



Annual Report 2016-2017

Citizens Advice Purbeck is an operating name of Purbeck Citizens Advice Bureau.
Charity Registration Number: 1068414.
Company Limited by Guarantee: Registered number 3510199 England.
Authorised and Regulated by the Financial Conduct Authority FRN: 617701.
Registered Office: Mill Lane, Wareham, Dorset BH20 4RA

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

The service aims:

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

Opening Times and Contact Details

Purbeck Citizens Advice, Mill Lane, Wareham, BH20 4RA

Dorset Adviceline: **0344 245 1291**

Available Monday to Friday 10.00am – 4.00pm

Home Visits by Arrangement

Web: www.purbeckadvice.org.uk

Wareham, Mill Lane (drop-in/appointments) :
Monday, Tuesday and Thursday 10.00 - 2.00

Outreach Services:

Swanage Town Hall:

Monday (drop-in/appointments) 10.15 – 2.00

Wednesday (appointments only) 10.15 – 2.00

Bovington: The Hive

Tuesday (drop-in) 9.30 -1.00

Upton Town Council Offices:

Monday (drop-in) 9.15-12.30

Thursday appointments by arrangement

Lytchett Matravers Library:

2nd and 4th Tuesday (drop-in) 10.00 -12.30

Swanage Children's Centre:

Tuesday (Three appointments) 9.30 -12.30

Wareham Citizens Advice (ie Children's Centre adviser):

Friday (one appointment) 10.00

Bovington Children's Centre:

1st and 3rd Friday (two appointments)1.00-3.00

Wareham Children's Centre/Upton Infant School:

2nd and 4th Friday (two appointments) 1.00-3.00

The Trustees of Purbeck Citizens Advice are pleased to present their Annual Report in conjunction with the Directors' Report and Audited Accounts for the year ended 31.3.17 in accordance with the current guidance of FRS102 including Updated Bulletin 1 (dated 2.2.16).

A copy of the 2004 Purbeck Citizens Advice Bureau Memorandum and Articles of Association will be available to view at the Annual General Meeting.

Acknowledgements

We would like to thank the following individuals and organisations for their financial and material support throughout the period covered by this report (1.4. 2016 to 31.3.2017).

Mrs N Anderson
Mr D Coles
Mr R Drax M.P.
Mr E Fox OBE
Mr and Mrs K. Hill
Mr B James
Mr G MacPherson
Mrs J Patterson
Mr M Tomlinson M.P.
Mrs P Yonwin

Swanage Cricket Club
The Inner Wheel of Wareham

Arne Parish Council
Corfe Castle Parish Council
East Stoke Parish Council
Langton Matravers Parish Council
Lythcett Matravers Parish Council
Lythcett Minster and Upton Town Council
Purbeck District Council
Studland Parish Council
Swanage Town Council
Wareham St Martins Parish Council
Wareham Town Council
Wool Parish Council
Worth Matravers Parish Council

Thank you also to everyone who has supported us at our fundraising events:

Wareham Library (sale of Christmas Cards and advertising notices)
Wareham Lions
Wareham Rotary
Wareham Wednesdays – donors, helpers, visitors and especially Karen for organising this event for the six-week period.

The View from the Chair

Once again it is a pleasure to be able to present a positive picture of the performance of Purbeck Citizens Advice over the past year.

Client demand remains buoyant and there has been a notable increase in the numbers approaching us by phone and internet; feedback reveals continuing high levels of client satisfaction. We can be confident too that as holders of the Advice Quality Standard accreditation our advice is of the highest quality and this is further confirmed by the newly introduced quarterly external case audit process conducted by national Citizens Advice. We are of course also a body regulated by the Financial Conduct Authority which means that our teams are subject to continuing training to demonstrate competence in the provision of debt and money advice.

Our financial position is healthy. As you will see from the finance report we ended the 2016-2017 within budget resulting in a modest surplus of income over expenditure.

Thanks to Purbeck District Council our core funding has remained stable and this in turn has enabled us to make a number of successful project bids. Taken together these ring fenced funds not only enable us to employ more staff and reach a wider range of clients but they also make modest financial contributions which strengthen our core provision.

