

**citizens
advice**

**South
Derbyshire**

Annual Report 2015/16

**Whoever you are,
whatever the problem**

Our Vision

To be the organisation of choice for those seeking advice in South Derbyshire

Our Mission Statement

South Derbyshire Citizens Advice Bureau is a registered charity, established in 2000 with the aim to promote any charitable purpose for the benefit of South Derbyshire, by encouraging empowerment, the promotion and preservation of health and the relief of poverty, sickness and distress.

We have been able to achieve this by providing free, independent, confidential, and impartial advice to anybody living in South Derbyshire. We provide advice around a wide range of topics, which include specialist debt and money advice, financial literacy (budgeting), welfare benefits and employment advice in addition to general advice on a number of topic areas such as welfare benefits, housing and relationship breakdown.

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Chair's Report

The third sector is being asked to take on more services previously provided by public services whilst, at the same time, adjusting to the removal of many grants and funds. Most public services are expecting to have their budgets cut and Citizens Advice South Derbyshire is working hard with colleagues in our catchment areas as well as other Citizens Advice that border our District to ensure that services for those that need help in our community will be maintained as long as possible. Where we can we will take on services and, when required, will advocate on behalf of the most vulnerable to raise their issues in the relevant environments.

One such issue is that of Digital Exclusion and on Friday 4th November our brand new extension to our building hosted our 'Bridging the Digital Divide' event where I was delighted so many partner organisations came out to support our call to action on tackling the barriers that both we as providers and clients that we serve face.

As a charity we continue to maintain a robust and viable organisation with many types of advice sessions, activities and resources provided by our dedicated staff and volunteers who remain committed to changing the lives of people in South Derbyshire. Our range of activities make a huge difference to those that access our organisation for help, their carers and their families. Two major successes for us this year have been the extension to our offices, giving us the option to deliver even more services and our work to establish more preventative services alongside our advice such as The Living with a Long Term Condition Programme.



Jonathan Lloyd
Chair of Trustees

Our senior leadership team, led by our Chief Executive, David Symcox, have had to wrestle with difficult decisions but have still found the energy and the time to work with the Board to develop a strategy that will take us forward, ensure we remain fit for purpose and continue to reflect the values we uphold: to be a free, confidential, impartial and independent organisation that ensures great communication, ownership, respect and effective working practises for those that seek our help through the provision of services and as advocates for their rights.

Like last year, I struggle to find words that will adequately reflect my gratitude for all the hard work and compassion provided by our staff and volunteers. Once again I would like to take this opportunity on behalf of the Board to express our thanks to all those who contribute to the work of the charity. Without you we would not be as dynamic, flexible and responsive as we have been over the past year and you, collectively and individually, ensure we maintain our values as we provide the services required to enhance the lives of all who need us. Thank you.

I would also like to express, on behalf of Board and all at Citizens Advice South Derbyshire our thanks to individuals and organisations who continue to support us in various ways such as through individual donations, funding, inviting us to join groups, working parties and committees; engaging Citizens Advice South Derbyshire in policy making, educational provision, local planning in the health and social care sector, and the positive engagement with our local authority. Everything you do that supports Citizens Advice South Derbyshire directly or indirectly impacts on the aspirations and needs of people in our area. Please continue to engage with us.

Chief Executive's Report

The year began as we made preparations to extend our building at our main offices in Church Gresley. The aim: to set the foundations to meet the growing need for our services, help more people and be more influential. The year ended with the building work complete giving us five new advice rooms, open plan reception as well as a large meeting and training room, all of which will allow our organisations to change the lives of even more people that access our organisation for help.

And change lives we do which was recognised by our Charity being awarded Charity of the Year 2015, a well-deserved public recognition of the hard work of volunteers and staff across the network as well as the incredible impact we have on the lives of people not only in South Derbyshire but entire country.

In 2015/16 Citizens Advice South Derbyshire helped 4001 people find a way forward, supporting them with 12,003 issues. 3500 of those people were helped through the high quality advice provided by our advice teams either face to face, over the phone or by email. In addition, over 500 people were supported through our excellent community teams providing more preventative services than we ever have before such as Energy awareness, IT tuition, budgeting and other educational services to help our clients develop vital skills.



David Symcox
Chief Executive

I'm delighted that Citizens Advice South Derbyshire was able to help even more people this year, but this would not have been possible without the dedicated support of our staff, volunteers and trustees. I am astounded daily by their commitment and enthusiasm to help people find a way forward. Without their support Citizens Advice South Derbyshire would not exist.

Our funding is under real pressure and, despite the challenging financial environment, we have been able to increase grant funding to our organisation by almost 43% which is not only secured for this year but over multiple years. Though real dangers exist for our organisation and those that we serve. As financial pressures become greater the risk of our own services or those of partners we rely on diminishing is ever present. It is however through the continued successful services that we deliver and openness to change that will ensure we are able to steer through those challenges to come.

Citizens Advice changes people's lives for the better. As the country, county and South Derbyshire face an uncertain future, we have a significant role to play to support people through the social, political and economic challenges ahead. As a service we will continue to help people access our service sooner and prevent issues manifesting. This will ensure we are able to help more people, be more influential and continue to be the very best at what we do.

Telephone and Face to Face Drop in Advice

What We Do

Supported by South Derbyshire District Council our telephone and drop in service provides advice every single working day to every single person that accesses our organisation and aims to provide three distinct stages:

- Provision of instant access to information
- Determining the next step(s) that needs to be taken by our clients
- Enabling the next step(s) to be taken

Our teams primary purpose is to ensure that those with lesser need(s) can be dealt with quickly and efficiently and those with greater need(s) can receive the level and depth of help required, again quickly and efficiently.

Key Achievements

- We provided telephone support to 2999 people
- Provided face to face support to 1002 people



Volunteer Generalist Advice Service

What We Do

We have a dedicated team of 5 Volunteer Generalist Advisers, 2 trainee Volunteer Generalist Advisers and 1 Supervisors who provide advice to our clients on a Monday, Tuesday and Thursday each week. The type of advice can vary from benefit, debt, employment, housing, relationship to consumer as well as a whole host of other less common queries. The advice is delivered at our offices in Church Gresley either over the phone or face to face.

Key Achievements

- * We helped clients deal with 2980 issues
- * 1490 issues were benefit related
- * 688 issues were debt related (35%)

GP Advisory Service

What We Do

Funded by Derbyshire County Council Public Health the team delivers weekly face to face advice sessions for all nine GP practices located throughout South Derbyshire. Project sites: Melbourne, Heartwood, Swadlincote (Darklands Road), Gresleydale, Overseal, Woodville, Wellbrook, Willington and Newhall.

Key Achievements

- * We provided support to 760 clients
- * 2736 issues were dealt with on behalf of clients.

Debt Advice Project

What We Do

Funded by the Money Advice Service we have dedicated Caseworkers who provide debt advice by maximising income and seeking out long term options to clear a client's debt in full for example bankruptcy and debt relief.

Key Achievements

- We had 184 unique debt client cases
- Rescheduled £2.2m in debt
- Enabled £5598,205 worth of debt to be written off
- Clients had an average of £18,900 worth of debt

Children Centre Advice Project

What We Do

Supported by Derbyshire County Council Children and Younger Adults we provide weekly advice sessions for every Children Centre in South Derbyshire, specifically to help children and families. The main three areas of advice comprise of benefits, housing and debt.

Key Achievements

- Provided advice to 528 clients
- Re-scheduled £566,000 worth of debt
- Enabled £1023,032 worth of debt to be written off

Specialist Employment Project

What We Do

We provide employment advice which is funded by Derbyshire County Council to support clients around issues such as unfair dismissal, redundancy payments, reinstatement and unlawful deduction of wages.

Key Achievements

- Provided Generalist Employment advice to 336 clients
- Provided ongoing casework to 268 clients
- Secured £162,500 in compensation.



DIG-IT

What We Do

Supported by The National Lottery Reaching Communities Scheme DIG-IT is an inclusive project which teaches people the vital digital skills that they need to access many current and future services. This can be accessed in a group setting or one to one basis.

Key Achievements

- Training delivered to 234 individuals in various aspects of digital training and support
- Partnerships established with a number of organisations, including Jobcentre Plus, Derbyshire Libraries, Oakland Village
- 10 volunteers recruited and trained, fulfilling a number of roles within the project, including tutor support, home visiting, admin and event support

DIG-IT+

What We Do

We provide advice with practical online skills and money saving on a one to one basis. These are usually issues that require a little more digital guidance such as maximising income, providing an online financial health check, Online applications, energy comparisons, price comparisons, social housing bidding and using government services

Key Achievements

- Provided advice to 322 people
- On average each client is £148 better off after visiting the programme

Energy Advice Project

What We Do

We have employed an Energy Champion to lead on the promotion and delivery of energy advice in South Derbyshire in addition to providing training to frontline workers from our organisation and partners to provide help and support on becoming more energy efficient, maximising their income and getting the best value for money for their fuel supplies.

Key Achievements

- Delivered 13 group sessions providing energy advice and efficiency to 109 people
- Delivered 121 energy advice and efficiency to 97 people
- Provided energy training to over 35 frontline workers



Living with a Long Term Condition Programme

What We Do

We aim to help improve the lives of people living with long term health conditions through this service.

The Living with a Long Term Condition Programme (LWLTC) is a six week self-management course for anyone in Derbyshire who has one or more long-term health conditions such as asthma, arthritis, Multiple Sclerosis (MS), depression, fatigue, chronic pain or any other condition. The course is also available and proven to be beneficial for carers. The course is designed to help people cope with their health condition help them to gain greater confidence in their ability to control symptoms and find new ways to reduce the effects the condition has on their life.

What our self our-management sessions can offer

People with long-term health conditions face many similar issues such as fatigue, pain, frustration, stress and depression. The course looks at how to manage these whilst working alongside their healthcare providers. By participating in the course people will:

- Learn new skills to manage their health condition better
- Feel confident and more in control of their life
- Develop confidence in the daily management of their specific condition
- Meet others and share similar experiences
- Learn about developing more effective relationships with health professionals

Foston Prison

What We Do

We provide practical advice to prisoners in order to help secure a structured release. The main area of advice is housing though can extend to issues such as debt and relationship advice.

Key Achievements

- Provided advice to 125 prisoners

Toyota

What We Do

Working with the human resources team at Toyota we provide practical support to employees in need of advice with regards to benefits, relationship, debt and housing.

Key Achievements

- Developed a key model of support that has been proven to work which we are now able to offer other major employers within South Derbyshire.

