service is advertised to the public as being free of charge to ensure that members of the public are not discouraged from taking advantage of the service for fear of incurring expense.

2. Confidentiality - The CAB provides confidentiality to all clients. Nothing learned from clients, including the facts of their visits, will be passed onto anyone outside of CAB without the express permission of the client.

Although it is a function of the CAB service to exercise a responsible influence on the development of social policies concerning matters which have been brought to light in the course of assisting clients, no details will be made public which might enable clients to be identified without their express consent.

3. Impartiality - The service provided by CABs is impartial, it is open to all, and is regardless of any subjective opinion as to whether the client is deserving.

CAB advisers are trained to provide information solely on the basis of its potential usefulness to the client; i.e. information will not be selected to conform to any particular point of view. Representations made on behalf of clients will faithfully attempt to express the client's personal intentions and points of view.

4. Independence - The service provided by Bureaux is completely independent. The policies and practices of the service are decided solely by the member Bureaux.

No other individual agency or individual, even if they are giving financial support or other aid to Bureaux, will influence the decision-making process of the CAB.

MARYHILL AND POSSILPARK CITIZENS ADVICE BUREAU

Report of the Trustees for the year ended 31 March 2017

5. Accessibility - The CAB aims to make its services accessible to all by using premises which are centrally located, easy to enter, welcoming in appearance, and open at times suited to local demand.

Each CAB will actively recruit a large range of volunteers from the local community who are capable of gaining the confidence of the CAB clients.

Bureaux will publicise the services they offer, and especially in areas and among groups where the service is apparently under-used.

The CAB will seek to extend services to meet the needs of those for whom the service is not presently accessible.

6. Effectiveness - The CAB judges the effectiveness of its activities by the extent to which it meets its clients' needs. This is measured by the extent to which clients are helped to clarify problems and concerns, the accuracy and completeness of any information provided, the usefulness of any advice given, and the appropriateness of any assistance provided to enable clients to carry out the course of action chosen.

An effective service depends on efficient management and administrative practices, and particularly on the way in which the Bureaux make the most of their most valuable resource: their volunteers.

7. Community Accountability - The Scottish Association of CAB is an association of autonomous member Bureaux, each democratically accountable to the community that it serves. A Bureau's autonomy is only qualified by the conditions that it must accept to retain membership of the Association.

A Bureau's committee of management should include people elected by the local public at its Annual General Meeting (AGM), or nominated by relevant local bodies giving financial support, organisations working in related fields and bodies representing potential clients.

8. Client's Right To Decide - The service recognises that those who come to CAB have a right to set their own objectives and to decide whether to accept the advice and assistance offered to them.

The service seeks to avoid making assumptions about its client's objectives and identifies all the options available to the client and to present these options fairly so that the client can make a decision without any pressure.

Strategic Objectives

Our mission has been developed into a range of strategic objectives covering each of the following:

- ☐ Outputs - quantification of the activities that we deliver.
- ☐ Outcomes - the difference that we seek to make.
- ☐ Organisational objectives.
- ☐ Financial objectives.

Our strategic objectives for the three year plan period are summarised in the table below:

MARYHILL AND POSSILPARK CITIZENS ADVICE BUREAU

Report of the Trustees for the year ended 31 March 2017

Output objectives
To continue to deal with in excess of 2000 new clients and 600 new cases per year.
To maintain a high quality service that is efficient, effective, and based on sound maintenance of funding levels.
To secure the involvement of at least 40 local volunteers per year.
Outcome Objectives
To achieve client financial gains of at least £4m per year.
To achieve the following outcomes for our clients: <ul style="list-style-type: none"><input type="checkbox"/> Improved health and wellbeing.<input type="checkbox"/> Reduced stress and anxiety.<input type="checkbox"/> Improved self-confidence.<input type="checkbox"/> Improved relationships.<input type="checkbox"/> Employment and employment retention.
To achieve the following outcomes for our volunteers:
Extending people's network of professional and social contacts. <ul style="list-style-type: none"><input type="checkbox"/> Improved sense of self-confidence.<input type="checkbox"/> Improved sense of self-worth.<input type="checkbox"/> Improved variety and depth of skills.<input type="checkbox"/> Employment and further/higher education opportunities.
Organisational Objectives
To enhance awareness and understanding of what we do amongst clients, stakeholders and partners.
To deliver the highest quality of professional service.
To ensure that services are delivered in an environment that is fit for purpose.
Financial Objectives
To achieve at least a break-even position during each year of the plan.
To ensure that cash reserves and projected annual costs do not fall below 25%.

Achievements and Performance

General Public View of the CAB Service

Maryhill & Possilpark CAB benefits from the very high regard the public have for our services and of CAB across Scotland more generally. CAS has commissioned Ipsos Mori to conduct a national survey which substantiates this statement as follows:

- ☐ 92% of the general public agree that CABs provide "advice, assistance and support across a range of issues".
- ☐ 89% agreed that CABs can be trusted.
- ☐ 75% agreed that CABs provide a quality service.

MARYHILL AND POSSILPARK CITIZENS ADVICE BUREAU

Report of the Trustees for the year ended 31 March 2017

The reach of our national CAB network is extensive. One in five of the general public surveyed said they had used the CAB service over the past 3 years and, of these, 92% expressed overall satisfaction.