A major challenge this year has been to respond to the introduction of new Citizens Advice membership package. It has not been without its controversies at both national and local levels and although in principle we have welcomed it locally, it does sometimes feel like the proverbial sledgehammer crashing down on our small organisation. The main impact has been to make us review all aspects of our operation from day to day management to strategic governance processes to ensure that they meet the standards of the new Performance Quality Framework; we will ensure that the process is complete by the end of this year. My personal view is that it is on balance a useful exercise albeit at a significant cost in time.

Most recently an unexpected challenge has presented itself in the form of a request to work with Dorchester & Sherborne Citizens Advice to provide management and leadership support to Weymouth & Portland Citizens Advice which finds itself facing an immediate existential threat. The Trustees have agreed to provide this support by seconding Helen Goldsack to work for 9 hours per week with the Dorchester manager for a maximum of six months to ensure that the Citizens Advice service in Weymouth & Portland is returned rapidly to a secure and sustainable position.

Whilst we are relatively small we are a very energetic organisation and I must thank all the staff and volunteers who generate that sense of drive and purpose.

Beyond the day to day, of course the big external challenges posed by continuing reductions in government spending and the uncertainties associated with local government reform remain. The Trustees continue to keep themselves informed and seek to bring their influence to bear in order to ensure that the service will continue to thrive.

Richard Holman
Chair of Trustees
The Financial Year

The accounts for the year ended 31st March 2017 show a surplus of £8,437. This is a significant increase over the deficit of £229 achieved in 2015/16.

The last two years have seen significant changes in the way that Purbeck Citizens Advice is operated. In 2014/15 the core management structure was reviewed and in 2015/16 the office in Mill Lane was refurbished. The 2016/17 accounts build on these two fundamental operational changes.

The 2016/17 accounts include the spending incurred on the completion of the Mill Lane offices. Direct costs of £7,388 were incurred on fitting out and relocation costs, a reduction of £7,413 on the 2015/16 spend of £14,801, and provision has been made for a £1,000 depreciation charge on the Mill Lane lease improvement. These costs have been met through designated reserve funding and, excluding these specific payments, mean that the underlying surplus on the operation is £16,825.

The positive financial out-turn has been achieved largely through the generation of additional project income of £54,930. This increased grant income was offset by increased staffing costs of £46,858. Core grant funding remains largely unchanged. This means that an increasing proportion of both spending and income is concentrated into restricted charity activities based on time specific and individual grant applications.

The organisation holds a number of reserve funds and 2016/17 has seen an overall increase in reserves of £8,437 over the 2016 accounts. Allowing for the application of specific restricted and designated reserves a total of £12,215 has been added to the general unrestricted reserve. A summary of the movement on reserves is set out below:

	Balance at 1st April 2016	Fund Application 2016/17	Internal Allocation (restricted)	Internal Allocation (designated)	Balance at 31st March 2017
	£	£	£	£	£
General Reserve	41,152	14,761	4,643	(7,189)	53,367
Designated Reserves					
Information Technology	12,000				12,000
Accommodation Improvements	10,199	(7,388)		(2,811)	0
Lease Improvements	0	(1,000)		10,000	9,000
Closure Contingency	45,000				45,000
Interim Project	5,000				5,000
Restricted Reserves	7,163	2,064	(4,643)		4,584
Total Reserves	120,514	8,437	0	0	128,951

The movement on reserves show the application of the designated Accommodation Improvement Reserve. This reserve was fully applied in 2016/17 with £7,388 used to meet direct spending and the balance of £2,811 transferred into a new lease improvement account. This designated reserve of £10,000 has been established to meet the depreciation liabilities arising from the capital payment made to Wareham Town Council towards the works required by Purbeck Citizens Advice as part of the Mill Lane refurbishment. This liability will be reduced each year in line with the new property lease which is currently based on a 10-year lease. The inclusion of this new charge within the accounts has resulted in an additional statement on fixed assets within the accounts (note 1.2).

Restricted reserves have decreased by £2,579. The internal transfer of £4,643 from restricted reserves shows the contribution made by grant funded projects to the core costs. It is important to note that this level of contribution is dependent on maintaining a healthy level of grant funded projects and that without this internal transfer the financial position of the core general reserve would be adversely affected.

The Information Technology, Interim Project reserves and Closure Contingency have not been called upon in 2016/17 and these reserve balances are carried forward into 2017/18.

