

**SELBY DISTRICT CITIZENS ADVICE BUREAU
(A Company Limited by Guarantee)**

**REGISTERED CHARITY NUMBER 1135812
COMPANY REGISTRATION NUMBER 07206760**

**DIRECTORS' REPORT AND ACCOUNTS
FOR THE YEAR ENDED
31 MARCH 2014**

**SELBY DISTRICT CITIZENS ADVICE BUREAU
(A Company Limited by Guarantee)
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**SELBY DISTRICT CITIZENS ADVICE BUREAU
(A Company Limited by Guarantee)
DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2014**

The trustees who are also the directors of the charity for the purposes of the Companies Act, present their annual report and unaudited accounts of the company for the year ended 31 March 2014. The financial statements comply with current statutory requirements and the Statement of Recommended Practice – “Accounting and Reporting by Charities” issued in March 2005.

The reference and administrative information page forms part of this report.

Reference and Administrative Information:-

The Directors' submit their Annual Report and Accounts for the year ended 31 March 2014.

The Company was incorporated on 29 March 2010 and was registered as a Charity from 5 May 2010.

Charity Number: 1135812

Company Number: 07206760

Registered Office: Rear 4, Park Street, Selby, North Yorks, YO8 4PW

Directors: The Directors who are also Trustees who served the Company during the period were as follows:-

| | |
|-----------------|---------------------------|
| Jon Stanton | |
| Glenda Needham | |
| Neal Porter | |
| Chris Pearson | |
| Josephine Brown | |
| Diane Martin | |
| Robert Pringle | |
| Paul Britton | Resigned 1 September 2013 |
| John Mountain | Appointed 13 June 2013 |
| | Resigned 11 November 2013 |
| Emanuela Sani | Appointed 13 June 2013 |
| | Resigned 1 December 2013 |

Independent Examiner: J. W. Machin FCA
JWPCreers LLP
SELBY & YORK

Bankers: HSBC Bank plc
Market Place
SELBY
North Yorkshire

Honorary Solicitor: Neal Porter
Crombie Wilkinson
Solicitors
Park Street
SELBY

SELBY DISTRICT CITIZENS ADVICE BUREAU
(A Company Limited by Guarantee)
DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2014

Structure, Governance and Management

The Directors notified to the Registrar of Companies are also the Trustees of the Charity, and are referred to as such in the report.

Selby District Citizens Advice Bureau is an independent charitable organisation established in 1941 to meet the needs of the local community by providing advice and assistance on a wide variety of subjects. It is governed by a Board of Trustees who undertake their tasks in accordance with the Memorandum & Articles of Association following incorporation during 2010. These provide for a minimum of 4 and a maximum of 12 Trustees. Where there is a requirement for new Trustees, these would be identified and appointed by the remaining Trustees. At present there are 10 Trustees who meet every 3 months as a full Board with sub-committees supported by 3 sub-committees for Finance & Staffing (quarterly meetings), Business Planning (quarterly meetings) and Service Delivery (twice yearly meetings). The Trustee Board are responsible for the strategic direction and policies of the charity. There is also 1 representative of the volunteer staff and 1 of the paid staff and the secretary to the board is the Bureau Manager. The volunteer staff and paid staff representatives and the bureau manager have no voting rights at the Trustee Board meetings. At the discretion of the Trustees, representatives of other organisations may be invited to Board Meetings as observers with no voting rights.

Any new trustee is interviewed by two representatives of the Trustee Board before acceptance and following acceptance meets with the Bureau Manager to receive their induction file. This includes information and guidance on awareness of a Trustee's responsibilities, the governing document, administrative procedures, the history and philosophical approach of the charity, previous year's annual reports and accounts and information about their responsibilities as a charity trustee. The existing Trustees have held office for various periods from under 1 year to over 10 years.

The Trustees annually review the risks that the charity faces. To date these have mainly related to obtaining sufficient grants and donations in order for the charity to continue its work and meet outgoing commitments.

The Charity which is a Company Limited by Guarantee is governed by its Memorandum and Articles of Association dated 29 March 2010.

Objectives, Activities & Public Benefit

The aims and principles of the Citizens Advice Bureau service are:

- To provide the advice people need for the problems they face
- To improve the policies and practices that affect people's lives

The Citizens Advice Bureau provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination.

The trustees confirm that they have referred to the guidance contained in the Charity Commissions general guidance on public benefit when reviewing the charity's aims and objectives and in planning future activities and setting the grant making policy for the period.

**SELBY DISTRICT CITIZENS ADVICE BUREAU
(A Company Limited by Guarantee)
DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2014**

Achievements and performance of the Charity

Look at what we achieved in 2013-14

Despite losing more than 50% of our funding at the end of April 2014 we continued to provide help and support for clients via our Gateway Assessment and Generalist Advice service. We have also delivered Outreach advice services in Eggborough and Sherburn although we had to close the Eggborough service due to low usage and lack of volunteer time.