In a recent client 'customer satisfaction' survey, 97% stated they are happy with the services provided by Maryhill & Possilpark CAB. 74% of our clients are satisfied with the length of time between their first contact with the Bureau and subsequent appointment time. 98% of clients state that they felt increased wellbeing as a result of experiencing less anxiety about their problems after consultation with one of our advisers. Overall, 98% of clients expressed that they would use our services again. This is an excellent reflection of the hard work and dedication of our Bureau's staff and volunteers. Given we are working in a context of increasing demand for our services but with less resources, this is remarkable.

Over the last year clients have also sent us many letters, cards, social media messages, and statements in person expressing their gratitude to our staff and volunteers for all their help. Here below is a brief selection of these:

"Thank you all for your support, I feel much better and able to cope, J" (Thank you card posted to the Bureau).

"I have won my appeal - what a difference it has made coming to the CAB! Thank you to Alphaeus, he has been absolutely wonderful. I would recommend the CAB to anyone." (Thank you card brought to the Bureau).

"Thank you Liz for helping me with the PIP form today, it was a great help and we hope you and everyone at the Bureau have a lovely Easter." (Facebook message addressed to Liz, a volunteer).

"Great service. The member of staff who assisted me could not have been more helpful or professional. Forgot his name. Ashoha or something like this. Financial background. Maybe from Ghana perhaps..or South Africa. Probably one of the happiest individuals I've ever met. What a pleasure. Anyway, thank you kind sir, what an excellent service. Advised me on every step of the journey in the court process." (Google review - <https://www.google.co.uk/search?q=maryhill+%26+Possilpark+CAB+google>).

"Staff show fantastic dedication and cannot be faulted in my experience; sadly - as is a sign of the times - there is often a significant wait due to the number of folks using the service." (Google review, see link above).

"Great service, and very helpful staff. I could not have got through this appeal without the help of the CAB staff at Maryhill, who are all brilliant!" (Feedback form returned)

From the establishment of Maryhill & Possilpark CAB in 1980 to 31 March 2017, our Bureau has completed 36 years of free and impartial information and advice services provision to local communities throughout North West Glasgow. We have dealt with 479,822 issues, provided representation to clients at over 3,000 Welfare Rights and Employment Tribunals, and obtained over £45m in client financial gains.

MARYHILL AND POSSILPARK CITIZENS ADVICE BUREAU

Report of the Trustees for the year ended 31 March 2017

Maryhill and Possilpark CAB receive help and support in the form of voluntary assistance in advising the public and administering the charity. In our 36 years of operation, over 1,500 local volunteers have given their time and dedication to the community via the Bureau, carrying out work in tribunals, dispensing money/debt advice, and advising on a range of consumer, employment, housing, immigration, utility and legal issues. In this current financial year alone, 75% of our volunteers have moved on to further/higher education or employment. Our volunteers continue to represent a wide cross-section of our communities, and their language acuity largely contributes to our current provision of offering seventeen languages to our service users for whom English is not their first language. Around 33% of our volunteers are from BAME communities, 10% are disabled, and 27% are aged 55+. Our Bureau also recruits around five Law students for volunteering positions per year.

Throughout 2016/17 our 43 volunteers have contributed approximately 13,416 hours of work to Maryhill & Possilpark CAB, and we estimate that this translates in monetary terms to £160,992 in respect of this current financial year. This is a phenomenal achievement, and speaks volumes of the dedication, commitment and passion of our volunteers.

FINANCIAL REVIEW

The charity's income for the period amounted to £632,142 (2016: £680,837). The charity incurred expenditure of £612,118 (2016: £668,753) and had a surplus of £6,836 on restricted funds and a surplus of £13,190 on unrestricted funds, giving an overall surplus of £20,026. (Unrestricted reserves at the period end were £220,197 (2016: £207,107). Restricted funds at the year-end were £9,515 (2016: £2,679).

Reserves policy

Due to the complexities in obtaining funds the Trustees consider that they are somewhat constrained in formulating a sustainable reserves policy. The Trustees have agreed that the unrestricted reserves equal at least three months operating costs. Based on current levels of expenditure this would equate to £218,549. At 31 March 2017 the charity's unrestricted reserves were £220,297.

Of the charity's unrestricted reserves, an amount of £25,000 from 2016/17 has been ring-fenced to Deferred Income by the Trustees to cover the dilapidation costs for the charity's premises, for which we are fully liable by contract; this work will commence in 2017/18.

The Trustees continually review the level of reserves and are satisfied the current level is adequate in the circumstances. The Trustees operate a policy of not committing the charity to any expenditure unless this is matched by either confirmed grants received or receivable.

MARYHILL AND POSSILPARK CITIZENS ADVICE BUREAU

Report of the Trustees for the year ended 31 March 2017

Plans for future periods

Development Goals

Through achieving our objectives, we at Maryhill & Possilpark CAB need to aim for a number of key developmental goals as follows:

- ☐ Review staffing requirements to ensure we can match the available funding for this and related operational expenditures on an ongoing basis.
- ☐ Securing funding to maximise service delivery, consistent with our vision (see Fundraising Strategy section for more details).
- ☐ Complete our full Governance Review.
- ☐ Ensure the best environment for our clients within the resources available to us.
- ☐ Ensure effective targeting of service delivery and available resources.
- ☐ Increase new digital and virtual technology to cost-effectively meet clients' needs.
- ☐ Improve awareness and understanding of the organisation and its work externally.