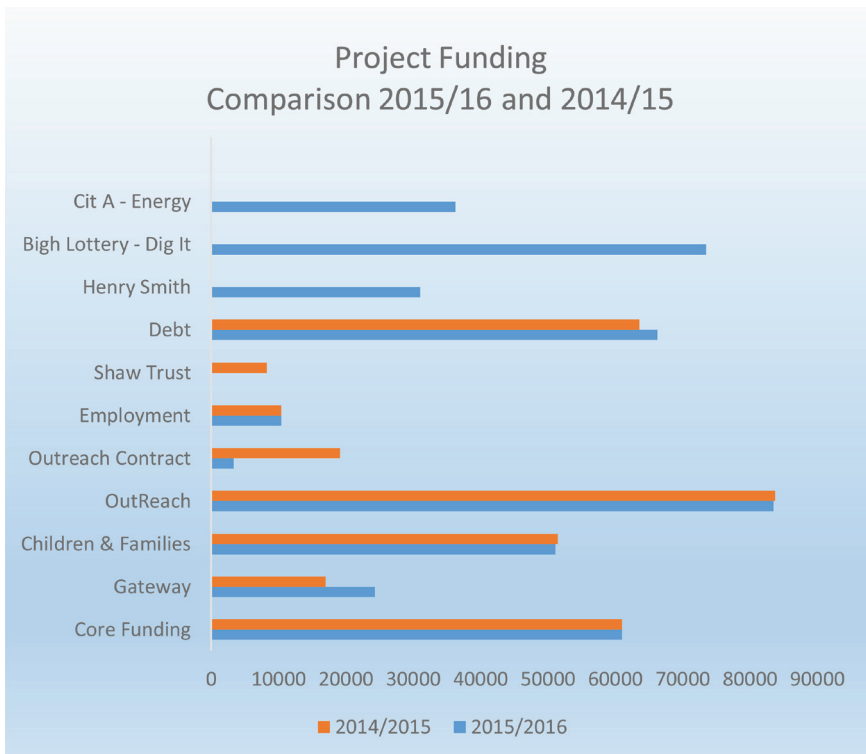
Treasurer's Report

In summary, our total income is £488,002 which was higher than the previous year of £314,755.

As can be shown from the comparison graph below that we have kept our heads and with careful management and handling of our funds. Even though we have continued to maintain a good level of stability, I believe that we should remain cautious of our current position in today's climate of ever changing funding.

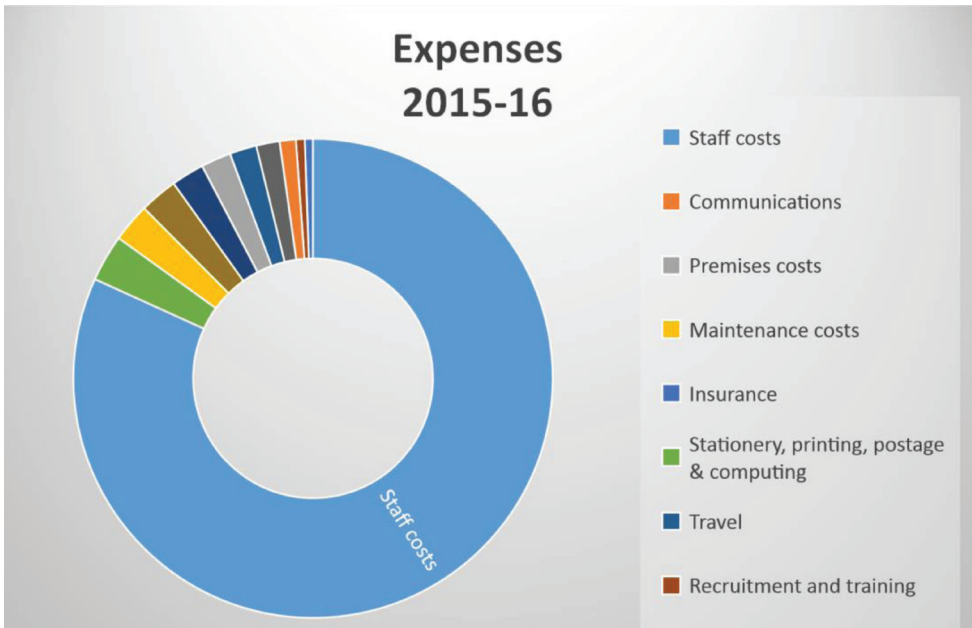
The financial support of the various funding bodies is greatly appreciated as this allows our organisation to offer a high level of services within the district over and above the core generalist advice service.

As can be seen we have started new projects, Money Advice, Energy and DIG-IT that join our continued projects.



Running Costs

Our expenditure for this year being £417,000, an increase in Expenditure for this year of over £100,000 from last year with the major outlay for the year being the Salary Expenditure, which makes up approximately 82% of our spending. The remaining costs being our Infrastructure (Building Cost, Insurance etc.) at 6%, and our Operational (Affiliation Fees, Postage, Telephones and Training) at 12%.



We continue to maintain our reserves for Building Repairs and Redundancy so ensuring a sound basis for any unfortunate events.

AUDITED ACCOUNTS

Members are encouraged to examine the audited accounts as published in the annual report where a detailed breakdown of the accounts is set out outlining the Bureau's Income and Expenditure followed by the Balance Sheet of Assets, Liabilities and Reserves.

People

Trustees

Jonathan Lloyd
Elizabeth Morrow
David Shepherd
Chris Smith
Barbara Gillman
Jim Hewlett
Graeme Royall
Kim Coe
Mike Firbank
Toby Mansfield
Geoff Woolley
Scott Hall

Staff

David Symcox
Sarah Brown
Ashley Canner
Kay Leith
Andy Hopkins

Christine Evans
Wendy Stretton
Jag Gill
Karen Ziglam
Jane Swindall
Glyn Bird
Dennis E liker
Sue Freeman
Jane Girling- Budd
Steve Walster
Sakshi Limbu
Emily Clarke
Katarina Jayne
Jane Bickley
Tory Smith
Tracey Waldron

Volunteers

Aden Hallam
Alison Brewin
Alistair Darrington
Amanda Shakespeare

Amy Kelly
Andrea Gwynne
Anthony Witten
Barbara Gillman
Ben Lacey
Charles Sainty
Cheryl Garratt
Chris Titley
Christine Newborough
Christopher Mason
Derek Walster
Emma Hayes
Evelyn Tyrer
Gerry Redfern
Gillian Oldershaw
Graham Free
Ian Basford
Jacqueline Dite
Jane Moore
Jane Pedley Burns
Joanne Khalil
John Cater
John Cornall
John Nancarrow



Jonathan Webb
Judith Mason
Karen Lund
Kay Stanley
Keith Bryan
Kelly Rushton
Kevin Draycott
Leah Brookes
Leonie Martin
Linda Monk
Louise Curtis
Mark Laud
Martin Stevenson
Mick Crossley
Mike Firbank
Pat Hutchinson
Paul Allard
Ray Dickinson
Russell Davis
Sakshi Limbu
Sally Walker
Sam Weston
Sean Bliss
Sue Line

Terry May
Tiffany Rushton
Victoria Gabriel
Wendy Box
Yvonne Wheelicker

Previous Members of the Organisation

Andrea Parker
Ben Lacey
Chris Lycett
Claire Smith
Hugh Rodger
Heather Redpath
Jean Kitchener
Lisa Spencer
Patricia Carruthers
Robert Chapman

Robert Gould
Sharon Grundy
Stefan Bauer
Stella Harvey
Susan Staines
Suzette McNair
Steve Kitchener
Tammy Rushton
Raj Nagra
Eastre Leedham
Alison Barnes

citizens
advice

South
Derbyshire



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Twitter:

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LOTTERY FUNDED



TOYOTA



South
Derbyshire
District Council



MoneySavingExpert.com



Santander

DERBYSHIRE
County Council
improving life for local people



Clydesdale Bank



Yorkshire Bank



the Money
Advice Service

Registered Company number
05311627

South Derbyshire Citizens Advice Bureau
(a company Limited By Guarantee)

REPORT AND FINANCIAL STATEMENTS

For The Year Ended 31 March 2016

**South Derbyshire Citizens Advice Bureau
Report and accounts
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South Derbyshire Citizens Advice Bureau
Registered Company number: 05311627
Report of the Directors and Trustees
for the year ended 31 March 2016

Introduction

The Trustees (who are also the directors of the charity for the purposes of Companies Act) present their report and the audited financial statements for the year ended 31 March 2016.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum & Articles of Association and Accounting & Reporting by Charities: Statement of Recommended Practice (SORP), applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

The board of trustees are satisfied with the performance of the charity during the year and the position at 31 March 2016 and consider that the charity is in a strong position to continue its activities during the coming year, and that the charity's assets are adequate to fulfil its obligations.

Reference and Administrative Details

Charity Number: 1107830
Company Number: 5311627
Registered Office & Principal Office: 114 Church Street, Church Gresley, Swadlincote, Derbyshire DE11 9NR

Directors and Trustees

The following are the charity's trustees in office on the date of approval of this report, or who have served as a trustee at any time during the reporting period.

All the directors of the company are also trustees of the charity, and their responsibilities include all the responsibilities of directors under the Companies Acts and of trustees under the Charities Act.

Elected at the annual general meeting

Mr Jonathan Lloyd (Chair)
Councillor David Shepherd (Vice Chair)
Mrs Elizabeth Morrow (Treasurer)
Mr Graeme Royall
Mr Geoff Woolley
Mr Scott Hall
Mr Christopher Smith
Mr Malcolm Wright ACMA resigned 01/12/2015
Mrs Barbara Gillman appointed 02/12/2015

Nominated by member organisations

Councillor James Hewlett South Derbyshire District Council
Mrs Kim Coe South Derbyshire District Council appointed 02/12/2015

Co-opted by the trustee board

Rev. Michael Firbank

All members of the Trustee Board are members of the company and guarantee to contribute £1 in the event of it being wound up.

The Trustees have no beneficial interest in the company and are not remunerated.

One Member of the Trustee Board did some volunteer work in the bureau. They received no payment for services provided, but were reimbursed for legitimate out-of-pocket travel expenses in their role as volunteer, totalling £137 for the year (2015: £222). All expense reimbursements were independently checked & authorised by the Treasurer.