We helped our partner bureaux in North Yorkshire and York cover the Adviceline telephone service improving access for many clients to our advice service. We have consistently improved our targets for this work and have, until recently when additional resources were made available, out-performed neighbouring bureaux in outputs for this telephone work.

We secured Advice Service Transition Fund funding to help us set up and deliver a new Selby Advice Network across Selby District and recruited a new team to deliver this Project over two years.

The Project also allowed us to

- offer partner agencies a welfare benefits consultancy line to help develop their skills and also enable them to offer ongoing support for their service users rather than refer them to the bureau for additional help and support
- offer specialist welfare benefits advice to our own bureau clients which brought in considerable sums of money to the local economy
- develop a new Financial Capability Project which is delivering financial capability training direct to clients but also upskilling frontline support workers with other organisations and providing them with tools and resources to develop this work with their own service users
- recruit and train volunteers to help support delivery of financial capability work in-house and develop volunteers within partner organisations who can continue this work beyond the end of the Project
- delivered financial capability training for
 - bureau clients
 - schools (4 courses)
 - with the Probation Service
 - a local Children's Centre
 - client groups of a local organisation who support people with mental health issues
- train generalist adviser volunteers to deliver specialist welfare benefits advice pilot a benefits advice sessions at a local care home
- deliver Welfare Benefits training courses to partner agency frontline staff
- pilot social policy training with partner agencies – by working together we can ensure better results for our clients
- develop a sustainable over-arching website which will provide a single point search for organisations and members of the public who are seeking advice and information around a range of issues throughout the District.
- offered evidence direct to 4 Select Committees of Parliament around proposed and new benefits.
- worked closely with the local Foodbank and prepared information leaflets for them to distribute with the parcels.

**SELBY DISTRICT CITIZENS ADVICE BUREAU
(A Company Limited by Guarantee)
DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2014**

As part of our ongoing Social Policy work we have presented a regular advice column in our local press and collected evidence to contribute to several Social Policy reports including:

- Evidence around the Local Assistance Fund
- Payday loans
- Digital by Default – Central government's proposals that all benefits will be dealt with online
- GP charges for provision of medical evidence
- Introduction of Employment Tribunal fees

Volunteers:

We have continued to develop roles for our Volunteers and, in addition to our Gateway Assessors and Generalist Advisers now have:

- 6 trained receptionists (including one who acts as mentor to new volunteers)
- 1 dedicated Social Policy volunteer who also keeps our Twitter and Facebook accounts active
- 1 Volunteer carrying out recruitment and supervision for new Gateway Assessors including observed quality checks
- 2 Volunteer Advice Session Supervisors (who are also generalist advisers)
- 2 "floating" volunteers who cover sessions and can switch between Gateway Assessor (either telephone or face-to-face), Generalist Adviser (either telephone or face-to-face) or Information Assistant depending on demand
- 2 Charity Work volunteers who make applications for clients who are in emergency need of funding for equipment, DRO fees, funeral expenses etc
- 3 Financial Capability Volunteers: one of whom works 1-1 with clients and 2 who support delivery of training for either clients or frontline workers from other voluntary and statutory sector organisations. Courses are also being delivered in secondary schools.
- 3 specialist welfare benefit volunteers who are supervised for one session by a paid Specialist benefit adviser and work towards casework
- 2 specialist debt volunteers who are registered DRO intermediaries and also offer support for clients with bankruptcies
- 1 volunteer who undertakes client satisfaction surveys each week by phone

We fully recognise that our volunteers are the backbone of our service but developing volunteers relies heavily on the expertise of paid staff and their willingness to give time to develop volunteers in this way. Developing volunteers in this way is extremely worthwhile but also time-consuming and a constant process if we are to avoid having to withdraw certain services when volunteers leave or if they need time off for childcare during school holidays etc.

With an annual turnover of volunteers of between 40-50% the recruitment and training of volunteers must be a continuous process and each bureau needs the paid resources in place to deliver the necessary training and support for trainees.

Citizens Advice estimates that it costs between £2000- £3000 to get a volunteer fully trained to Generalist Adviser level.

Our training programme for volunteers helps many people go on to find paid employment – our Gateway Assessor training is equivalent of NVQ Level 2 and our Generalist Adviser Training is equivalent to NVQ Level 3.

During 2013-14, 7 of our Volunteers left for paid employment, 3 retired, 1 moved out of the area and 1 left for family reasons. 4 of the volunteers who left had more than 30 years' experience between them which was a major blow for our resources.

SELBY DISTRICT CITIZENS ADVICE BUREAU
(A Company Limited by Guarantee)
DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2014

We are extremely grateful to all our volunteers for the time which they give us and the wonderful service they provide for our clients. Each year we calculate the amount of extra money we would need if we had to run the service entirely with paid staff (economic value of volunteers) and the total for 2013-14 was £191,227.00.