Our approach to each of these development issues is summarised in the table below:

ISSUE	APPROACH
Review of staffing requirements to ensure that we can match the available funding to this and related operational costs on an ongoing basis:	We will review our staffing requirements, with the aim of identifying (1) the "core" staffing requirement to deliver a minimum level of service consistent with our mission and vision and (2) an augmented staffing level that will allow us to continue to provide particular added value to our clients, but recognising the need for funding for such additional resources (primarily staff) to be separately identified. The latter will comprise a range of options for which we will seek funding. Within the limitations of available funding, we will seek to maximise continuity of staffing by maximising the use of existing staff to fill any vacancies that arise. We also anticipate an increasing need to maximise volunteers, while recognising this is not an inexhaustible resource.

MARYHILL AND POSSILPARK CITIZENS ADVICE BUREAU

Report of the Trustees for the year ended 31 March 2017

ISSUE	APPROACH
Secure funding to maximise service delivery, consistent with our vision:	Our current projections show we have much, but not all, of the necessary funding in place for the period of this plan to meet our "core" funding requirement. We will simultaneously target additional sources of core funding and specific project funding on a full-cost recovery basis that will allow us to deliver additional activities at the same time as making a contribution to this "core" cost base.
Complete Our Full Governance Review:	Processes have begun to remove the Chief Officer as a Trustee of the Board and to amend the current rules covering Board recruitment and retention; an overhaul of the Articles of Association of the organisation has begun and is due for completion by end of Dec 2017. The process will also look at succession- planning for the next Chair of the Board, and for the other offices, such as for Vice Chair etc. The length by which Directors can serve on the Board will be reduced to 8 years, with service in an office, such as Chair, restricted to 2 years, and for Board complement to exceed no more than 10 Directors at any one time. A Board annual appraisal system will be implemented, with involvement of the Chief Officer. Procedures on the removal on subsequent discovery of unsuitable Directors and those who are absent from Board meetings without good reason, will also be implemented in the revised Articles of Association.
Ensure the best environment for our clients within the resources available to us:	We will review our current premises and consider options to maximise value for money. This may mean a move into larger premises. In considering such a move, we will be mindful of the benefits of visibility in the community and will work alongside a wide range of public and third sector partners to maximise the visibility and accessibility of our service. This includes the use of part-time outreach facilities and unstaffed information points to direct clients to us.
Effective targeting of service delivery and available resources:	Whilst we will, of course, continue to be "open to all" our proactive efforts will be targeted at those areas (including welfare reform and debt) where we believe that the issues are most acute and where we can make the greatest difference. We will be increasingly mindful of our limited time and, only where appropriate, will encourage some clients to use other resources (including Citizens' Advice Direct and various self-help resources) to allow us to focus on individual clients where the need is greatest.

MARYHILL AND POSSILPARK CITIZENS ADVICE BUREAU

Report of the Trustees for the year ended 31 March 2017

Increase use of new digital and virtual technology to cost-effectively meet clients' needs:	We plan to consider carefully the opportunities for new methods of delivering support to some of our clients, whether using existing resources that are already available or through targeted development of new approaches (potentially as part of non-core project work).
Improve awareness and understanding of the organisation and its work:	<p>There will be a need to enhance awareness of Maryhill & Possilpark CAB in the wider community and to potential new stakeholders/partners, and we will aim to achieve as much as we can in this respect, with limited resources. That is likely to mean</p> <p>working in partnership with others to use their communications channels and also the use of low cost methods of communication</p> <p>including utilising our new social media platforms and website more fully, with more awareness-raising training and support for staff and volunteers to really embed this new push for a digital culture throughout the organisation. Face-to-face marketing will also be important (particularly to wider stakeholders) and we will use all the local events and channels at our disposal to communicate key messages about how we are funded and the outcomes we achieve for clients and volunteers.</p>

MARYHILL AND POSSILPARK CITIZENS ADVICE BUREAU

Report of the Trustees for the year ended 31 March 2017

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Recruitment and appointment of new Trustees

As set out in our current Articles of Association, the Chair is nominated by the Board along with the Vice Chair, the Treasurer and the Company Secretary. The Trustees have the power to co-opt up to 4 further members to the Board.

Induction and training of new Trustees

New Trustees undergo orientation to brief them on their legal obligations under charity and company law, the content of the Articles of Association, the committee and decision making process, the business plan and recent financial performance of the charity. During the induction process new Trustees will meet with the Chief Officer, key employees, volunteers, and fellow Trustees.

Organisational structure

The Board of Trustees, which can have up to 10 members, administers the charity. The Board meets five times per year and there are sub-committees covering risk and other adhoc issues which meet more regularly. A Chief Officer is appointed by the Trustees to manage the day to day operations of the charity. To facilitate effective operations the Chief Officer has delegated authority, within terms of delegation approved by the Trustees, for all operational matters including finance and HR.

Related parties

The Maryhill & Possilpark CAB is a member of CAS. CAS governs Maryhill & Possilpark CAB and there is a regular quality advice and audit assurance inspection to ensure that membership of CAS is retained.