In 2016/17 successful grant approvals were achieved from Energy Best Deal II, British Gas Energy Trust, Energy Best Deal Champion, Big Energy Saving Week (BESW), Big Energy Saving Network (BESN), Lloyds Bid and Valentine Trust. Purbeck Citizens Advice is extremely fortunate in the expertise that has been built up on its energy advice work and this continues to be reflected in successful grant funding. An important new funding source is the Lloyds Bid. This successful bid will result in total funding of £74,279 over the next 3 years. However, the overall situation continues to be that most major funders are looking for applications that are based on cross bureau services, either through a consortium bid or by a larger lead office, a situation that may put a smaller organisation such as Purbeck at a disadvantage.

The core spending in 2016/17 continues to be supported by our grant from Purbeck District Council (PDC) and Dorset County Council (DCC). The continued receipt of these core grants is essential to the operation of Purbeck Citizens Advice. The PDC grant was successfully renegotiated during 2014/15 with future core funding secured through a four-year inflation indexed agreement. The DCC grant was allocated through a more formal contract arrangement lead by Citizen Advice in Dorset (CAiD) and subject to explicit performance measures that link into DCC priorities. This grant has been awarded for a two-year period but with a reduction of 10% in 2017/18 and 5% in 2018/19. The cash allocation for Purbeck Citizens Advice has however been left unchanged at £8000 for 2017/18.

The financial out-turn reflects the effective financial management of the organisation. However, continuing pressure will remain on our core funders and there will be an increasing need to deliver successful grant bids to maintain and enhance the service to our clients.

2017/18 will be another important year for Purbeck Citizens Advice. There continues to be a very volatile political and economic environment. The uncertainty created by the decision to leave the European Union and the result of the last election will cast a shadow even in Purbeck. Apart from the direct implications created by continuing pressures on public funding and increased calls on our services, as the economy stalls the political capital available to resolve outstanding national issues such as housing needs and implementation of Universal Credit will shrink. It is also assumed that the direction of local government reorganisation will continue with pressure to create a unitary structure for Dorset, although the timeframe may more flexible. Future core funding will need to be sought from this unitary body. The role and relationship of individual organisations within the national Citizens Advice umbrella and within Dorset is being actively considered through CAiD.

Purbeck Citizens Advice is well placed financially and operationally to confront whatever 2017/18 may bring. The balances are appropriate and the accounts have allowed for grant funding of £50,983 to be carried forward into the 2017/18 financial year. This has allowed us to set a balanced budget whilst delivering a very strong programme of advice and support to the residents of Purbeck.

Special Note concerning the Extract of Accounts on page 7:

In respect of the figures which follow, please note these points:

- At the year end, transfers between reserves were made to cover the overheads and other running expenses incurred by the projects during the year. £4,643 was transferred to the General Reserves. £7,189 was transferred to Designated Reserves.
- The figures are an extract from the Accounts for the year ended 31st March 2017. A copy of the full Accounts is available on request.
- Instead of receiving a grant from Wareham Town Council during the year, Purbeck Citizens Advice was charged a reduced rent.