Senior management team

Mr David Symcox,
Chief Executive Officer & Company Secretary
Mrs Sarah Brown
Operational Manager

Bankers:

Unity Trust Bank,
Nine Brindley Place, Birmingham B1 2HB

Reporting Accountants and Auditors:

Harben Barker Limited,
Chartered Accountants and Registered Auditors
112 High Street, Coleshill, Warwickshire B46 3BL

South Derbyshire Citizens Advice Bureau
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for the year ended 31 March 2016

Structure, Governance and Management

Governing Document

The Charity was incorporated as a company limited by guarantee on 13th December 2004 (Company Number: 05311627). The full name of the charity is South Derbyshire Citizens Advice Bureau and it was registered with the Charity Commission on 27 January 2005 (Charity Number: 1107830). It is governed by its Memorandum and Articles of Association. It is sometimes referred to as Citizens Advice South Derbyshire or South Derbyshire CAB. The charity commenced operations on 1st April 2005 at which date the assets and liabilities of the unincorporated South Derbyshire Citizens Advice Bureau (Charity Number: 1079115) were acquired.

Organisational structure and the recruitment and appointment of Trustees

The Charity is governed through a Trustee Board. Trustees, who are also Directors of the Company, are elected from the local community and must either reside or work in South Derbyshire or the surrounding areas. The Trustee Board is responsible for setting the strategic direction of the organisation and the policy of the charity. The Trustees carry the ultimate responsibility for the conduct of South Derbyshire Citizens Advice Bureau and for ensuring that the charity satisfies its legal and contractual obligations.

The Articles of Association provide for a minimum of three and a maximum of fifteen Trustees, being either:

- a. Elected at the annual general meeting (there being no more than ten such elected trustees in total), or
- b. Nominated by member organisations, or
- c. Co-opted by the Trustee Board

Providing that, on appointment, the total number of co-opted & nominated Trustees does not exceed one third of the Trustee Board.

An Election Committee, made up of Trustees, the Company Secretary and chaired by the Chair is established to oversee the elections process for Board appointments.

All Trustees whether elected, nominated or co-opted must retire from office at the third annual general meeting following their election, but may be re-elected or re-appointed.

No other persons or bodies external to the charity are entitled to appoint persons to the Trustee Board. A separate process agreed by the Trustee Board is followed for the election of the Chair.

The Trustee Board meet as a minimum quarterly and has a number of working committees who report back to the full Trustee Board. The Trustee Board delegates the implementation of its decisions and the day-to-day operation of the organisation to senior management, supported by operational managers. The Trustee Board is independent from management. A register of members' interests is maintained at the registered office, and is available to the public.

The organisation is co-ordinated from its registered office/principal place of business at 114 Church Street, Church Gresley, Swadlincote, Derbyshire DE11 9NR.

Trustee Induction and training

Through a comprehensive induction to South Derbyshire Citizens Advice Bureau, which includes the provision of training courses and mentoring by established trustees, newly appointed Trustees are briefed on their legal obligations under charity and company law, the content of the Memorandum and Articles of Association, the committee and decision-making process, the business plan and recent financial performance of the charity. They also meet key employees and other trustees and are encouraged to attend appropriate external training events where these will facilitate the understanding of their role.

Related Parties

South Derbyshire Citizens Advice Bureau is a member of Citizens Advice, the national charity (Charity Number 279057) which sets out a framework for standards of advice and casework management as well as monitoring progress against these standards and supporting bureaux with an information system, training and other services. Operating policies are independently determined by the Trustee Board of South Derbyshire Citizens Advice Bureau in order to fulfil its charitable objects and comply with the national membership requirements.

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for the year ended 31 March 2016

The charity also co-operates and liaises with a number of other advisory services, local charities and social services departments on behalf of clients. Where one of the trustees holds the position of trustee/director of another charity they may be involved in discussions regarding that other charity, but not in the ultimate decision-making process.

Key risks and uncertainties

The senior management team and Trustees recognise that any key risks and uncertainties to which the charity is exposed need to be regularly reviewed and systems put in place to mitigate those risks. To that end the Bureau continually monitors and reviews the risk schedule and ensures action plans are in place to mitigate its key risks.

The principal risk identified by this process is the uncertainty of future funding, especially from traditional sources. The management and trustees continue to widen and diversify the elements of service, linked to its vision and mission statement, to serve more clients and thus access a wider diversity of funding sources. This has been combined with improvements in efficiency to mitigate the overall effect of a loss of specific funding. South Derbyshire CAB carries sufficient reserves to meet the obligations of the organisation should no future funding be secured and take steps to actively manage creditors to ensure there is a healthy cash flow in the bank.

Internal risks are minimised by the implementation of procedures for authorisation of all transactions and projects and to ensure consistent quality of delivery for all operational aspects of the charitable company. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

Another identified risk was that the premises were not large enough for an expansion in CAB services and was becoming overcrowded at key times. To mitigate this the organisation redeveloped the garage into an advice line room and at the year-end was in the process of extending the building to create a larger reception area, additional advice rooms, a meeting room and education centre.

Other identified risks are associated with the loss of, or inability to successfully recruit to, key roles. To mitigate this the organisation undertakes succession planning by ensuring skills are shared and roles are developed in the team. Training and further development is offered and encouraged where this can help develop the necessary skills.

Objectives and Activities

The charity's objects are to promote any charitable purpose for the benefit of the community in South Derbyshire and surrounding areas, by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress.

Aims, Objectives, Strategies and Activities for the Year

South Derbyshire Citizens Advice Bureau aims to provide free, confidential, impartial and independent advice and information for the benefit of the local community, to exercise a responsible influence on the development of social policies and services and to ensure individuals do not suffer through a lack of knowledge or an inability to express their needs effectively

South Derbyshire Citizens Advice Bureau aims to achieve its Charitable Objects by encouraging empowerment, the promotion and preservation of health and working towards the relief of poverty, sickness and distress. We are able to achieve this by offering free, confidential, impartial and independent advice to everyone living in South Derbyshire and by developing awareness of and access to our services. We provide advice around a wide range of topics, which include specialist debt, financial literacy, IT literacy, welfare benefits and employment advice.

In addition to the continuing provision of high quality advice services to the local community the primary objectives for the year were to extend access to first-tier advice, to develop awareness of the CAB service, and to expand the bureau's money advice capacity.

To obtain the necessary funding to provide the additional services, applications were made to various local and national providers of community finance. Appeals were included in the local press for volunteer advisers, induction and training being provided to the extent that necessary knowledge and skills were not pre-existing.

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The principal activity of South Derbyshire Citizens Advice Bureau remained the provision of free, confidential, independent and impartial advice, information and counsel for members of the public. This is provided through the main bureau service in Church Gresley. In addition to generalist advice the following specialist advisory services were provided:

- (i) Outreach advice service in primary care settings - to help address health inequalities by tackling poverty-related determinants of health
- (ii) Money Advice Service (MAS) casework - providing free quality and consistent debt management advice
- (iii) Children Centre OutReach Project - to help address issues facing families with the key focus being income maximisation.
- (iv) Debt Advice - to help households facing unmanageable debt
- (v) Specialist Employment Advice - to help and advise on employment related issues
- (vi) Dig-IT - providing digital skills and IT training, advice and support centred around the needs of the individual
- (vii) Money Management Advice - advise on maximising income, managing cashflow and budgeting
- (viii) Energy - to assist with issues relating to relief from fuel poverty and advising on energy & thermal efficiency measures

Advisory services were provided through face-to-face consultations, telephone advice lines and various outreach services at community and health centres throughout the district.

How our Activities deliver public benefit

The Board of Trustees have had due regard to the Charity Commission guidance on public benefit and have complied with the duty in section 4 of the Charities Act 2011.

CAB services are available to all individuals in South Derbyshire. The bureau aims to make services as accessible as possible to anyone needing social welfare information or advice and the development of the Gateway assessment system has enabled more people to access help from the CAB.

In 2015-16, 4.3% of the registered adult population of South Derbyshire received help from the CAB. The bureau develops new services based on an analysis of our client profile and community profile. This analysis is one of several factors which inform our development plan.

The average client of the bureau had a household income of below £1,000 per month

45% of our clients had a disability or long-term illness.

48% of our clients now live in rented accommodation

The bureau delivers specialist projects where a need is identified and funding can be secured for this. For example:

Community Development Project

Dig-IT: delivering digital skills and IT training, advice and support centred around the needs of the individual

Money Management: An experienced adviser helps people manage their money, maximise income and budget better, especially through digital means.

Energy: assisting with issues relating to relief from fuel poverty and advising on energy & thermal efficiency measures

Debt & Financial Awareness Project

Debt Project: a project to help households facing unmanageable debt. The bureau acts on their behalf to negotiate with creditors and agree a sustainable repayment strategy.

Outreach Projects

GP Advisory Service: a project designed to help address health inequalities by tackling poverty-related determinants of health. Clients using this service had advice needs related to illness or disability (such as welfare benefit enquiries or debt problems). We now have a presence in all GP surgeries in South Derbyshire.

Employee Advice Sessions at a Major Manufacturer in our region: An experienced Generalist Advisor visits a major company to deliver practical advice and support to employees.

Family Services Project

Children Centre Advice Service - Located in outreach sites at Children Centres we help to address issues facing families with the key focus being income maximisation.

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Employment Project

Employment Advice: We advise on employment issues, possibly redundancy, and also give advice and support with tribunal hearings, advise on how the client will be represented and we support clients through tribunal, compiling the necessary package of data.

The bureau also carries out training and development work where this is relevant to our core mission.

Achievements and Performance

In the year 2015/16 South Derbyshire Citizens Advice Bureau provided high quality advice services to the residents of South Derbyshire and were able to expand these services despite a difficult year of financial challenges resulting from economic circumstances beyond its control.

We have developed a reputation for delivering projects that are used as examples of excellent working across the county and nationally, demonstrated by the national awards won for the Children Centre & GP Advisory Service Projects in 2014.

In addition in June 2015 we were the only Bureau in the country delivering a beginners IT course & Digital education to clients in response to the Welfare Reform.

Our Debt service is amongst the five highest performing organisations in the country and has been singled out for further funding in part as a response to this.

Our Employment advice service is another achievement worthy of note. In the past year our generalist advice caseworkers, all of whom were trained by our Employment Specialist, have provided Employment Advice to 632 people and of these our Specialist Employment Advisor has provided casework to 152 people, who have been awarded £280,000.

We are continuing to work with partner agencies to develop and improve new services. Our telephone advice system continues to evolve, hence further increasing our capacity. The telephone service has improved our services efficiency by 45%.

The successful redevelopment of our Gateway and Generalist Advice service is a major achievement, as is the progress of the Community Development Project (Dig-IT, Money Management & Energy). All of which facilitate an improved service to our community and provide a stable foundation for the future.

South Derbyshire Citizens Advice Bureau registered a total of 32,011 contacts (2014/15: 27,750) with £3,123,000 debt written off (2014-15: £3,344,000) and benefit claims of £2,114,094 (2014/15: £2,517,100).