Service Delivery and Funding

During 2013-14 we changed our electronic case recording system. All volunteers and staff needed to be trained to use the new system which meant that we had to reduce our availability for client appointments for 2-3 months.

As mentioned above we also lost almost 50% of our total funding which inevitably affected our service delivery for the year. For five months of the year we were operating on just our core funding which greatly affected our ability to recruit and train new volunteers to join the team. In November we received the ASTF funding mentioned above but whilst this was extremely useful for the bureau, only 25% of that funding could be used for front-line service delivery. The remainder allows us to look at capacity building across the advice sector for future years which will help us work smarter and more cooperatively.

The funding we lost related to two parts of our service: Recruitment and training/Outreach advice and our Legal Aid Contract where we delivered debt and welfare benefits advice in Selby and York. The recruitment/outreach funding was via the Big Lottery Reaching Communities fund and had already been renewed on 2 occasions. We applied for continuation funding but were not successful. This meant that we had to close most of our Outreach services although we have retained the one in Sherburn-in-Elmet thanks to an increased grant from their Parish Council. Our Legal Aid Contract was not renewed in line with government changes whereby all social welfare contracts finished.

During 2013-14 we also had to make several long term members of staff redundant.

Having lost 2 substantial funding streams it is inevitable that our service delivery will have reduced compared to 2012-13. In fact the problems we helped clients with reduced by 40% and our client numbers by 44% so we managed to alleviate some of the losses by working differently with clients who were able to help themselves once we had given them the tools. This meant that our limited face-to-face appointments could be targeted towards the more vulnerable in our community.

As ever we are indebted to our staff and volunteers for their continued hard work and good humour often in difficult circumstances – many offered us additional hours throughout this difficult year to ensure that as many clients as possible received the help they needed.

A big thank you to you all.

**SELBY DISTRICT CITIZENS ADVICE BUREAU
(A Company Limited by Guarantee)
DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2014**

The main enquiry areas were as follows:

| Enquiry type | TOTAL |
|--------------|-------|
| Benefits | 2,363 |
| Debt | 2,095 |
| Employment | 968 |
| Housing | 512 |

2,303 clients with 7,499 problems were helped by Selby CAB during the year.

Top issues within benefits were:

| | |
|-------------------------------|-----|
| Employment Support Allowance: | 580 |
| Working & Child Tax Credits | 282 |
| Housing Benefit | 257 |
| JSA | 186 |
| PIP | 166 |

Top issues within debt were:

| | |
|-------------------------------------|-----|
| Credit, store and charge card debts | 228 |
| Council tax arrears | 221 |
| Unsecured personal loan debts | 220 |
| Debt relief order | 160 |
| Mortgage and secured loan arrears | 134 |

Top issues within housing were:

| | |
|-------------------------|----|
| Threatened homelessness | 57 |
| Actual homelessness | 23 |

Thanks for our funders

We wish to formally record our thanks to all our funders listed below:

- North Yorkshire County Council
- Selby District Council
- Selby Town Council
- Sherburn-in-Elmet Parish Council
- Big Lottery Fund Reaching Communities Fund (for two months)
- LSC (for two months)
- Big Lottery Fund (Advice Services Transition Fund) (for five months)
- and many Parish Councils.

Without our funders' support the charity would not be able to continue to provide the service to our communities and we are extremely grateful for their continued support particularly in what are difficult times especially for local government.

SELBY DISTRICT CITIZENS ADVICE BUREAU
(A Company Limited by Guarantee)
DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2014

Financial Review:

Trustees have continued to monitor expenditure throughout the year and made adjustments wherever possible to match expenditure to income. However, with the loss of two large Projects during the year, Reaching Communities and the Legal Services Commission Contract, it became apparent that some posts would become redundant during the year. Continuation funding was sought from the Lottery for the Reaching Communities Project but despite getting through the first stage this was not achieved which meant the loss of our Outreach Service but more importantly the resources to continue to recruit and train volunteers to deliver our generalist service.

The Legal Services Commission Contract was withdrawn following national changes to legal aid when all social welfare contracts ceased. This meant a loss of specialist welfare benefit advice and debt advice not just within Selby but also in York where we delivered those services. Additional funding will need to be sought to replace these two vital services.

Both these Contracts ceased at the end of May 2013 and affected staff were made redundant. The payment of these redundancy costs (from the Big Lottery Reaching Communities Project and the LSC Contract) meant that some funds ended the year in a deficit situation because the redundancy costs were not covered by the funding from these Projects. These costs were therefore covered from the bureau's general reserves which had been built up to cover these predicted costs over several years. The redundancy costs totalled approximately £21,500.