Risk management

The Board oversees the accounts and risk issues, and the Chief Officer reports to the Board five times per year on any issues of concern and to primarily advice on the strategic options

MARYHILL AND POSSILPARK CITIZENS ADVICE BUREAU

Report of the Trustees for the year ended 31 March 2017

available to the Board. The Board is then able to fully support the Chief Officer when making any decisions concerning staffing or finance. The Chief Officer also delivers a comprehensive financial report at each Board meeting.

The three major risks identified in Maryhill & Possilpark CAB at present are as follows:

RISK 1	Dilapidated Premises	The risk of the serious disruption to all of our services is immense due to severe dilapidation of our Bureau's premises. A series of meetings are in progress between the Chief Officer and our Landlord, Glasgow Life, to conduct surveys of the premises and in particular the roof. We have thus set aside designated funds to the value of £25k to cover the costs of the dilapidation wherever possible.
RISK 2	Lack of Sustainable Funding	This is common across the Third Sector, but to this end we continue to strive to diversify our income and build on the excellent work we do with our stakeholders and partners. Our new Chair and Board of Directors, with the Chief Officer, is making funding sustainability a priority over the next year as we formulate a localised strategy outlining how we can continue to resource our current advice service provision in NW Glasgow into the future and source sustainable funding, while bearing in mind our continued part in the overall strategy of Glasgow City Council and CAS in particular.

MARYHILL AND POSSILPARK CITIZENS ADVICE BUREAU

Report of the Trustees for the year ended 31 March 2017

RISK 3	Lack of Sustainable Funding	In the climate of funding provision, we can only guarantee staff year-to-year employment. Thus this externally forced shortness in staff retention runs the risk of having a drastic impact on service provision and places considerable strain on resources. The Chief Officer continues to investigate such concerns with funders/stakeholders. The Chief Officer has put contingencies and work planning tools into place for such times when staff leave for employment elsewhere to mitigate the effects on service delivery (KPIs) and organisational resources. This is highly successful, but is nonetheless monitored every six months to ensure it remains foolproof to every individual situation that arises.
---------------	------------------------------------	---

REFERENCE AND ADMINISTRATIVE DETAILS

Charity Name: Maryhill & Possilpark CAB

Charity Registration Number: SC005641

Company Registration Number: SC202642

Registered Office / Operational Address: 25 Avenuepark Street
Glasgow G20 8TS

Our Advisers

Auditors: Wylie & Bisset LLP
168 Bath Street
Glasgow G2 4TP

Bankers: TSB (Glasgow North Branch)
1105 Maryhill Road
Glasgow G20 9AY

MARYHILL AND POSSILPARK CITIZENS ADVICE BUREAU

Report of the Trustees for the year ended 31 March 2017

Directors and Trustees

The Directors of the charitable company (the charity, i.e. Maryhill & Possilpark CAB) are its Trustees for the purpose of charity law. The Trustees and Officers serving during the year and since the year end (31 March 2017) were as follows:

D Notarangelo	(resigned 31 December 2016)
P M Pasco-Deslauries	(resigned 30 June 2016)
WM Blackwood	
J Murray	
E E A Lambie	(resigned 17 August 2016)
M Coleman	(resigned 14 June 2016)
J Leggat	(resigned 6 December 2016)
D G Young	
E W Gray	
S P Benton	
H E Fallowell	(resigned 4 October 2016)
S C Erskine	(appointed 5 October 2016)
H Ferguson	

Senior Management

Bureau Manager	HE Fallowell (to 4 October 2016)
Service Development Manager	S C Erskine (to 4 October 2016)
Chief Officer	S C Erskine (from 5 October 2017)

Chief Officer Salary at £34,000 per annum (at 2016/17 levels): In view of the nature of the charity, the Directors benchmark against pay levels in other organisations of a similar size. The remuneration benchmark is the mid-point of the range paid for similar roles adjusted for any additional responsibilities, particularly in the case of the Chief Officer. If recruitment has proven difficult in the recent past a market addition is also paid with the pay maximum no greater than the highest benchmarked salary for a comparable role.

Trustees' Responsibilities

The Trustees of Maryhill & Possilpark CAB (also known as Directors for purposes of Company Law) are responsible for ensuring the preparation of the Annual Report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice). Company Law requires 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

MARYHILL AND POSSILPARK CITIZENS ADVICE BUREAU

Report of the Trustees for the year ended 31 March 2017

incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make 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; and
- 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 that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and the provisions of the charity's constitution. 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.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

In so far as the Trustees are aware:

- there is no relevant audit information of which the charitable company's auditor is unaware; and
- the Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

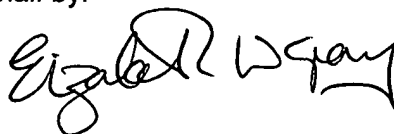
Auditors

A resolution will be proposed at the Annual General Meeting that Wylie & Bisset LLP be reappointed as auditors to the charity for the ensuing year.

This report has been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities (issued in March 2005).