Stephen Parker



Reception Area in Mill Lane office

Extract from 2016-17 Accounts

<u>INCOME</u>	<u>Unrestricted</u>	<u>Designated</u>	<u>Restricted</u>	<u>Total</u>	<u>Total</u>
	<u>Funds</u>	<u>Reserves</u>	<u>Funds</u>	<u>Funds</u>	<u>Funds</u>
	<u>31.03.17</u>	<u>31.03.17</u>	<u>31.03.17</u>	<u>31.03.17</u>	<u>31.03.16</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
PDC - Homeless Project	0	0	7,300	7,300	7,300
Wessex Water	0	0	5,200	5,200	6,850
Sure Start	0	0	6,650	6,650	7,000
Valentine Trust	0	0	5,000	5,000	0
Lytchett Matravers Parish Council	0	0	1,800	1,800	1,454
Energy Best Deal	0	0	630	630	3,400
Energy Best Deal II	0	0	21,000	21,000	16,350
British Gas Energy Trust	0	0	19,886	19,886	5,512
Energy Champion	0	0	45,000	45,000	22,500
Health Watch	0	0	5,750	5,750	5,750
Lloyds Bank Foundation	0	0	4,087	4,087	0
Advice Services Transition Fund	0	0	0	0	1,439
Pension Wise	0	0	0	0	1,500
Battens Solicitors	0	0	0	0	750
Cit A Branding	0	0	0	0	700
Cit A Training Sessions	0	0	900	900	0
NEA	0	0	500	500	500
Insolvency - DRO Funding	0	0	0	0	18
CAiD	0	0	1,250	1,250	0
BESW	0	0	6,000	6,000	0
BESN	0	0	5,000	5,000	0
Purbeck District Council	62,000	0	0	62,000	62,000
Dorset County Council	8,000	0	0	8,000	7,825
Wareham Town Council	0	0	0	0	1,325
Lyt.Minster & Upton Town Council	700	0	0	700	0
Parish Council Grants	1,225	0	0	1,225	1,425
Bovington Armoury	0	0	0	0	284
Donations - net	1,786	0	0	1,786	651
Fundraising and other income	4,219	0	0	4,219	4,434
"Gift Aid" Income Tax recovered	0	0	0	0	3
Bank and other Interest	1,178	0	0	1,178	1,319
	79,108	0	135,953	215,061	160,289
<u>EXPENDITURE</u>					
<u>Charitable Activities</u>					
Staff	40,524	0	126,015	166,539	119,390
Premises	5,061	1,405	0	6,466	7,420
Operations	17,610	6,983	7,874	32,467	32,653
	63,195	8,388	133,889	205,472	159,463
<u>Governance Costs</u>					
Governance Costs	1,152	0	0	1,152	1,055
Total Expenditure	64,347	8,388	133,889	206,624	160,518
Net income / (expenditure)	14,761	(8,388)	2,064	8,437	(229)
(before transfers)					

Manager's Report 2017

I am pleased to be reporting on another very successful year. I would like to thank all the staff and volunteers for their dedication and hard work throughout the year. Although it has been busy and sometimes challenging, the team here at Purbeck Citizens Advice ensure we do our very best to provide all the help and support that our Purbeck residents require.

We are now well embedded into our refurbished Mill Lane premises, which have proved to be well worth the wait. We hosted a well attended and publicised Official Opening Ceremony in December, with Edward Fox OBE cutting the ribbon.

The increase in interview room space combined with an increase in our volunteers has enabled us to help more people across the Purbeck area this year. Face-to-face and telephone advice continue to be a popular means of contact for our service. We are also advising more and more people through email. Our website and social media accounts have proved popular and are enabling us to reach a wider audience.

You will see in our Impact Report that welfare benefit issues continue as the biggest enquiry area particularly in relation to problems claiming Employment Support Allowance and Personal Independence Payments. The problems are often complex and time consuming, requiring in most cases, numerous appointments before issues are moved forward or resolved. This year brings the full roll-out in Purbeck of Universal Credit, we are already seeing problems with claims and we are expecting to see the need for advice and assistance in this area to escalate. Nationally Citizens Advice is lobbying Central Government to consider pausing the roll-out and addressing three significant problems.

We have again had another successful year with grant funding. Purbeck District Council continues to support our core running costs along with Dorset County Council and the Town and Parish Councils. Additional grant funding enables us to deliver specific projects. This year we have been successful with a number of grant applications for the delivery of energy advice as well as projects which raise awareness and help to inform people about fuel poverty issues. We have received a further grant from The Valentine Trust which supports our welfare benefits and home visiting project. In Purbeck this is a vital project which enables us to help those residents who are less able to visit our offices or who are living in rural isolation with lack of access to public transport.

We continue to develop our Financial Capability work which we consider to be an important step in trying to educate people to ensure they can avoid crisis. In December we heard we had been successful in our application to The Lloyds Bank Foundation. This grant has enabled us to establish a partnership with The Housing Needs Team in Purbeck District Council. The project supports vulnerable people who are moving from a period of unsettled housing or homelessness into accommodation, for a six month period. We support them to ensure they stay on track and avoid crisis to ensure they maintain their tenancy.

We are currently working on developing a project with The Purbeck Youth and Community Foundation which we hope will provide the young people with some essential skills and tools for independent living.

We continue to fundraise; once again this year we supported Wareham Wednesdays during the summer holidays raising £567.45 on our tombola stall. We held quizzes, sold books, baked cakes and served teas for an open afternoon at Highwood Garden, sold our own Christmas

cards and attended village fetes selling plants and bric-a-brac. Thank you to everyone who supported these fundraising activities.