In addition, the extension of the charity's premises has been an area of concentration with planning permission being submitted in June 2015 and building commencing in the latter months of the financial year. Building completion was after the financial year end, in May 2016. Our building had become rather overcrowded at key times despite redeveloping the garage in 2013/14 into an advice line room and being a predominately outreach led advice service. The extension will ensure a new and bigger reception area, three additional advice rooms, a meeting room and education centre. Funding of £44,980 was received during the year, which is included in income. After the year end, on 19/04/2016 a secured loan of £20,000 was obtained from the Charity's bankers, repayable over 120 months at an interest rate of 3.5% above the lender's base rate, currently 0.5%. The term of the loan may be extended by mutual agreement.

Our success could not have been achieved without the hard work and dedication of our volunteers. The Trustees and the Senior Management Team recognise the tremendous contribution made by the charity's volunteers, without which the service could not operate.

Our Volunteers assist and support the Bureau in the administration Department, as Generalist Advisors, and Telephone Advisors and assisting in our new Community Development Project.

An audit carried out at the end of the Financial year identified that the bureau had 51 volunteers, whose input was more than 600 hours per week, which would equate to 17 full time employed staff.

Factors Affecting the Achievement of Objectives

The charity is only too well aware of the financial pressures experienced by its major funders, and in view of this continues to take active measures to seek additional sources of funding for its services.

South Derbyshire Citizens Advice Bureau
Registered Company number: 05311627
Report of the Directors and Trustees
for the year ended 31 March 2016

Financial Review

Income and expenditure	2016	2015
	£	£
Total income for the year from all sources was being from the following sources:	<u>488,002</u>	<u>325,000</u>
Grants, donations, gifts & voluntary income, receivable with restriction		
Capital grants to fund the property extension	44,980	-
Other amounts related to project restricted activities	<u>377,318</u>	<u>243,162</u>
	422,298	243,162
receivable without restriction	<u>64,250</u>	<u>81,624</u>
	486,548	324,786
Income from other trading activities	1,128	-
Income from investments	<u>326</u>	<u>214</u>
Total Income	<u>488,002</u>	<u>325,000</u>
Expenditure related to restricted projects	356,560	264,662
Expenditure related to unrestricted projects	<u>60,479</u>	<u>64,767</u>
Total expenditure for the year, excluding capital expenditure	<u>417,039</u>	<u>329,429</u>

Income increased by £163,002 (50%) whilst Expenditure increased by £87,610 (27%) over the same period.

Producing a Surplus/(deficit) for the financial year of	70,963	(4,429)
which includes capital funding received of	49,731	9,979
which helped fund capital expenditure of	57,216	11,209

All fixed assets are used for charitable purposes and enable staff and volunteers to provide an optimum service to the public. There are no fixed assets subject to funder imposed restrictions.

The surplus or deficit for the year can be summarised as follows

Surplus/(Deficit) in Restricted funds	restricted income to be utilised after the year end	19,400	(20,744)
Surplus/(Deficit) in Designated funds	as detailed below	52,991	(507)
Surplus/(Deficit) in General funds	as detailed below	(1,428)	16,822
		<u>70,963</u>	<u>(4,429)</u>

Financial Position - Total Reserves held

The overall reserves consist of the sum of the surplus for the year and the balance brought forward from the previous year.

	2016	2015
	£	£
As at 31 March 2016 total reserves were	310,531	239,568
of which restricted funds accounted for	<u>25,652</u>	<u>6,252</u>
with unrestricted funds held being	284,879	233,316
which includes designated funds of	<u>250,422</u>	<u>197,431</u>
which leaves an unrestricted General Fund of	<u>34,457</u>	<u>35,885</u>

Hence the General Fund decreased by £1,428 from £35,885 to £34,457 (See deficit above)

Transfers between funds are detailed in note 19 of the accounts.

Restricted Funds held in Reserves £25,652

The balance of restricted funds held of £25,652 is the restricted income received that had not been expended as at the end of the financial year and will be expended in the following year. This is due to the timing of expenditure as income is recognised when the charity has control of the funds. So when meeting terms or conditions are within the charity's control and there is sufficient evidence that they have been or will be met, then the income is recognised whether or not the expenditure has yet been incurred.

South Derbyshire Citizens Advice Bureau
Registered Company number: 05311627
Report of the Directors and Trustees
for the year ended 31 March 2016

Designated Funds held in Reserves £250,422

The Trustees have chosen to set aside a part of the unrestricted funds to be used for particular projects or commitments. By earmarking funds in this way, the trustees set up designated funds. These remain part of the unrestricted funds of the charity and the designation does not legally restrict the trustee's discretion in how to apply the unrestricted funds that they have earmarked.

(i) In 2009 the trustees created a designated fund reflecting the book value of the fixed assets paid out of resources which have been given specifically to provide the assets, where the use of the assets is unrestricted. The relevant fund is increased for additional expenditure on, or reduced for disposals of, fixed assets with no restricted use. It is increased by a reduction in the level of secured borrowings, or decreased for additional secured borrowings. It is being reduced over the useful economic life of the assets in line with the annual depreciation charge. Overall the balance increased by £49,381 in the year from £139,331 to £188,712.

(ii) In 2013 the trustees created a designated fund to provide for the contingency that property dilapidation or large emergency repairs to property or operational critical equipment would arise that could not be met within annual budgets. Due to the age of the property - it was built circa late 1800's, the trustees are of the opinion that it is prudent to set aside funds to cover work where delays could impact on the security, safety or value of the property, or severely disrupt the operation of the charity. The amount set aside is reviewed annually as part of the Trustees' Risk Management exercise. It was considered that the fund balance of £20,000 is appropriate and prudent and so there was no further transfer made from General Funds to this Designated Fund during the year.

(iii) In 2013 the trustees created a designated fund to cover staff redundancies, professional & other costs that would arise should the charity have to close, or to operate with a much lower level of activity with significantly fewer staff. Although the trustees expect the charity to continue it's activities for a very long time they feel it is prudent to ensure the charity is able to meet its financial commitments in the event of a winding up. The amount of this fund is reviewed annually to take into account any changes in circumstances, legislation and staff and as a result of this review this Designated Fund was increased from £38,100 to £41,710 by a transfer from General Funds.

	2016	2015
	£	£
Designated Fixed Asset Fund	188,712	139,331
Designated Building Dilapidation & Emergency Asset Repair Fund	20,000	20,000
Designated Staff Redundancy & Closure Contingency Fund	41,710	38,100
Total Designated Funds	<u>250,422</u>	<u>197,431</u>

General Fund held in Reserves £34,457 and the Reserves Policy

South Derbyshire Citizens Advice Bureau is required to ensure that free monies are available in each financial year to meet any reasonable foreseeable contingency. The bureau will maintain a projection of income for at least 2 years ahead and will ensure that this continues to be derived from as wide a variety of sources possible. The Trustee Board take all reasonable steps to minimise the impact that would occur from the cessation of one or more funding streams within this period and are mindful to structure the charity in a way to minimise the likelihood that this would present so serious a challenge to the future of the organisation that it could not be managed.

In reviewing the potential costs that could arise should a significant reduction in income be incurred, or to deal with variances in cash flow, the Trustees have determined that 'free' reserves, in addition to the 'Designated Funds', should be maintained equal to between 3 and 6 months normal operating expenditure.

To determine what is included in normal operating expenditure it is considered that it should exclude expenditure incurred solely on the additional work the bureau does on it's specifically funded projects as this expenditure is already covered by the Restricted Funding. If a specific project were to cease the expenditure incurred solely on that project would also cease.

In addition the prudent approach taken by the trustees in setting aside funds as separate designated funds for fixed assets, building dilapidation and emergency asset repair and staff redundancy & closure contingency means that the minimal risk of maintaining a basic working general reserve is justified and sensible.

South Derbyshire Citizens Advice Bureau
Registered Company number: 05311627
Report of the Directors and Trustees
for the year ended 31 March 2016

It is therefore considered that normal operating expenditure is equivalent to the total resources expended from unrestricted funds, plus 10% of the total resources expended from Restricted funds.

Resources expended		2015/16	3 mths	6mths
Restricted funds	£356,560 x 10% =	£35,656		
Unrestricted funds	£60,479 x 100% =	£60,479		
normal operating expenditure		<u>£96,135</u>	£24,034	£48,068

Therefore the trustees consider that the General Fund needs to be between £24,034 and £48,068. As at 31 March 2016 the level of the General Fund was £34,457 (2014/15: £35,886).

The reasons for holding particular reserves, other than the General Fund, are outlined in notes 20 and 21

Principal Funding Sources

The Trustees extend their gratitude to South Derbyshire District Council who continued to support the core operating capacity of the charity.

Project specific funding was received from

PROJECT	FUNDING SOURCES
GATEWAY	Coalfields Regeneration Trust; Tinder Foundation; Citizens Advice (Santander Training fund)
COMMUNITY DEVELOPMENT	The Big Lottery Fund (Dig-IT); The Henry Smith Charity (Money Management Centre); Citizens Advice (Energy Best Deal)
CHILDREN & FAMILIES	Derbyshire County Council (Income Maximisation advice in Children's Centres)
OUTREACH	Derbyshire County Council (GP Advisory Service); NHS South Derbyshire CCG (NHS Outreach in Melbourne)
OUTREACH CONTRACTS	Toyota MM Europe (Employee Advice Sessions)
EMPLOYMENT	Derbyshire County Council (Specialist Employment Advice)
DEBT & FINANCIAL AWARENESS	Money Advice Service (Debt Casework)
BUREAU PREMISES EXTENSION	South Derbyshire District Council; The Clothworkers Foundation; Citizens Advice and The W G Edwards Charitable Foundation

BANK FUNDING - SECURED LOANS

Loan to purchase the premises

On 26 January 2012 the charity received loan funding of £50,000 from Unity Trust Bank plc. The purpose of the loan was to provide funds for the purchase of 114 Church Street, Church Gresley. The balance outstanding on the loan at 31 March 2016 was £39,068

The loan is repayable over 10 years, although this term may be extended, modified and/or varied at any time by mutual consent. Repayment is on a capital and interest basis. The repayments and the loan shall be reviewed on at least an annual basis to ensure that the loan is repaid by the end of the term. Interest is charged at 3.0%p.a. over Unity Trust's Base Rate (which is currently 0.5%) subject to a minimum charge of 4.0% p.a. Interest is calculated daily and charged quarterly.

Loan to extend the premises

After the financial year end, on 19 April 2016, the charity received further loan funding of £20,000 from Unity Trust Bank plc. The purpose of the loan was to provide funds to assist in the construction of an extension to the company's premises.

The new loan has the same term, repayment & interest terms as the original, except that interest is charged at 3.5%p.a. over Unity Trust's Base Rate, but is not subject to a minimum charge.