A core funding budget came into effect from 1st June and services were contracted to allow for these lost resources. Following a successful bid to the Advice Services Transition Fund during mid-2013 additional funding was received for a 2 year Project to develop more coordinated working within the voluntary sector across Selby District and to develop training around new welfare benefits for the sector and also to cascade financial capability training amongst frontline workers within other organisations and their clients. It was a condition of the funding that no more than 25% of the grant could be used for frontline services so Trustees took the decision to use that 25% to deliver specialist welfare benefit services for clients and a benefits consultancy line to support other frontline workers with this work. This Project made a contribution to central running costs commensurate with its delivery.

Reserves

Trustees are in process of drawing up a Reserves policy but in the interim certain reserves have been designated to cover the cost of redundancies, premises costs, IT provision and two months running costs. The trustees will continue to implement a full cost recovery assessment on new funding opportunities prior to agreeing a formal application in the future.

As at the end of March 2014 the free reserves of the bureau are approximately £10,000.

Outcomes:

Our new recording system allows us to record financial and other outcomes for clients more easily. We are improving how we record outcomes but are aware that not all volunteers do record these mainly due to time constraints because the next client is waiting.

For the cases where an outcome was recorded during 2013-14 the total value of benefits gained was £233,870 which is new money coming into and being spent in our local community.

**SELBY DISTRICT CITIZENS ADVICE BUREAU
(A Company Limited by Guarantee)
DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2014**

Statement of Internal Control**Scope of responsibility**

The Trustee Board and Strategic Manager have joint responsibility for maintaining a sound system of internal control that supports the achievement of the bureau's policies, aims and objectives, whilst safeguarding the funds and assets for which the Board is responsible.

The purpose of the system of internal control

The system of internal control is designed to manage risk to a reasonable level rather than to eliminate the risk of failure to achieve policies, aims and objectives; it can therefore only provide reasonable and not absolute assurance of effectiveness. The system of internal control is based on an ongoing process designed to identify and prioritise the risks to the achievement of the bureau's policies, aims and objectives, to evaluate the likelihood of those risks being realised and the impact should they be realised, and to manage them efficiently, effectively and economically. The system of internal control has been in place in the bureau for the year ended 31 March 2014 and up to the date of approval of the annual report and accounts, and accords with Treasury guidance.

Risks are identified and evaluated in the following ways:

Regular review by the Trustee Board and its sub-committees: Business Planning, Finance & Staffing and Service Delivery.

Citizens Advice also carry out an annual risk assessment for all bureaux.

Quarterly reviews are performed by each risk owner in order to assess the likelihood and impact, relevance of risks, current strategies applied and the strength of the strategies.

A balanced budget is set each year and actual performance is checked and reported against the budget at quarterly meetings for review by the Finance & Staffing sub-committee and the full Trustee Board.

The bureau has a balanced approach to 'risk taking' and adopts an active approach to the mitigation of risk. The most significant risk is that of the threat to continued core funding given the uncertainty of local government funding beyond 2015 coupled with a general risk around insufficient revenue for our core functions. The funding situation for the bureau has been risky for many years and for this reason the Trustees seek to diversify the funding base whenever possible.

Information assurance

Trustees will work within the recommended framework of Citizens Advice to ensure the confidentiality, integrity and availability of all our sensitive data assets is maintained to a level which is consistent with the requirements of our clients and our funding/strategic partners. A programme of work to achieve an appropriate level of compliance to the Cabinet Office's Security Policy Framework and to industry best practice, as defined by the ISO 27000 series of standards, will be put in place. An information assurance strategy will be put in place and Trustees will manage risk by focusing on strategic objectives and the risks associated with successfully meeting these objectives.

**SELBY DISTRICT CITIZENS ADVICE BUREAU
(A Company Limited by Guarantee)
DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2014**

What are we planning to do next:

- Diversify and increase the funding base to make us stronger for the future.
- Attract funding to support recruitment and training for volunteers
- Attract funding to cover our Advice Session Supervisor hours
- Develop further Financial literacy work
- Pursue funding for paid debt advice to deliver appointments for clients and provide helpline for other agencies
- Upgrade our telephone system
- Improve our website to give a better service for clients
- Offer e-mail advice to provide a better service for rural clients
- Develop evening sessions
- Extend our Gateway and Information Assistant services and cascade these to Network partners where appropriate
- Extend our fundraising activities to raise our profile as the charity for the community
- Pro-actively work with other CABx in York and North Yorkshire to develop current and new shared services and identify cost-savings
- Work with Selby Advice Network organisations to develop a 5 year Strategic Plan for the sector
- Investigate shared services and funding bids with Advice Network members

Small Company Provisions

This Report has been prepared in accordance with the special provisions for Small Companies under Part 15 of the Companies Act 2006, relating to small companies and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008).