Approved by the trustees and signed on their behalf by:

Name: ELIZABETH GRAY



Date: 16 August 2017

INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES AND MEMBERS OF MARYHILL AND POSSILPARK CITIZENS ADVICE BUREAU FOR THE YEAR ENDED 31 MARCH 2017

We have audited the financial statements Maryhill and Possilpark Citizens Advice Bureau for the year ended 31 March 2017 which comprise the Statement of Financial Activities, the Balance Sheet, the Cashflow statement and the related notes. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

This report is made solely to the company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the company's members those matters we are required to state to them in an 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 company and the company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Respective responsibilities of trustees and auditor

As explained more fully in the Trustees' Responsibilities Statement set out on page 14-15 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.

We have been appointed as auditor under section 44(1)(c) of the Charities and Trustees Investment (Scotland) Act 2005 and under the Companies Act 2006 and report in accordance with regulations made under those Acts.

Our responsibility is to audit and express an opinion on the financial statements in accordance with applicable law and International Standards on Auditing (UK and Ireland). Those standards require us to comply with the Auditing Practices Board's Ethical Standards for Auditors.

Scope of the audit of the financial statements

An audit involves obtaining evidence about the amounts and disclosures in the financial statements sufficient to give reasonable assurance that the financial statements are free from material misstatement, whether caused by fraud or error. This includes an assessment of: whether the accounting policies are appropriate to the charitable company'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 financial statements. In addition, we read all the financial and non-financial information in the Report of the Trustees to identify material inconsistencies with the audited financial statements and to identify any information that is apparently materially incorrect based on, or materially inconsistent with, the knowledge acquired by 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 financial statements

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2017 and of its incoming resources and application of resources, including its income and expenditure, 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 2006 (as amended).

MARYHILL AND POSSILPARK CITIZENS ADVICE BUREAU

INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES AND MEMBERS OF MARYHILL AND POSSILPARK CITIZENS ADVICE BUREAU FOR THE YEAR ENDED 31 MARCH 2017

Opinion on other matter prescribed by the Companies Act 2006

In our opinion the information given in the Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements.

Matters on which we are required to report by exception

In the light of our knowledge and understanding of the company and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees Annual Report.

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

- the charitable company has not kept proper and adequate accounting records or returns adequate for our audit have not been received from branches not visited by us; 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; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies' regime and take advantage of the small companies' exemption in preparing the strategic report.

Wylie + Bisset

Jenny Simpson
Senior statutory auditor
For and on behalf of Wylie & Bisset LLP, Statutory Auditor

168 Bath Street
Glasgow
G2 4TP

Wylie & Bisset LLP is eligible to act as an auditor in terms of section 1212 of the Companies Act 2006

Date 16 August 2017

MARYHILL AND POSSILPARK CITIZENS ADVICE BUREAU
STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDING 31 MARCH 2017
(Including an Income and Expenditure account)

	Note	Unrestricted Funds 2017 £	Restricted Funds 2017 £	Total Funds 2017 £	Unrestricted Funds 2016 £	Restricted Funds 2016 £	Total Funds 2016 £
Income and endowments from:							
Donations and legacies	4	356,173	-	356,173	366,691	-	366,691
Charitable activities	5	62,649	213,322	275,971	61,982	252,164	314,146
Total Income		418,822	213,322	632,144	428,673	252,164	680,837
Expenditure on:							
Charitable activities	7	405,272	206,846	612,118	433,373	255,380	688,753
Total Expenditure		405,272	206,846	612,118	433,373	255,380	688,753
Net income/(expenditure)		13,550	6,476	20,026	(4,700)	(3,216)	(7,916)
Transfers between funds		(360)	360	-	-	-	-
Net movement in funds		13,190	6,836	20,026	(4,700)	(3,216)	(7,916)
Funds reconciliation							
Total Funds brought forward	16	207,107	2,679	209,786	211,807	5,895	217,702
Total Funds carried forward	16	220,297	9,515	229,812	207,107	2,679	209,786

The Statement of Financial Activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

MARYHILL AND POSSILPARK CITIZENS ADVICE BUREAU

BALANCE SHEET AS AT 31 MARCH 2017

	Note	Total Funds 2017 £	Total Funds 2016 £
Fixed assets:			
Tangible assets	12	14,003	8,102
Total fixed assets		<u>14,003</u>	<u>8,102</u>
Current assets:			
Debtors	13	13,602	15,845
Cash at bank and in hand	21	245,405	248,124
Total current assets		<u>259,007</u>	<u>263,969</u>
Liabilities:			
Creditors falling due within one year	14	(43,198)	(62,285)
Net current assets		<u>215,809</u>	<u>217,684</u>
Net assets		<u>229,812</u>	<u>209,786</u>
The funds of the charity:			
Restricted income funds	16	220,297	207,107
Unrestricted funds	16	9,515	2,679
Total charity funds		<u>229,812</u>	<u>209,786</u>

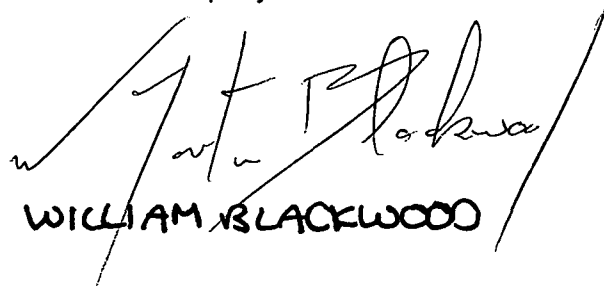
These accounts are prepared in accordance with the special provisions of Part 15 of the Companies Act relating to small companies and constitute the annual accounts required by the Companies Act 2006 and are for circulation to the members of the company.