Legal Charge

The bank loans are secured by a new debenture charge (Charge N^o.2) on all freehold land & property, licences, plant, equipment & machinery and intangible assets and all the company's undertaking, property and assets, both present and future. This charge is dated 31 March 2016, but was registered on 7 April 2016 and "secures all advances already made and to be made". Therefore in effect this replaces Charge N^o.1 registered on 3 February 2012.

South Derbyshire Citizens Advice Bureau
Registered Company number: 05311627
Report of the Directors and Trustees
for the year ended 31 March 2016

Funds in Deficit

Due to timing differences and expenditure exceeding funding some restricted funds ended the year with small deficits. No fund was materially in deficit. The small deficits were funded by transfers from the General fund. Details are given in note 19 to the accounts.

Investment Policy

The Memorandum of Association gives the charity, in furtherance of its objects, and for no other purposes, the power to invest the monies of the Company not immediately required for its purposes, in or upon such investments, securities or property as may be thought fit, subject nevertheless to such conditions and such consents as may, for the time being, be imposed or required by law.

The charity does not currently hold material investments.

Future Plans

South Derbyshire Citizens Advice Bureau aims to continually improve access to its service, and intends to extend its service to an even wider proportion of the community through increased provision of telephone advice, additional outreach locations, and additional casework capacity.

Directors' Responsibilities

Statement of Directors' and Trustees' Responsibilities

The charity trustees (who are also the directors of South Derbyshire Citizens Advice Bureau for the purposes of company law) are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and regulations.

Company and Charity Law requires the trustees to prepare financial statements for each financial year. Under that law, the directors have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). The financial statements are required by company law to give a true and fair view of the state of affairs of the company and of the surplus or deficit of the charitable company for that period. In preparing those financial statements, the directors are required to:

- (a) select suitable accounting policies and then apply them consistently;
- (b) observe the methods and principles in the Charities SORP;
- (c) make judgements and estimates that are reasonable and prudent,
- (d) state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements, and
- (e) prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the requirements of 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.

South Derbyshire Citizens Advice Bureau
Registered Company number: 05311627
Report of the Directors and Trustees
for the year ended 31 March 2016

Statement as to disclosure of information to auditors

The directors who were in office on the date of approval of these financial statements have confirmed, as far as they are aware, that:-

- a) There is no relevant audit information of which the auditors are unaware, and
- b) Each of the trustees have confirmed that they have taken all the steps that they ought to have taken as directors in order to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

In preparing this report, the Trustees have taken advantage of the small companies exemptions provided by section 415a of the Companies Act 2006.

Auditors

Harben Barker Limited, Chartered Accountants and Registered Auditors, served as the auditors during the year and have expressed their willingness to continue in that capacity. A resolution for their re-appointment will be proposed at the Annual General Meeting.

The Trustees' report was approved by the board on 28 September 2016 and signed on its behalf by,

J Lloyd
Chair (Director & Trustee)

South Derbyshire Citizens Advice Bureau
Independent auditors' report
to the Members of South Derbyshire Citizens Advice Bureau

We have audited the financial statements of South Derbyshire Citizens Advice Bureau for the year ended 31 March 2016, which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow 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), including FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'.

Respective responsibilities of trustees/directors and auditors

As explained more fully in the Statement of Directors' and Trustees' Responsibilities set out on page 7, the trustees (who are also the directors of the 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.

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 (APB's) Ethical Standards for Auditors.

This report is made solely to the charity'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 charity and the charity's members as a body, for our audit work, for this report, or for the opinions we have formed.

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 Trustees' Annual Report 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 the financial statements

In our opinion the financial statements:

- give a true and fair view of the state of the company's affairs as at 31 March 2016 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 requirements of the Companies Act 2006.

Opinion on the other matter prescribed by the Companies Act 2006

In our opinion the information given in the Trustees' Report 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

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

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the accounts 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 and the directors' report in accordance with the small companies regime.

16 November 2016

David Minett ACA FCCA (Senior Statutory Auditor)
for and on behalf of Harben Barker Limited
Chartered Accountants and Registered Auditors

112 High Street
Coleshill
Warwickshire
B46 3BL

South Derbyshire Citizens Advice Bureau
Statement of financial activities
including Income and Expenditure Account
for the year ended 31 March 2016

	Note	Unrestricted funds £	Restricted funds £	Total funds 2016 £	Total funds 2015 £
Income from:					
Donations and legacies	2	748	44,980	45,728	10,029
Charitable activities	3	63,502	377,318	440,820	314,757
Other trading activities	4	1,128	-	1,128	-
Investments	5	326	-	326	214
Total Income		<u>65,704</u>	<u>422,298</u>	<u>488,002</u>	<u>325,000</u>
Expenditure on:					
Charitable activities	6, 7	60,479	356,560	417,039	329,429
Total expenditure		<u>60,479</u>	<u>356,560</u>	<u>417,039</u>	<u>329,429</u>
Net income/(expenditure)	8	5,225	65,738	70,963	(4,429)
Transfers between funds	19	46,338	(46,338)	-	-
Net movement in funds for the year		<u>51,563</u>	<u>19,400</u>	<u>70,963</u>	<u>(4,429)</u>
Reconciliation of funds:					
Total funds brought forward	18	233,317	6,251	239,568	243,997
Total funds carried forward	18	<u>284,880</u>	<u>25,651</u>	<u>310,531</u>	<u>239,568</u>

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derives from continuing activities.

The notes on pages 15 to 25 form part of these financial statements.

South Derbyshire Citizens Advice Bureau
Balance Sheet
as at 31 March 2016

	Notes	2016		2015	
		£	£	£	£
Fixed assets					
Tangible assets	13		227,780		181,223
Current assets					
Debtors	14	22,623		6,139	
Cash at bank and in hand		120,404		104,334	
		<u>143,027</u>		<u>110,473</u>	
Liabilities:					
Creditors: amounts falling due within one year	15	(25,653)		(14,681)	
Net current assets			<u>117,374</u>		<u>95,792</u>
Total assets less current liabilities			<u>345,154</u>		<u>277,015</u>
Creditors: amounts falling due after more than one year	16		(34,623)		(37,447)
Total Net assets			<u>310,531</u>		<u>239,568</u>
The funds of the charity:					
Restricted funds	20		25,652		6,252
Unrestricted funds					
Designated funds		250,422		197,431	
General funds		<u>34,457</u>		<u>35,885</u>	
Total unrestricted funds	19		<u>284,879</u>		<u>233,316</u>
Total charity funds			<u>310,531</u>		<u>239,568</u>

The trustees/directors are satisfied that the company is entitled to exemption from the requirement to obtain an audit under section 477 of the Companies Act 2006 and that members have not required the company to obtain an audit in accordance with section 476 of the Act.

The trustees/directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime within Part 15 of the Companies Act 2006. In the opinion of the trustees, the Company is entitled to these exemptions as a small company.

The financial statements were approved by the board of directors/trustees on 28 September 2016, and signed on their behalf by:

J Lloyd
Chair (Director & Trustee)

E Morrow
Treasurer, Director & Trustee

The notes on pages 15 to 25 form part of these financial statements.

**South Derbyshire Citizens Advice Bureau
Cash Flow Statement
for the year ended 31 March 2016**

	2016	2015
	£	£
Cash flows from operating activities:		
Net cash provided by operating activities	<u>76,110</u>	<u>26,101</u>
Cash flows from investing activities:		
Purchase of tangible fixed assets	(57,216)	(11,209)
Net cash used in investing activities	<u>(57,216)</u>	<u>(11,209)</u>
Cash flows from financing activities:		
Repayment of amounts borrowed	(2,824)	(2,718)
Net cash used in financing activities	<u>(2,824)</u>	<u>(2,718)</u>
Net increase in cash and cash equivalents in the year	16,070	12,174
Cash and cash equivalents at 1 April 2015	104,334	92,160
Cash and cash equivalents at 31 March 2016	<u>120,404</u>	<u>104,334</u>
Analysis of cash and cash equivalents		
Cash at bank and in hand	<u>120,404</u>	<u>104,334</u>
Reconciliation of net income/(expenditure) to net cash flow from operating activities	2016	2015
	£	£
Net income/(expenditure) for the year (as per the statement of financial activities)	70,963	(4,429)
Adjustments for:		
Depreciation	10,659	10,046
Loss on the disposal of tangible fixed assets	-	1,289
(Increase)/decrease in debtors	(16,484)	24,125
Increase/(decrease) in creditors	10,972	(4,930)
Net cash provided by operating activities (as per the cashflow statement)	<u>76,110</u>	<u>26,101</u>

The notes on pages 15 to 25 form part of these financial statements.

South Derbyshire Citizens Advice Bureau
Notes to the Financial Statements
for the year ended 31 March 2016

1 Accounting policies

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

1.1 Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

South Derbyshire Citizens Advice Bureau meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting note(s).

1.2 Reconciliation with previous Generally Accepted Accounting Practice

In preparing these accounts, the trustees have considered whether in applying the accounting policies required by FRS 102 and the Charities SORP FRS 102 the restatement of comparative items was required.

The expenditure comparatives on the face of the statement of financial activities and in notes 6 - 7 have been reclassified, as required, in making the transition to FRS102. The transition date was 1 April 2014.

No other restatements were required.

1.3 Going concern

The trustees consider that there are no material uncertainties about the charitable company's ability to continue as a going concern. The trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

1.4 Income

All income is included (recognised) in the statement of financial activities when the charity is entitled to the funds, any performance conditions attached to the income have been met, it is probable that the income will be received and the amount can be measured reliably. Income is deferred only when the charity has to fulfill conditions before becoming entitled to it, or where the donor has specified that the income must be expended in a future period.

Income from government and other grants, whether 'capital' grants 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. In the case of a grant, evidence of entitlement will usually exist when the formal offer of funding is communicated in writing to the charity. However some grants will contain terms or conditions that must be met before the charity has entitlement to the resources. Income received in advance for the provision of specified service is deferred until the criteria for income recognition are met.

Voluntary income received by way of grants, donations and gifts, including gift aid income where applicable, is included in full in the statement of financial activities when receivable. Income from grants, where related to performance and specific deliverables, is accounted for when it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Donated services and facilities are recognised as income when the charity has control over the item or received the service, any conditions associated with the donation have been met, the receipt of economic benefit is probable and can be measured reliably.

On receipt, donated gifts, services and 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.

In accordance with the Charities SORP (FRS 102), the value of services provided by volunteers has not been included in these accounts, but recognition of their contribution has been included in the trustees' annual report and in note 11.