Approved by the Trustees on 11 September 2014 and signed on its behalf by:

Jonathan Stanton – Director

**SELBY DISTRICT CITIZENS ADVICE BUREAU
(A Company Limited by Guarantee)
STATEMENT OF TRUSTEES' RESPONSIBILITIES**

The trustees (who are also directors of Selby District Citizens Advice Bureau for the purposes of company law) are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (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 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 judgements 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 operation.

The trustees are responsible for keeping adequate 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. 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.

**INDEPENDENT EXAMINER'S REPORT TO THE DIRECTORS OF
SELBY DISTRICT CITIZENS ADVICE BUREAU
(A Company Limited by Guarantee)
FOR THE YEAR ENDED 31 MARCH 2014**

I report on the accounts of the charity for the year ended 31 March 2014 which comprise Statement of Financial Activities, the Balance Sheet and related notes.

Respective Responsibilities of Trustees and Examiner

The charity's trustees (who are also the directors of the Company for the purposes of Company Law) are responsible for preparation of the accounts. The charity's trustees consider that an audit is not required for this period under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act,
- follow the procedures laid down in the general directions given by the Charity Commission under section 145(5)(b) of the 2011 Act, and
- to state whether particular matters have come to my attention.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the general directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

Independent Examiner's Statement

In the course of my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in, any material respect the requirements:
 - to keep accounting records in accordance with section 386 of the Companies Act 2006; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of Section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice, Accounting and Reporting by Charities;have not been met: or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

SELBY DISTRICT CITIZENS ADVICE BUREAU
(A Company Limited by Guarantee)
STATEMENT OF FINANCIAL ACTIVITIES
(INCORPORATING AN INCOME & EXPENDITURE ACCOUNT)

FOR THE YEAR ENDED 31 MARCH 2014

| | Note | Restricted Funds | Unrestricted Funds | Total Funds 2014 | Total Funds 2013 |
|--|------|----------------------|-----------------------|------------------------|------------------------|
| INCOMING RESOURCES | | | | | |
| Incoming resources from generated funds | | | | | |
| - Voluntary income | 2 | - | 1,178 | 1,178 | 1,129 |
| - Activities for generating funds | 2 | - | 90 | 90 | 140 |
| - Investment Income | 2 | - | 38 | 38 | 57 |
| Incoming Resources for Charitable Activities | 2 | 87,710 | 109,044 | 196,754 | 282,161 |
| Other Incoming Resources | 2 | - | <u>368</u> | <u>368</u> | <u>145</u> |
| TOTAL INCOMING RESOURCES | | <u>87,710</u> | <u>110,718</u> | <u>198,428</u> | <u>283,632</u> |
| RESOURCES EXPENDED | | | | | |
| Charitable activities | 3 | 90,824 | 107,394 | 198,218 | 247,654 |
| Governance Costs | 3 | <u>474</u> | <u>876</u> | <u>1,350</u> | <u>1,080</u> |
| Total Resources Expended | | <u>91,298</u> | <u>108,270</u> | <u>199,568</u> | <u>248,734</u> |
| NET INCOME/(EXPENDITURE) IN THE YEAR BEFORE TRANSFERS | | | | | |
| | | (3,588) | 2,448 | (1,140) | 34,898 |
| Transfers between Funds | | <u>9,649</u> | <u>(9,649)</u> | - | - |
| NET INCOME/(EXPENDITURE) IN THE YEAR | | 6,061 | (7,201) | (1,140) | 34,898 |
| Balances brought forward | | <u>20,320</u> | <u>52,176</u> | <u>72,496</u> | <u>37,598</u> |
| Balances carried forward | | <u>26,381</u> | <u>44,975</u> | <u>71,356</u> | <u>72,496</u> |

SELBY DISTRICT CITIZENS ADVICE BUREAU
(A Company Limited by Guarantee)
Company No. 07206760
BALANCE SHEET AS AT 31 MARCH 2014

| | Note | 2014 £ | 2013 £ |
|---|------|---------------|---------------|
| TANGIBLE FIXED ASSETS | 8 | 5,929 | 7,182 |
| CURRENT ASSETS | | | |
| Cash at Bank and In Hand | | 63,119 | 80,523 |
| Debtors and prepayments | 9 | <u>4,558</u> | <u>7,151</u> |
| | | 67,677 | 87,674 |
| LIABILITIES | | | |
| Amounts Falling due within one year | | | |
| Creditors and Accruals | 10 | <u>2,250</u> | <u>22,360</u> |
| | | 2,250 | 22,360 |
| Net Current Assets/(Liabilities) | | <u>65,427</u> | <u>65,314</u> |
| Net Assets | | <u>71,356</u> | <u>72,496</u> |
| Represented By: | | | |
| FUNDS | | | |
| Restricted | 13 | 26,381 | 20,320 |
| Unrestricted | 13 | <u>44,975</u> | <u>52,176</u> |
| | | <u>71,356</u> | <u>72,496</u> |

The Directors are satisfied that the Company is entitled to exemption from the provisions of the Companies Act 2006 (The Act) relating to the audit of the financial statements for the period by virtue of Section 477, and that no member or members have requested an audit pursuant to Section 476 of the Act.