Approved by the Trustees and signed on their behalf.



Name: ELIZABETH GRAY

Date: 16 August 2017



Name: WILLIAM BLACKWOOD

Company No: SC202642

MARYHILL AND POSSILPARK CITIZENS ADVICE BUREAU

**STATEMENT OF CASH FLOWS
FOR THE YEAR ENDING 31 MARCH 2017**

	Note	Total Funds 2017 £	Total Funds 2016 £
<i>Cash flows from operating activities:</i>			
Net cash provided by/(used in) operating activities	18	8,591	(15,435)
<i>Cash flows from investing activities:</i>			
Purchase of property, plant and equipment		(11,310)	(9,909)
Net cash (used in) investing activities		(11,310)	(9,909)
Change in cash and cash equivalents in the year		(2,719)	(25,344)
Cash and cash equivalents brought forward	20	248,124	273,468
Cash and cash equivalents carried forward	20	245,405	248,124

MARYHILL AND POSSILPARK CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2017

1. Accounting Policies

(a) Basis of preparation and assessment of going concern

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

The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014, the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

The charity constitutes a public benefit entity as defined by FRS 102.

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

(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 a restatement of comparative items was needed. No restatements were required.

(c) Funds structure

Unrestricted income funds comprise those funds which the trustees are free to use for any purpose in furtherance of the charitable objects. Unrestricted funds include designated funds where the trustees, at their discretion, have created funds for specific purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by the donor or trust deed, or through the terms of an appeal.

Further details of each fund are disclosed in note 16.

(d) Income recognition

Income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Donations, are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that those conditions will be fulfilled in the reporting period.

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

Income received in advance of the provision of a specified service is deferred until the criteria for income recognition are met (see note 15).

MARYHILL AND POSSILPARK CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2017

1. Accounting Policies (continued)

(e) Expenditure recognition

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis. All expenses including support costs and governance costs are allocated or apportioned to the applicable expenditure headings. For more information on this attribution refer to note (g) below.

- Expenditure on charitable activities includes those costs incurred by the charity in the delivery of its activities and services for its beneficiaries and other activities undertaken to further the purposes of the charity and their associated support costs;

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

(f) Donated services and facilities

Donated professional services and donated facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), the contribution by volunteers is not recognised but refer to the trustees' annual report for more information about their contribution.

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

(g) Allocation of support and governance costs

Support costs have been allocated between governance costs and other support costs. Governance costs comprise all costs involving the public accountability of the charity and its compliance with regulation and good practice. These costs include costs related to statutory audit and legal fees together with an apportionment of overhead and support costs.

Governance costs and support costs relating to charitable activities have been apportioned based on the number of individual grant awards made in recognition that the administrative costs of awarding, monitoring and assessing research grants, salary support grants and postgraduate scholarships are broadly equivalent. The allocation of support and governance costs is analysed in note 8.

(h) Tangible fixed assets and depreciation

All assets costing more than £5,000 are capitalised and valued at historical cost. Depreciation is charged as follows:

	Basis
Leasehold improvements	20% Straight Line
Fixtures and equipment	25% Straight Line

MARYHILL AND POSSILPARK CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2017

1. Accounting Policies (continued)

(i) Debtors

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

(j) Cash at bank and in hand

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

(k) Creditors and provisions

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

(l) Pensions

The Charity operates a defined contribution pension scheme. Contributions payable for the year are charged in the Statement of Financial Activities.

(m) Contingent liabilities

A contingent liability is identified and disclosed for those grants resulting from:

- a possible obligation which will only be confirmed by the occurrence of one or more uncertain future events not wholly within the trustees' control; or
- a present obligation following a grant offer where settlement is either not considered probable; or
- the amount has not been communicated in the grant offer and that amount cannot be estimated reliably.

(n) Operating leases

Rentals paid under operating leases are charged to the statement of financial activities. The obligation to pay future rentals on operating leases is shown at note 19.

(o) Financial instruments

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

(p) Taxation

The company is a charitable company within the meaning of Paragraph 1 Schedule 6 of the Finance Act 2010. Accordingly, the company is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 of Part 11 of the Corporation Tax Act 2010 and section 256 of the Taxation of Chargeable Gains Act 1992 to the extent that such income or gains are applied for charitable purposes only.

MARYHILL AND POSSILPARK CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2017

2. Legal status of the Charity

The charity is a company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £1.

3. Related party transactions and trustees' expenses and remuneration

Helen Fallowell, was a trustee and also the bureau manager until 4 October 2016 and received a salary of £43,659 (2016: £41,282) for the role of manager. No payment was received for the role of Trustee.

Sarah Erskine became the Chief Officer on 5 October 2016 and a Trustee on the same day and received a salary of £32,350.

No expenses were reimbursed to trustees (2016: None).

During the year under review 10 trustees (2016: 8) waived travel expenses totalling £137 (2016: £92).

No Trustee or other person related to the charity had any personal interest in any contract or transaction entered into by the charity during the year (2016 - Nil).