1.5 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

1.6 Fund accounting

Unrestricted funds are available to spend on activities that further any of the purposes of the charity.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

South Derbyshire Citizens Advice Bureau
Notes to the Financial Statements
for the year ended 31 March 2016

Designated funds are unrestricted funds of the charity that the trustees have decided at their discretion to set aside to use for a specific purpose. The designation does not legally restrict the trustee's discretion in how to apply the unrestricted funds that they have earmarked.

Restricted funds are those which are to be used in accordance with specific restrictions imposed by donors, or which have been raised by the company for particular purposes, for instance where the terms of an appeal restricts the use of the funds raised. In certain circumstances a donor may express a form of non-binding preference as to the use of the funds, which falls short of imposing a restriction in trust law. In which case the charity will include the funds as part of its unrestricted funds, although the trustees at their discretion, may decide to designate those funds to reflect the purposes which the donor had in mind.

The costs of raising and administrating restricted funds are charged against the specific fund. These costs include both direct and support costs associated with the activities undertaken by the restricted fund(s). In addition to a reasonable allocation of support costs, other costs associated with raising, investing and managing the restricted fund are normally charged to the fund to which the cost relates.

Transfers from the general fund are made to finance a deficit on a restricted fund. If in the future the restricted fund is in surplus, then the transfer may be repaid to the general fund, in whole or in part.

1.7 Resources expended

Expenditure is recognised on an accrual basis once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. Expenditure includes any VAT which cannot be fully recovered and so in this way irrecoverable vat is charged as a cost against the activity for which the expenditure was incurred. Expenditure is classified under the following activity headings:

(i) Expenditure on raising funds; comprise trading costs, the costs incurred by the charity in attracting voluntary income and the cost of any activities with a fundraising purpose.

(ii) Expenditure on charitable activities; comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. The primary functional activity of the charity is the giving of free and confidential advice to the public.

Expenditure on charitable activities includes both costs that can be allocated directly to this activity and those costs of an indirect nature necessary to support them.

Support costs include all those overhead costs of office and bureau accommodation, utility services, and other services and costs, which are in support of the activity.

Support costs also include the governance costs: costs of meeting the constitutional and statutory requirements of the charity, the audit fees and costs linked to the strategic management of the charity.

Support costs have been allocated to activity cost categories on a basis consistent with the use of resources, e.g. staff costs by time spent and other costs by estimated usage.

(iii) Other expenditure; those costs not associated with the other two headings.

1.8 Leasing and hire purchase commitments

The charity classifies the lease of sanitary equipment as an operating lease; the title to the equipment remains with the lessor and the equipment minimum hire period is 5 years from June 2015 whilst the economic life of such equipment is normally 10 years. Rental charges are charged on a straight line basis over the term of the lease.

1.9 Taxation

The company, being a registered charity with minimal trading income, has been granted exemption from tax under Section 505 of the Income and Corporation Taxes Act 1988. No provision for taxation has therefore been made in these accounts.

1.10 Fixed assets and depreciation

Tangible fixed assets other than freehold land are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost less estimated residual value of each asset over its expected useful life, as follows:

Freehold property	-	2% of cost on the straight-line method
Fixtures, fittings and equipment	-	20% of net book value
Computers	-	33% of net book value

A regular annual review of the depreciation policy and the likelihood of asset impairment is undertaken in accordance with FRS 102. An impairment loss occurs when the carrying amount of an asset exceeds its recoverable amount and the impairment loss reflects a decline in the future economic benefits or service potential of an asset, over and above the depreciation charged for the asset's use.

1.11 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.

South Derbyshire Citizens Advice Bureau
Notes to the Financial Statements
for the year ended 31 March 2016

1.12 Cash at bank and in hand

Cash at bank and 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.

1.13 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.

1.14 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.

1.15 Pensions and retirement benefits

The charity operates a defined contribution scheme. The amount charged to the statement of financial activities in respect of pension costs and other post retirement benefits is the contributions payable in the year. Differences between contributions payable in the year and contributions actually paid are shown as either accruals or prepayments in the balance sheet.

The charity's contribution made for the reporting period is treated as an expense and is classified as an element of staff costs and therefore the basis for allocating the employer expense between activities is based on the salary cost of staff working on that activity.

The scheme is open to all employees at any time. The company contributes 5% of pensionable earnings and the employees 5% by salary sacrifice. The assets of the scheme are held separately from those of the company in an independently administered fund. The fund administrators are Standard Life and the scheme is a Group Personal Pension Plan and was set up on 19th September 2002.

Contributions were made to two Individual Pension Plans for employees who did not wish to join the company's scheme. The fund administrators of these plans were Clerical Medical Investment Group Ltd and Aegon / Scottish Equitable plc. The contribution rates and the accounting and reporting is identical to the company scheme contributions.

2 Income from donations and legacies

	Unrestricted	Restricted	2016	2015
	£	£	£	£
Donations and gifts	48	-	48	50
Grants to Bureau Development Fund	700	44,980	45,680	9,979
	<u>748</u>	<u>44,980</u>	<u>45,728</u>	<u>10,029</u>
Big Lottery Main Grants - Renovation of Reception & Waiting Area		-	-	9,979
Community Partnership Scheme -S.Derbys District Council		19,980	19,980	-
Property Extension -S.Derbys District Council		2,500	2,500	-
Brand Implementation -Citizens Advice	700	-	700	-
Property Extension -Citizens Advice		2,500	2,500	-
Property Extension -The Clothworkers Foundation		18,000	18,000	-
Property Extension -The W G Edwards Charitable Foundation		2,000	2,000	-
Bureau Development Fund	<u>700</u>	<u>44,980</u>	<u>45,680</u>	<u>9,979</u>

3 Income from charitable activities

Grants and contract income receivable for charitable activity - advice and information	Unrestricted	Restricted	2016	2015
	£	£	£	£
Bureau Funding - S.Derbys District Council	54,702	-	54,702	53,472
Consumer Empowerment - Citizens Advice	6,300	-	6,300	4,800
Insolvency Service Funding -Citizens Advice	-	-	-	130
NHAS Mortgage Rescue & Barclays Money Skills -Citizens Advice		-	-	850
Training Grants -Citizens Advice	-	-	-	1,690
Volunteers & other Grants -Sainsburys	-	-	-	105
CORE	<u>61,002</u>	<u>-</u>	<u>61,002</u>	<u>61,047</u>

South Derbyshire Citizens Advice Bureau
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for the year ended 31 March 2016

	Unrestricted	Restricted	2016	2015
	£	£	£	£
Financial Capability Training - Santander	-	5,750	5,750	-
Gateway Project - Coalfields Regeneration Trust	-	9,607	9,607	-
Gateway Project - Tinder Foundation (HMRC Digital Inclusion & Digital Health Information Funding)	-	6,500	6,500	-
Gateway Funding - Foundation Derbyshire	-	-	-	2,000
Gateway Funding - Will Charitable Trust	-	-	-	10,000
Spirit of the Community Award - Yorkshire & Clydesdale Bank Foundation	-	-	-	5,000
Gateway Funding - S.Derbys District Council	2,500	-	2,500	-
GATEWAY	2,500	21,857	24,357	17,000
Money Mangement Centre -The Henry Smith Charity	-	31,000	31,000	-
DIG-IT - Reaching Communities Grant - The Big Lottery Fund	-	73,498	73,498	-
Energy Best Deal - Citizens Advice	-	36,300	36,300	-
COMMUNITY DEVELOPMENT	-	140,798	140,798	-
Income Maximisation -Derbys County Council	-	51,131	51,131	51,473
CHILDREN & FAMILIES	-	51,131	51,131	51,473
NHS Outreach (PHC) - Derbys County Council	-	81,300	81,300	81,562
NHS Outreach Amber Valley (PHC) -NHS S.Derbys CCG	-	2,257	2,257	2,257
OUTREACH	-	83,557	83,557	83,819
Advice Sessions HMPS -Lankellychase Foundation	-	-	-	15,000
Advice Sessions -Toyota MM Europe	-	3,318	3,318	4,108
OUTREACH CONTRACTS	-	3,318	3,318	19,108
Employment Advice -Derbys County Council	-	10,400	10,400	10,400
Advisor Training Grants -Shaw Trust	-	-	-	8,290
EMPLOYMENT	-	10,400	10,400	18,690
Money Advice Service - Face to Face Debt Advice	-	66,257	66,257	63,619
Third Party Fund	-	-	-	1
DEBT & FINANCIAL AWARENESS	-	66,257	66,257	63,620
	63,502	377,318	440,820	314,757
4 Income from other trading activities	Unrestricted	Restricted	2016	2015
	£	£	£	£
Room hire income	1,128	-	1,128	-
	1,128	-	1,128	-
5 Income from investments	Unrestricted	Restricted	2016	2015
	£	£	£	£
Bank interest received	326	-	326	214
	326	-	326	214
6 Expenditure on charitable activities	Direct	Support	2016	2015
	charitable	activities	£	£
	activities	£	£	£
General & Specialist Advisory Services	302,733	114,306	417,039	329,429
	302,733	114,306	417,039	329,429
Analysis of expenditure on charitable activities				
Staff costs	269,457	71,628	341,085	264,234
Communications	4,191	377	4,568	4,992
Premises & maintenance costs	2,381	16,955	19,336	10,231
Insurance	1,065	1,250	2,315	2,841
Stationery, printing, postage & computing costs	9,565	3,608	13,173	11,518
Travel	6,826	759	7,585	6,233
Recruitment and training	1,921	534	2,455	1,171
Depreciation	1,599	9,060	10,659	10,045
Governance cost (see Note 7)	-	6,624	6,624	6,624
Sundries	5,728	1,871	7,599	8,524
Interest payable	-	1,640	1,640	1,727
Loss on the disposal of tangible fixed assets	-	-	-	1,289
	302,733	114,306	417,039	329,429

South Derbyshire Citizens Advice Bureau
Notes to the Financial Statements
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7 Governance cost	2016	2015
	£	£
Audit and accountancy fees	6576	6576
Other Company governance costs	48	48
	<u>6,624</u>	<u>6,624</u>

8 Net income/(expenditure) for the financial year	2016	2015
	£	£
This is stated after charging:		
Depreciation of owned fixed assets	10,659	10,045
Operating lease rentals: equipment	231	125
Auditors' remuneration - audit fees	864	936
	<u>864</u>	<u>936</u>

9 Trustees

During the year and the previous year, no remuneration or benefits for services as director/trustee have been paid or were payable, directly or indirectly, out of the funds of the charity to any trustee or to any person known to be connected to them.