The Directors acknowledge their responsibilities for:

- (i) ensuring that the Company keeps proper accounting records which comply with Section 386 of the Act, and
- (ii) preparing financial statements which give a true and fair view of the state of affairs of the Company as at the end of the financial period and of its surplus or deficiency for the financial period in accordance with the requirements of Sections 394 and 395, and which otherwise comply with the requirements of the Act relating to financial statements, so far as applicable to the Company.

These financial statements have been prepared in accordance with the special provisions for Small Companies under Part 15 of the Companies Act 2006 and with the Financial Reporting Standard for Smaller Entities (effective April 2008).

**SELBY DISTRICT CITIZENS ADVICE BUREAU
(A Company Limited by Guarantee)
BALANCE SHEET AS AT 31 MARCH 2014 (Continued)**

These financial statements were approved by the Directors on 11 September 2014 and are signed on their behalf by:

J. Stanton – Director

The notes on pages 15 to 21 form part of these Accounts

SELBY DISTRICT CITIZENS ADVICE BUREAU
(A Company Limited by Guarantee)
NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2014

1. Accounting Policies

Accounting Convention

These Accounts have been prepared under the historical cost convention and in accordance with the Statement of Recommended Practice in Accounting by Charities (SORP 2005) issued March 2005 and the Financial Reporting Standard for Smaller Entities (effective April 2008).

Incoming Resources

All incoming resources are included in the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Resources Expended

Expenditure is included on an accruals basis. Costs of generating funds comprises those costs associated with the purchase of items for re-sale.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs include those costs associated with the statutory requirements of the charity.

Apportionment of general costs incurred is allocated on a monthly basis against restricted funds. This allocation is based on the staff and volunteer hours incurred monthly and therefore changeable.

Tangible Fixed Assets and Depreciation

Tangible Fixed Assets costing more than £1,000 are capitalised at cost. Depreciation is calculated to write off the cost of Fixed Assets over their estimated useful lives.

| | |
|------------------------------|--------------------------------|
| Computer Equipment | - over 3 years straight line |
| Office Fixtures and Fittings | - over 4 years straight line |
| Leasehold Property | - over remaining term of lease |

Fund Accounting

Unrestricted Funds are Funds which are available for use at the discretion of the Directors in furtherance of the general objectives of the charity.

Restricted Funds are funds which can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor.

SELBY DISTRICT CITIZENS ADVICE BUREAU
(A Company Limited by Guarantee)
NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2014 (continued)

2. **Incoming Resources**

| | Restricted Funds | Unrestricted Funds | Total Funds 2014 | Total Funds 2013 |
|---|---------------------|-----------------------|------------------------|------------------------|
| | £ | £ | £ | £ |
| Voluntary Income: | | | | |
| Donations | - | 1,178 | 1,178 | 1,129 |
| | <u>-</u> | <u>1,178</u> | <u>1,178</u> | <u>1,129</u> |
| Activities for Generating Funds: | | | | |
| Fundraising | <u>-</u> | <u>90</u> | <u>90</u> | <u>140</u> |
| Investment Income: | | | | |
| Bank Interest | <u>-</u> | <u>38</u> | <u>38</u> | <u>57</u> |
| Incoming Resources for Charitable Activities | | | | |
| Advice Service Fund | - | - | - | 44,187 |
| Parish Councils | - | 1,250 | 1,250 | 3,615 |
| NYCC (General Advice) | - | 34,315 | 34,315 | 31,292 |
| NYCC (Children's Services) | - | - | - | 4,300 |
| Selby District Council | - | 36,866 | 36,866 | 35,862 |
| SDAIN Grant | 73,483 | - | 73,483 | - |
| Legal Service Commission | - | 25,713 | 25,713 | 56,215 |
| Big Lottery Fund Grant | - | - | - | 93,915 |
| Volunteers Pathways Grant | 14,227 | - | 14,227 | - |
| Selby Town Council | - | 9,711 | 9,711 | 9,000 |
| Citizens Advice | - | - | - | 430 |
| Contribution to Advice North Yorkshire | - | - | - | 955 |
| DRO Grant | - | 139 | 139 | 165 |
| Santander | - | - | - | 2,225 |
| NHAS Mortgage Rescue Project | - | 600 | 600 | - |
| Big Energy Savings Grant | - | 450 | 450 | - |
| | <u>87,710</u> | <u>109,044</u> | <u>196,754</u> | <u>282,161</u> |
| Other Incoming Resources | | | | |
| Gift Aid | - | 343 | 343 | 145 |
| Medical fee refund | - | 25 | 25 | - |
| | <u>-</u> | <u>368</u> | <u>368</u> | <u>145</u> |
| Total Incoming Resources | <u>87,710</u> | <u>110,718</u> | <u>198,428</u> | <u>283,632</u> |