4. Income from donations and legacies

	2017 £	2016 £
Grants	355,633	366,691
Donations	540	-
	<u>356,173</u>	<u>366,691</u>

5. Income from charitable activities

	2017 £	2016 £
Advice Services	275,971	314,146
	<u>275,971</u>	<u>314,146</u>

6. Expenditure on charitable activities

	Direct Costs £	Support Costs £	2017 £	2016 £
Advice Services	605,522	6,596	612,118	688,753
	<u>605,522</u>	<u>6,596</u>	<u>612,118</u>	<u>688,753</u>

MARYHILL AND POSSILPARK CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2017

7. Analysis of expenditure on charitable activities – Advice Services

	2017	2016
	£	£
Staff costs	489,284	485,172
Subcontractors	218	61,742
Property costs (including insurance & repairs)	36,279	59,075
Depreciation	5,409	1,807
Travel & subsistence	6,393	11,226
Legal	16,257	12,887
Stationery, admin costs & other sundries	36,285	37,470
Professional fees	10,858	10,261
Accountancy fees	4,539	3,671
Governance costs (note 8)	6,596	5,442
	<u>612,118</u>	<u>688,753</u>

8. Allocation of governance and support costs

The breakdown of support costs and how these were allocated between governance and other support costs is shown in the table below:

Governance costs:	2017	2016
	£	£
Auditor's remuneration	6,596	5,442
	<u>6,596</u>	<u>5,442</u>

Allocation of governance costs:	2017	2016
	£	£
Advice Services	6,596	5,442
Total allocated	<u>6,596</u>	<u>5,442</u>

9. Analysis of staff costs and remuneration of key management personnel

	2017	2016
	£	£
Salaries and wages	424,348	428,356
Social security costs	35,368	36,179
Pension costs	5,891	5,390
Total staff costs	<u>465,607</u>	<u>469,925</u>

No employees had employee benefits in excess of £60,000 (2016: Nil).

During the year under review the charity's key management personnel received employee benefits totalling £60,560 (2016: £152,768). Further details on the charity's key management personnel can be found in the report of Trustees.

MARYHILL AND POSSILPARK CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2017

9. Analysis of staff costs and remuneration of key management personnel (continued)

Included within staff costs are redundancy payments made to two employees totalling £18,678
At the year end the outstanding balance in respect of these payments was £nil (2016: £nil).

	2017 No.	2016 No.
The average weekly number of persons, by headcount, employed by the charity during the year was:	18	18

10. Net income/(expenditure) for the year

	2017 £	2016 £
This is stated after charging:		
Depreciation	5,409	1,807
Auditor's remuneration:		
Audit fees	6,596	5,442

11. Government Grants

	2017 £	2016 £
Glasgow City Council – Integrated Grant Fund	354,676	366,691
Glasgow City Council - Interpretation	-	500
Scottish Legal Aid Board	35,994	62,124
	<u>390,670</u>	<u>429,315</u>

There are no unfulfilled conditions and contingencies attaching to the grants or any indications of other forms of government assistance.

12. Tangible Fixed Assets

	Improvements to Property £	Fixtures & Fittings £	Computer Equipment £	Total £
Cost or valuation				
At 1 April 2016	127,675	43,311	16,342	187,328
Additions	-	-	11,310	11,310
Disposals	-	-	-	-
At 31 March 2017	<u>127,675</u>	<u>43,311</u>	<u>27,652</u>	<u>198,638</u>
Depreciation				
At 1 April 2016	127,675	43,311	8,240	179,226
Charge for the year	-	-	5,409	5,409
Eliminated on disposals	-	-	-	-
At 31 March 2017	<u>127,675</u>	<u>43,111</u>	<u>13,649</u>	<u>184,635</u>
Net book value				
At 31 March 2017	<u>-</u>	<u>-</u>	<u>14,003</u>	<u>14,003</u>
At 31 March 2016	<u>-</u>	<u>-</u>	<u>8,102</u>	<u>8,102</u>

MARYHILL AND POSSILPARK CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2017

13. Debtors

	2017	2016
	£	£
Trade debtors	-	3,151
Other debtors	5,461	2,400
Prepayments	8,141	10,294
	<u>13,602</u>	<u>15,845</u>

14. Creditors: amounts falling due within one year

	2017	2016
	£	£
Trade creditors	5,737	11,983
Other creditors and accruals	27,687	15,948
Deferred income (Note 15)	-	17,674
Taxation and social security costs	9,774	16,680
	<u>43,198</u>	<u>62,285</u>

15. Deferred income

	2017	2016
	£	£
Balance as at 1 April 2016	17,674	36,732
Amount released to income earned from charitable activities	(17,674)	(36,732)
Amount deferred in year	-	17,674
Balance as at 31 March 2017	<u>-</u>	<u>17,674</u>