One Member of the Trustee Board did some volunteer work in the bureau. They received no payment for services provided, but were reimbursed for legitimate out-of-pocket travel expenses in their role as volunteer, totalling £137 for the year (2015: £222). All expense reimbursements were independently checked & authorised by the Treasurer. The bureau paid £2,315 for various insurance services, including professional indemnity cover for the year ended 31 March 2016 (2015: £2,841). The Trustee's indemnity cover included is estimated to cost £50 (2015: £50).

There were no trustees to whom benefits were accruing under money purchase pension schemes at the year end

10 Staff costs and emoluments	2016	2015
	£	£
Wages and salaries	303,095	241,709
Social security costs	18,831	13,206
Employer's contribution to defined contribution Pension schemes	18,431	9,319
Security Checks	728	-
	<u>341,085</u>	<u>264,234</u>

The average number of employees (head count based on number of staff employed) and the average weekly number of employees (Full time equivalent) during the year & analysed by function was:

	2016	2015	2016	2015
	FTE number	FTE number	Head count	Head count
Charitable purposes	12	9	19	18
Support & governance	2	2	2	2
	<u>14</u>	<u>11</u>	<u>21</u>	<u>20</u>

No employee received remuneration amounting to more than £60,000 in the period (2015 : NIL).

The total employee benefits including pension contributions of the key management personnel were £77,588 (2015 : £65,803).

11 Volunteers

Our success could not have been achieved without the hard work and dedication of our volunteers. The Trustees and the Senior Management Team recognise the tremendous contribution made by the charity's volunteers, without which the service could not operate.

Our Volunteers assist and support the Bureau in the administration Department, as Generalist Advisors, and Telephone Advisors and assisting in our new Community Development Project.

An audit carried out at the end of the Financial year identified that the bureau had 51 volunteers, whose input was more than 600 hours per week, which would equate to 17 full time employed staff.

South Derbyshire Citizens Advice Bureau regularly reviews its procedures & arrangements to ensure it continues to attract and retain Volunteers.

12 Interest payable	2016	2015
	£	£
Interest payable on secured loan	1,621	1,727
Other interest payable	19	-
	<u>1,640</u>	<u>1,727</u>

South Derbyshire Citizens Advice Bureau
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13 Tangible fixed assets

	Land and buildings £	Computers £	Fixtures, fittings and equipment £	Total £
Cost				
At 1 April 2015	176,135	13,865	28,785	218,785
Additions	53,068	4,148	-	57,216
At 31 March 2016	<u>229,203</u>	<u>18,013</u>	<u>28,785</u>	<u>276,001</u>
Depreciation				
At 1 April 2015	13,245	5,869	18,448	37,562
Charge for the year	4,584	4,008	2,067	10,659
At 31 March 2016	<u>17,829</u>	<u>9,877</u>	<u>20,515</u>	<u>48,221</u>
Net book value				
At 31 March 2016	<u>211,374</u>	<u>8,136</u>	<u>8,270</u>	<u>227,780</u>
At 31 March 2015	<u>162,890</u>	<u>7,996</u>	<u>10,337</u>	<u>181,223</u>

The premises were valued on 8 March 2016 by Mr Eric Spencer (RICS Registered Valuer) of Bruton Knowles, Property Consultants. The premises were in the process of being extended and the valuation was made before completion of the building work and for the sole purpose of confirming its suitability as loan security. The premises were valued at £175,000 before extension and £210,000 on completion of the work.

In the trustees' opinion, considering the purpose and timing of the valuation and their knowledge of the local commercial property market, this is a pessimistic valuation. The trustees are of the opinion that there is not a significant decline in the asset's market value and that the recoverable amount of the freehold land & property is not less than its carrying amount. As such there has been no impairment loss incurred.

14 Debtors	2016	2015
	£	£
Trade debtors	19,369	4,440
Prepayments	2,856	901
Other debtors	398	798
	<u>22,623</u>	<u>6,139</u>

15 Creditors: amounts falling due within one year	2016	2015
	£	£
Bank loans and overdrafts	4,445	4,445
Trade creditors	2,423	397
Other taxes and social security costs	8,495	526
Accruals	9,380	8,313
Deferred income - grants in advance	910	1,000
	<u>25,653</u>	<u>14,681</u>

16 Creditors: amounts falling due after one year	2016	2015
	£	£
Bank loans	<u>34,623</u>	<u>37,447</u>

17 Loans	2016	2015
	£	£
Creditors include:		
Secured bank loans	39,068	41,892
of which, amounts falling due for payment after more than five years is	16,843	19,667

After the financial year end, on 19 April 2016, the charity received further loan funding of £20,000 from Unity Trust Bank plc. The purpose of the loan was to provide funds to assist in the construction of an extension to the company's premises.

The bank loans are secured by a new debenture charge (Charge No.2) on all freehold land & property, licences, plant, equipment & machinery and intangible assets and all the company's undertaking, property and assets, both present and future. This charge is dated 31 March 2016, but was registered on 7 April 2016 and "secures all advances already made and to be made". Therefore in effect this replaces Charge No.1 registered on 3 February 2012.

South Derbyshire Citizens Advice Bureau
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Analysis of net assets between 18 funds	Designated Funds £	General Funds £	Restricted Funds £	Total Funds £
Tangible assets	227,780	-	-	227,780
Current assets	61,710	55,665	25,652	143,027
Creditors: amounts falling due within one year	(4,445)	(21,208)	-	(25,653)
Creditors: amounts falling due after more than one year	(34,623)	-	-	(34,623)
	<u>250,422</u>	<u>34,457</u>	<u>25,652</u>	<u>310,531</u>

19 Movement in funds	At 1 April 2015 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2016 £
Restricted funds					
Gateway	-	21,857	(18,280)	-	3,577
Community Development	-	140,798	(124,963)	23	15,858
Family Support (was called Children & Families)	-	51,131	(50,436)	(563)	132
Outreach	5,974	83,557	(84,036)	-	5,495
Outreach Contract	278	3,318	(3,496)	-	100
Employment	-	10,400	(10,207)	(193)	-
Debt & Financial Awareness	-	66,257	(65,142)	(625)	490
Bureau Development Fund	-	44,980	-	(44,980)	-
Total Restricted funds	<u>6,252</u>	<u>422,298</u>	<u>(356,560)</u>	<u>(46,338)</u>	<u>25,652</u>
Unrestricted funds					
Designated Fixed Asset Fund	139,331	-	(12,280)	61,661	188,712
Designated Building Dilapidation & Emergency Asset Repair Fund	20,000	-	-	-	20,000
Designated Staff Redundancy & Closure Contingency Fund	38,100	-	-	3,610	41,710
Designated funds	<u>197,431</u>	<u>-</u>	<u>(12,280)</u>	<u>65,271</u>	<u>250,422</u>
General funds	35,885	65,704	(48,199)	(18,933)	34,457
Total Unrestricted funds	<u>233,316</u>	<u>65,704</u>	<u>(60,479)</u>	<u>46,338</u>	<u>284,879</u>
Total funds	<u>239,568</u>	<u>488,002</u>	<u>(417,039)</u>	<u>-</u>	<u>310,531</u>

The movement in funds results from the surplus or deficit for the year and can be summarised as follows

Surplus/(Deficit) in Restricted funds	19,400
Surplus/(Deficit) in Designated funds	52,991
Surplus/(Deficit) in General funds	(1,428)
	<u>70,963</u>

Capital expenditure

Resources expended exclude expenditure on fixed assets. Where there are incoming resources to a restricted fund which are expended on assets that have no restriction to their use, a transfer is made to unrestricted general funds to reduce the balance available in the restricted fund.

Expenditure on Fixed Assets with no restriction on use included in fund transfers above:

	Incoming resources	Expenditure on Fixed Assets	Purchases not capitalised
DIG-IT - Reaching Communities Grant - The Big Lottery Fund	4,751		
Computers		3,789	
Marketing equipment (consumables)		-	962
Bureau Development Fund - Property Extension - Various donors	45,680	44,980	
Brand Implementation -Citizens Advice		-	700
Unrestricted Fund - Balance of expenditure from General funds			
Computers	359		
Property Extension	8,088		
		<u>8,447</u>	
Total Expenditure on Fixed Assets		<u>57,216</u>	

South Derbyshire Citizens Advice Bureau
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20 Purposes of restricted funds

Project

Gateway

Purpose & Description

Our Gateway Assessment Service aims to improve access to the best, consistent & practical information, support & advice and where applicable to determine the most appropriate next step(s) that needs to be taken by our clients and to enable them in taking that next step(s). Our team's primary purpose is to ensure that those with lesser need(s) can be dealt with quickly and efficiently and those with greater need(s) can use this as a Gateway to receive the level and depth of help required, again quickly and efficiently. To help with aspects of this we have been supported with funds from Citizens Advice - Santander Training Grant; Coalfields Regeneration Trust; Tinder Foundation (HMRC Digital Inclusion & Digital Health Information Funding) and Sth.Derbyshire District Council

Community Development

The Community Development Project is a number of funds all aiming to build a stronger and more resilient local community by promoting the knowledge, skills & tools needed so the disadvantaged can have access & take part in the issues that affect their lives.

Dig-IT: Funded by the Big Lottery Fund and delivering digital skills and IT training, advice and support centred around the needs of the individual

Money Management Centre: a fund supported by The Henry Smith Charity that operates in support of Dig-IT, so that an experienced adviser can help people manage their money, maximise income and budget better, especially through digital means.

Energy: a fund supported by Citizens Advice (Energy Best Deal), assisting with issues relating to relief from fuel poverty and advising on energy & thermal efficiency measures

Family Support

Our Family Support Project is designed to offer targeted support and advice to families who often need more than generalist advice.

Children Centre Advice Service: Supported by 'Derbyshire County Council Children & Young People' we provide weekly advice sessions in every Children Centre in South Derbyshire Centres and help to address issues facing families. The key focus is income maximisation, with the three main areas of advice comprising benefits, housing and debt.

Outreach

The purpose of our Outreach project, including its separate Outreach Contracts fund, is to establish advice sessions in the heart of the community. The majority of the services we offer are now deliverable at venues throughout South Derbyshire, which means that our clients are able to access our services as soon as possible, in a venue and at a time that is most convenient for them.

the GP Advisory Service: a project funded by 'Derbyshire County Council Public Health' and designed to help address health inequalities by tackling poverty-related determinants of health. Clients using this service have advice needs related to illness or disability (such as welfare benefit enquiries or debt problems).

NHS Outreach in Melbourne: a project funded by 'NHS South Derbyshire CCG' which enables us to provide the GP Advisory Service in the Melbourne Health Clinic which means that we now have a presence in all GP surgeries in South Derbyshire.