SELBY DISTRICT CITIZENS ADVICE BUREAU
(A Company Limited by Guarantee)
NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2014 (continued)

3. Resources Expended

| | Restricted Funds | Unrestricted Funds | Total Funds 2014 | Total Funds 2013 |
|--|---------------------|-----------------------|------------------------|------------------------|
| | £ | £ | £ | £ |
| Charitable Activities | | | | |
| Salaries | 75,459 | 55,392 | 130,851 | 175,706 |
| Travel Expenses | 2,882 | 6,817 | 9,699 | 10,627 |
| Training Expenses | 322 | 798 | 1,120 | 4,533 |
| Rent | 2,719 | 16,020 | 18,739 | 15,094 |
| Room Hire | 332 | 1,957 | 2,289 | 3,988 |
| Insurance | 557 | 1,593 | 2,150 | 2,315 |
| Water Rates | 66 | 389 | 455 | 274 |
| Light & Heat | 865 | 5,099 | 5,964 | 5,301 |
| Telephone | 1,500 | 3,853 | 5,353 | 4,840 |
| Payroll Services | 178 | 458 | 636 | 500 |
| Printing, Stationery and Copier Expenses | 1,109 | 2,846 | 3,955 | 4,044 |
| Books | 833 | 1,684 | 2,517 | 1,344 |
| Professional Subscriptions | 696 | 1,788 | 2,484 | 2,233 |
| Bank, Charges and Interest | 105 | 117 | 222 | 125 |
| Refreshments | 118 | 294 | 412 | 488 |
| Sundries | 459 | 814 | 1,273 | 1,850 |
| Cleaning, Repairs & Maintenance | 427 | 2,515 | 2,942 | 2,522 |
| Depreciation | 351 | 903 | 1,254 | 2,063 |
| Unrecoverable VAT | 448 | 493 | 941 | 1,814 |
| Equipment Maintenance & Renewals | 890 | 2,284 | 3,174 | 6,659 |
| Photocopier Lease | 207 | 533 | 740 | 808 |
| Recruitment Expenses | 301 | 747 | 1,048 | 526 |
| | <u>90,824</u> | <u>107,394</u> | <u>198,218</u> | <u>247,654</u> |
| Governance Costs | | | | |
| Independent Examiners Fees | 474 | 876 | 1,350 | 1,080 |
| | <u>474</u> | <u>876</u> | <u>1,350</u> | <u>1,080</u> |
| Total Outgoing Resources | <u>91,298</u> | <u>108,270</u> | <u>199,568</u> | <u>248,734</u> |

SELBY DISTRICT CITIZENS ADVICE BUREAU
(A Company Limited by Guarantee)
NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2014 (continued)

4. Directors' and Trustees' Remuneration

No Director nor any person connected with them received any remuneration for services rendered.

No expenses were reimbursed to directors in respect of expenses incurred (2013 £Nil)

5. Staff Costs & Emoluments

Total Staff costs comprise:

| | 2014 | 2013 |
|-------------------------------|----------------|----------------|
| | £ | £ |
| Gross Salaries | 124,194 | 164,611 |
| Employer's National Insurance | <u>6,657</u> | <u>11,095</u> |
| | <u>130,851</u> | <u>175,706</u> |
| Average number of employees | <u>8</u> | <u>12</u> |

No employee received remuneration in excess of £60,000.

6. Resources Expended Include

| | 2014 | 2013 |
|---------------------------|--------------|--------------|
| | £ | £ |
| Independent Examiners Fee | <u>1,350</u> | <u>1,080</u> |
| Depreciation | <u>1,254</u> | <u>2,063</u> |

7. Company Limited By Guarantee

The company is limited by guarantee, having no share capital. Each member is liable to contribute a sum not exceeding £1 in the event of the company being wound up while they are members or within one year thereafter.

SELBY DISTRICT CITIZENS ADVICE BUREAU
(A Company Limited by Guarantee)
NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2014 (continued)

8. Tangible Fixed Assets

| | Leasehold Improvements | Computer Equipment | Office Fixtures and Fittings | Total |
|-------------------------|---------------------------|-----------------------|---------------------------------|---------------|
| At 1 April 2013 | 15,872 | 45,024 | 15,008 | 75,904 |
| Additions | - | - | - | - |
| Disposals | <u>-</u> | <u>-</u> | <u>-</u> | <u>-</u> |
| At 31 March 2014 | <u>15,872</u> | <u>45,024</u> | <u>15,008</u> | <u>75,904</u> |
| Depreciation | | | | |
| At 1 April 2013 | 9,523 | 44,191 | 15,008 | 68,722 |
| Charge for Year | 420 | 833 | - | 1,253 |
| Eliminated on Disposals | - | - | - | - |
| | <u>-</u> | <u>-</u> | <u>-</u> | <u>-</u> |
| A 31 March 2014 | <u>9,943</u> | <u>45,024</u> | <u>15,008</u> | <u>69,975</u> |
| Net Book Value | | | | |
| 31 March 2014 | <u>5,929</u> | <u>-</u> | <u>-</u> | <u>5,929</u> |
| 31 March 2013 | <u>6,349</u> | <u>833</u> | <u>-</u> | <u>7,182</u> |