At 31 March 2016 deferred income comprised 2016/17 grants received in advance

16. Analysis of charitable funds

Year end 31 March 2017

Analysis of Fund movements	Balance b/fwd	Income	Expenditure	Transfers	Fund c/fwd
	£	£	£	£	£
Unrestricted funds					
Essential repairs and renovation to premises	25,000	-	-	-	25,000
Fixed assets				14,003	14,003
Total designated funds	<u>25,000</u>	<u>-</u>	<u>-</u>	<u>14,003</u>	<u>39,003</u>
General funds	182,107	418,822	(405,272)	(14,363)	181,294
Total unrestricted funds	<u>207,107</u>	<u>418,822</u>	<u>(405,272)</u>	<u>(360)</u>	<u>220,297</u>
Restricted funds					
Financial inclusion outreach project	1,139	25,378	(26,517)	-	-
Lay representation	-	11,341	(11,341)	-	-
ADG	1,540	-	(1,900)	360	-
Scottish legal aid board	-	80,603	(71,088)	-	9,515
Equality fund	-	96,000	(96,000)	-	-
Total restricted funds	<u>2,679</u>	<u>213,322</u>	<u>(206,846)</u>	<u>360</u>	<u>9,515</u>
TOTAL FUNDS	<u>209,786</u>	<u>632,144</u>	<u>(612,118)</u>	<u>-</u>	<u>229,812</u>

MARYHILL AND POSSILPARK CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2017

16. Analysis of charitable funds (continued)

Year end 31 March 2016

Analysis of Fund movements	Balance b/fwd £	Income £	Expenditure £	Transfers £	Fund c/fwd £
Unrestricted funds					
Essential repairs and renovation to premises	25,000	-	-	-	25,000
Fundraiser salary	70,200			(70,200)	-
Total designated funds	95,200	-	-	(70,200)	25,000
General funds	116,607	428,673	433,373	70,200	182,107
Total unrestricted funds	211,807	428,673	433,373	-	207,107
Restricted funds					
Financial inclusion outreach project	1,140	35,209	35,210	-	1,139
Lay representation	-	56,991	56,991	-	-
ADG	1,900	-	360	-	1,540
Scottish legal aid board	2,855	62,124	64,979	-	-
Equality fund	2,855	77,840	77,840	-	-
Support & connect	-	20,000	20,000	-	-
Total restricted funds	5,895	252,164	255,380	-	2,679
TOTAL FUNDS	217,702	680,837	688,753	-	209,786

16. Analysis of charitable funds (continued)

- a) The unrestricted funds are available to be spent for any of the purposes of the charity.

The Trustees have created the following designated funds:

Essential repairs and renovation of premises – represents funds set aside for the refurbishment of the charity's premises.

- b) Restricted funds comprise:

Financial inclusion outreach project funds were specifically granted during the year to enable the bureau to deliver financial inclusion and capability to groups and individuals in relation to budgeting, becoming aware of bank accounts and how to operate the same along with general money/debt advice. The project went live in 2009.

Lay representation is a fund to train and support lay representatives in mortgage arrears cases.

ADG funds were specifically granted to cover the costs of the work of the local area development group.

Scottish Legal Aid Board project is a partnership between the Maryhill and Possilpark Citizens Advice Bureau, and six GP practices in Possilpark, who have significant experience of working with local low income families, or expectant families, with children under eight, including lone parents, kinship carers and families with children with a disability. It will test, in one of the most deprived areas in Scotland, the effectiveness of an intensive neighbourhood approach to reducing income and health

MARYHILL AND POSSILPARK CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2017

inequalities by improving the financial skills and knowledge of low income families thus preventing them getting into unsustainable debt; supporting such families when they

have fallen into unsustainable debt; maximising the income of families; putting families in touch with other sources of support for example employability advice and developing peer support where local people will be trained and supported to help families with the above.

Equality Fund is a project to work across all Equalities Stream to promote volunteering and advice giving.

17. Net assets over funds

As at 31 March 2017

	Unrestricted Funds £	Restricted Funds £	Total 2017 £
Fixed assets	14,003	-	14,003
Debtors	13,602	-	13,602
Cash at bank and in hand	235,890	9,515	245,405
Creditors < 1 year	(43,198)	-	(43,198)
	<u>220,297</u>	<u>9,515</u>	<u>229,812</u>

As at 31 March 2016

	Unrestricted Funds £	Restricted Funds £	Total 2016 £
Fixed assets	8,102	-	8,102
Debtors	15,845	-	15,845
Cash at bank and in hand	245,445	2,679	248,124
Creditors < 1 year	(62,285)	-	(62,285)
	<u>207,107</u>	<u>2,679</u>	<u>209,786</u>

18. Reconciliation of net (expenditure) to net cash flow from operating activities

	2017 £	2016 £
Net expenditure for the year (as per the Statement of Financial Activities)	20,026	(7,916)
Adjustments for:		
Depreciation charges	5,409	1,807
(Increase) in debtors	2,243	(2,133)
(Decrease) in creditors	(19,087)	(7,193)
Net cash used in operating activities	<u>8,591</u>	<u>(15,435)</u>

MARYHILL AND POSSILPARK CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2017

19. Operating lease commitments

At the reporting end date the charity had outstanding commitment for future minimum lease payments under a non-cancellable operating leases, which fall due as follows;

	2017 Property & Room Rental £	2016 Property & Room Rental £
Under 1 year	16,418	16,418
	<u>16,418</u>	<u>16,418</u>

20. Analysis of cash and cash equivalents

	2017 £	2016 £
Cash at bank and in hand	245,405	248,124
Total cash and cash equivalents	<u>245,405</u>	<u>248,124</u>