Outreach Contracts

Employee Advice Sessions at a Major Manufacturer in our region: Working with the human resources team at Toyota, a major South Derbyshire employer, we provide practical in the workplace support to employees in need of advice with regards to benefits, relationship, debt and housing.

Employment

Specialist Employment Advice: a project funded by Derbyshire County Council, we advise on employment issues, such as unfair dismissal, redundancy, reinstatement and unlawful deduction from wages. We also give advice and support with tribunal hearings, advise on how the client will be represented, we can support clients through tribunal process, compiling the necessary package of data.

Debt & Financial Awareness

Debt Project: Casework funded by the Money Advice Service to help households facing unmanageable debt. The bureau acts on their behalf to negotiate with creditors and agree a sustainable repayment strategy.

South Derbyshire Citizens Advice Bureau
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Bureau Development

A combination of a number of projects with the shared purpose of developing the Bureau, often involving capital expenditure, or relating to our long-term sustainability goals. This year has been focused on extending the charity's premises to improve our effectiveness in serving South Derbyshire residents and to facilitate our expansion. Funding this year has been received from South Derbyshire District Council; The Clothworkers Foundation; Citizens Advice and The W G Edwards Charitable Foundation

21 Designated funds

Designated funds are allocated out of unrestricted funds by the trustees for specific purposes. The use of such funds is at the trustees' discretion

Fixed Asset Fund

The Charities SORP specifically allows funds held as tangible fixed assets for charity use to be excluded from reserves. This recognises that certain assets will be used operationally and their disposal may adversely impact on a charity's ability to deliver its aims. Clearly all the fixed assets of the charity are essential to the delivery of our charitable aims and could not be disposed of without adversely impacting our operations. The carrying value of the Fixed Assets less the secured loan balance is therefore set aside as designated funds in the balance sheet and is excluded from the free reserve (General Fund) calculation.

The fund balance increases to reflect additional assets purchased or improved and repayments of the bank loans. The depreciation of the assets and the interest payable on the bank loan are charged to this fund.

The movement in the Designated Fixed Asset Fund is as follows;

Expenditure on fixed assets with no restricted use	57,216
Depreciation	(10,659)
Decrease/(Increase) in secured loan balance	2,824
Movement	<u>49,381</u>
Balance b/d	<u>139,332</u>
Balance c/d	<u>188,713</u>

Building Dilapidation & Emergency Asset Repair Fund

Routine maintenance of the building is covered in the annual budget. However, due to the age of the property - it was built circa late 1800's, parts of the structure are tired and a fund is required for dealing with dilapidation and to cover major emergency repairs which could impact on the security or disrupt the operation of the charity from the premises.

The movement in the Building Dilapidation & Emergency Asset Repair Fund is as follows;

Balance brought forward	<u>20,000</u>
Balance of the fund	<u>20,000</u>

Staff Redundancy & Closure Contingency Fund

Were the charity have to close it would incur a number of winding up costs. Although the trustees expect the charity to continue its activities for a very long time they nevertheless believe that it is their duty to be prudent and to protect the charity's reputation by ensuring it is able to meet its financial commitments in the event of a winding up. Therefore the trustees have created a designated fund reflecting the cost of staff redundancies, professional & other costs that would arise should the charity have to close, or to operate with a much lower level of activity with significantly fewer staff. The amount of this fund will be reviewed annually to take into account any changes in circumstances, legislation and staff. In April 2016 a further secured loan was taken to part fund the property extension. Although this is after the accounting year end it is repayable from May 2016 and hence repayments have been included when calculating the closure contingency.

The movement in the Staff Redundancy & Closure Contingency Fund is as follows;

Balance brought forward	38,100
Transfers to/(from) the fund - staff redundancy contingency increased from £25,500 to £27,700	2,200
Transfers to/(from) the fund - secured loan repayments (7months) - increased from £2600 to £4010	1,410
Transfers to/(from) the fund - other closure contingencies assessed & unchanged at £10k	-
Balance of the fund	<u>41,710</u>

South Derbyshire Citizens Advice Bureau
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22 Total Funds	Restricted funds £	Designated funds £	General funds £	Total Funds £
At 1 April 2015	6,252	197,431	35,885	239,568
Surplus for the year	65,738	(12,280)	17,505	70,963
Transfers	(46,338)	65,271	(18,933)	-
At 31 March 2016	<u>25,652</u>	<u>250,422</u>	<u>34,457</u>	<u>310,531</u>
Net book value of Tangible fixed assets		227,780		
Secured bank loans		<u>(39,068)</u>		
Fixed Asset Fund		188,712		
Building Dilapidation & Emergency Asset Repair Fun		20,000		
Staff Redundancy & Closure Contingency Fund		<u>41,710</u>		
		<u>250,422</u>		

23 Post balance sheet events

The property extension was completed in May 2016 at a further cost of £43,200 and a further secured loan advance of £20,000 was received on 19/04/2016, details of which are in note 17

24 Capital commitments	2016 £	2015 £
Amounts contracted for, but not provided in the accounts	<u>43,200</u>	<u>-</u>

25 Pension commitments	2016 £	2015 £
A pension scheme for employees is operated on a defined contributions basis. Details are in note 1.15.		
Total contributions payable to this pension scheme during the year were	<u>15,690</u>	<u>8,598</u>
Contributions were made to an Individual Pension Plan administered by Clerical Medical Investment Group Ltd. Details are in note 1.15.		
Total contributions payable to this pension scheme during the year were	<u>721</u>	<u>721</u>
Contributions were made to an Individual Pension Plan administered by Aegon/Scottish Equitable plc. Details are in note 1.15.		
Total contributions payable to this pension scheme during the year were	<u>2,020</u>	<u>-</u>
The pension cost shown in the accounts for the year represents the total contributions payable to all schemes and amounted to	<u>18,431</u>	<u>9,319</u>
No contributions were outstanding at the year-end	<u>-</u>	<u>-</u>

26 Other financial commitments	2016 £	2015 £
Total future minimum lease payments under non-cancellable operating leases are as follows:		
Operating leases which expire:		
within one year	-	125
within two to five years	<u>780</u>	<u>-</u>
	<u>780</u>	<u>125</u>

27 Deferred income where receipt is probable - Contingent assets

Where incoming resources are subject to donor imposed conditions that specify the time period in which the expenditure of resources can take place, these are accounted for as deferred income and recognised as a liability until the accounting period in which the charity is allowed by the condition to expend the resource. The following income has been deferred and since it is probable, but not certain, that the pre-conditions will be met in the future it is, in accordance with paragraphs 5.25 of the SORP, recognised that a contingent asset exists equal to the deferred income included in creditors (see note 15).

	At 1 April 2015 £	Released from previous years £	Resources deferred in current year £	At 31 March 2016 £
Citizens Advice - Rural Energy Activity Grant	-	-	910	910
DCC - Employment Advice EMP-R	1,000	(1,000)	-	-
	<u>1,000</u>	<u>(1,000)</u>	<u>910</u>	<u>910</u>

**South Derbyshire Citizens Advice Bureau
Notes to the Financial Statements
for the year ended 31 March 2016**

28 Related parties

South Derbyshire Citizens Advice Bureau is a member of Citizens Advice, the national charity (Charity Number 279057) which sets out a framework for standards of advice and casework management as well as monitoring progress against these standards and supporting bureaux with an information system, training and other services. Operating policies are independently determined by the Trustee Board of South Derbyshire Citizens Advice Bureau in order to fulfil its charitable objects and comply with the national membership requirements. There were transactions between Citizens Advice South Derbyshire and Citizens Advice in relation to:

Insurance and information goods & services	<u>5,664</u>	<u>7,276</u>
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All transactions were on normal commercial terms. There was £83 unpaid at the year relating to these transactions and included in Trade creditors.

29 Legal Status

The Charity is a company limited by guarantee and has no share capital. Country of incorporation: England & Wales. The full name of the charity is South Derbyshire Citizens Advice Bureau and it is registered with the Charity Commission. Each Member is liable to contribute a sum not exceeding £1 in the event of the charity being wound up. The organisation is co-ordinated from its registered office/principal place of business at 114 Church Street, Church Gresley, Swadlincote, Derbyshire DE11 9NR.

South Derbyshire Citizens Advice Bureau
Schedule to the Income and Expenditure Account
for the year ended 31 March 2016

for the information of the trustees only

	2016	2015
	£	£
Turnover		
Donations and gifts	48	50
Grants to Bureau Development Fund	45,680	9,979
Room hire income	1,128	-
Bank interest received	326	214
Income from charitable activities	440,820	314,757
	<u>488,002</u>	<u>325,000</u>
Administrative expenses		
Staff costs		
Wages and salaries	303,095	241,709
Pensions	18,431	9,319
Employer's NI	18,831	13,206
Security Checks	728	-
	<u>341,085</u>	<u>264,234</u>
Communications		
Telephone and fax	4,568	4,992
	<u>4,568</u>	<u>4,992</u>
Premises & maintenance costs		
Rates	878	858
Water rates	734	524
Waste Charge	191	191
Repairs and maintenance	10,822	1,586
Small tools and consumables	57	297
Light and heat	3,853	4,470
Room hire	2,801	2,305
	<u>19,336</u>	<u>10,231</u>
Insurance		
Insurance	2,315	2,841
	<u>2,315</u>	<u>2,841</u>
Stationery, printing, postage & computing costs		
Postage	1,743	2,142
Stationery and printing	10,074	8,564
Website maintenance & hosting	83	83
Computer software, website & consumables	1,273	729
	<u>13,173</u>	<u>11,518</u>
Travel		
Travel expenses	7,585	6,233
	<u>7,585</u>	<u>6,233</u>
Recruitment and training		
Temporary staff and recruitment	675	294
Staff training and welfare	1,780	877
	<u>2,455</u>	<u>1,171</u>

South Derbyshire Citizens Advice Bureau
Schedule to the Income and Expenditure Account
for the year ended 31 March 2016

for the information of the trustees only

	2016	2015
	£	£
Professional costs		
Audit fees	864	936
Accountancy fees	5,712	5,640
	<u>6,576</u>	<u>6,576</u>
Depreciation		
Depreciation	10,659	10,045
	<u>10,659</u>	<u>10,045</u>
Sundries		
Information and publications	1,363	1,611
Subscriptions & affiliation fees	3,524	5,044
Bank charges	59	96
Canteen & staff welfare costs	1,093	798
Cleaning & hygiene	718	552
Promotion and Marketing	285	-
Sundry expenses	605	471
	<u>7,647</u>	<u>8,572</u>
	<u>415,399</u>	<u>326,413</u>
Exceptional items:		
Loss on the disposal of tangible fixed assets	-	1,289
	<u>-</u>	<u>1,289</u>