9. Debtors

| | 2014 | 2013 |
|------------------------------|--------------|--------------|
| | £ | £ |
| Prepayments & Accrued Income | 4,558 | 5,398 |
| VAT Refundable | - | 1,753 |
| | <u>-</u> | <u>-</u> |
| | <u>4,558</u> | <u>7,151</u> |

10. Creditors

| | 2014 | 2013 |
|----------------------------|--------------|---------------|
| | £ | £ |
| PAYE/NIC due | - | 3,091 |
| LSC Overdraft | - | 2,692 |
| Accruals & Deferred income | 2,250 | 16,577 |
| | <u>-</u> | <u>-</u> |
| | <u>2,250</u> | <u>22,360</u> |

SELBY DISTRICT CITIZENS ADVICE BUREAU
(A Company Limited by Guarantee)
NOTES TO THE ACCOUNTS FOR THE YEAR 31 MARCH 2014 (continued)

11. Leasing Commitments

The charity classifies the lease of the photocopier as an operating lease. The title to the equipment remains with the lessor until the lease is paid. Rental charges are charged on a straight line basis over the term of the lease. The Charity had the following obligations under a lease agreement at 31 March 2014.

| Within 1 Year | Within 2 to 5 Years |
|---------------|---------------------|
| £ | £ |
| <u>640</u> | <u>1,280</u> |

12. Movement of Funds

| | Balance 01.04.13 | Incoming | Outgoing | Transfers | Balance 31.03.2014 |
|------------------------|---------------------|----------------|----------------|--------------|-----------------------|
| | £ | £ | £ | £ | £ |
| Big Lottery Fund Grant | 18,463 | - | 28,112 | (9,649) | - |
| Selby United Charities | 763 | - | 243 | - | 520 |
| Fund Raising | 1,094 | - | 1,094 | - | - |
| Volunteer Pathways | - | 14,227 | 13,066 | - | 1,161 |
| SDAIN | - | 73,483 | 48,783 | - | 24,700 |
| | <u>20,320</u> | <u>87,710</u> | <u>91,298</u> | <u>-</u> | <u>26,381</u> |
| Unrestricted Funds | <u>52,176</u> | <u>110,718</u> | <u>108,270</u> | <u>9,649</u> | <u>44,975</u> |
| | <u>72,496</u> | <u>198,428</u> | <u>199,568</u> | <u>=</u> | <u>71,356</u> |

Big Lottery Fund Grant

A Fund relating to a reaching communities grant to extend the Bureau's services into the community.

Selby United Charities

A Grant to fund medical reports for non LSC clients

Fund Raising

A separate pot of money raised to spend on agreed specific expenditure.

Volunteer Pathways

This was funding from Citizens Advice Bureaux Grants for a six month project to investigate and report on how we develop volunteers in a variety of roles within the bureau. The report will outline the learning routes for each of the various pathways and the true resource costs which bureau have to find in order to complete this work.

SELBY DISTRICT CITIZENS ADVICE BUREAU
(A Company Limited by Guarantee)
NOTES TO THE ACCOUNTS FOR THE YEAR 31 MARCH 2014 (continued)

SDAIN

This was new central government funding made available via the Big Lottery to allow advice agencies to improve their networking and communication across the Third Sector. All project receiving funding must meet both of the following two outcomes:

- Advice organisations collaborate effectively with each other, and other agencies, to improve service outcomes for customers AND
- Local advice services are resilient and well-equipped to meet future needs, with more modern and enterprising business models and more diverse sources of funding.

The funding is limited to 2 years and commenced on 1st November 2013.

Transfers

The transfer between unrestricted and restricted funds was to cover the shortfall in the Big Lottery Fund due to redundancy costs incurred not covered by this fund.

13. Analysis of Net Assets Between Funds

| | Restricted Funds | Unrestricted Funds | Total Funds 2014 | Total Funds 2013 |
|---------------------|-----------------------------|-------------------------------|---------------------------------|---------------------------------|
| | £ | £ | £ | £ |
| Fixed Assets | - | 5,929 | 5,929 | 7,182 |
| Current Assets | 26,381 | 41,296 | 67,677 | 87,674 |
| Current Liabilities | <u>-</u> | <u>(2,250)</u> | <u>(2,250)</u> | <u>(22,360)</u> |
| | <u>26,381</u> | <u>44,975</u> | <u>71,356</u> | <u>72,496</u> |