I end my report by saying thank you to a few people who have said goodbye during the year:

Susan and Alan were both volunteer advisers; Joanne and Rosie were our students who volunteered as receptionists/admin support and managed our Twitter account; Bryony who was our Energy Champion and finally Davina and Ann who were trustees.

Between them, they covered a variety of roles but all were equally important to the work of Purbeck Citizens Advice.

Helen



Trustee Board 2016-2017

Richard Holman (Chair)	Hilary Goodinge
Linda Kenyon (Vice-chair)	Dr Tim Morris
Stephen Parker (Treasurer)	Anne Robins
John Coverdale	Tim Smith
Shelley Cranshaw	Nicola Wiggins
Davina Freedman (left Oct 2016)	Ann Selby (left Oct 2016)



A Year in Research and Campaigns

Since the last AGM we have continued to promote both local and national issues within our local office and throughout Dorset, and have taken part in a number of National campaigns.

Connecting with others who are passionate about research and campaigns is a big part of our work and we have continued to do this through the Network Panel which informs Citizens Advice of what is happening at a local level, and also through talking to R & C leads at other offices throughout the country as part of R & Connect.

We have attended regular meetings with the other Dorset offices and continue to work closely with them. Earlier in the year we ran a reporting workshop for all the Dorset offices looking at how best to use the resources we have and the new resources coming to best see what issues are affecting our clients and communities.

We took part in the 'Dialling down debt' campaign which looked at high mobile phone charges and contracts. This is an issue which has affected a high number of our clients, particularly those with mental health issues. Following on from this we are now part of the Mental Health research group looking at how mental health affects people's ability to cope with other issues such as housing, debt, consumer issues and claiming benefits. In July we took part in Scams awareness month and had a stall at Co-op in Swanage and distributed information throughout the community in a variety of locations.

We continue to promote our work in a variety of ways including displays in reception, the library and other community spaces, via our website and social media, and through the local press and their news website.

Special thanks go to Joanne, Judy, Josh and Bob for their help throughout the year.

Karen



A Case Study

Our clients, a husband and wife who both suffer from learning difficulties, came to us in January 2016 after their bank had notified them that a mobile phone company were trying to take over £2,500 from the clients' bank account.

The clients had previously gone into a mobile phone shop to upgrade one mobile phone. They had left the shop with two mobile phones and two I-pads. The clients made it clear to the shop assistant that they had learning difficulties and no additional support was given to them. In fact, the clients received so little information prior to taking out these contracts they believed the I-pads were free.

Through our investigation, it transpired the amount of the debt for one partner was £2,777.75 and £913.30 for the second. Debt collectors had been appointed. The stress involved with this debt was so great that one partner began to self-harm.

We disputed our clients' liability for this debt with the Company. After considerable argument the Company agreed to waive any outstanding debt our clients had in regard to these devices.

We were however of the opinion that our clients were not given sufficient information before entering into these contracts and therefore all monies paid should be returned. We made an application to the Financial Services Ombudsman who agreed and our clients are having an additional £93 returned to them to put them back in the position they would have been in had the contracts not been taken out.

Lisa H



Wessex Water Schemes

Wessex Water helps clients who are struggling to pay their water bill and any outstanding debts.

It offers a range of schemes and practical help for customers in financial difficulty, including:

Spreading the cost of bills

Lowering water bills

Repaying debt and getting back on track

Paying direct from benefits

It's my role to see clients and help them apply for these schemes. At an appointment I go through a client's income and expenditure and this enables me to identify what help they might be able to apply for. With the changes to benefit entitlements affecting so many people, clients have less money available to pay their bills and the help Wessex Water provides makes a real difference to clients.

Often during an appointment other issues are identified and it is very rewarding when I have been able to assist clients to make additional savings, which in turn helps them with their monthly budget.

Jackie

Work Experience Report (June 2017)

Between Monday 19th June and Friday 23rd June I attended work experience at Purbeck Citizens Advice in Wareham. During the week I carried out a range of different jobs and gained vital experience in both general office work and more in-depth Citizens Advice work with a strong legal focus, providing me with some insight into a prospective career in law and the kind of issues members of society face.

General office work I carried out included filing, photocopying documents and scanning them onto the system as well as reviewing the new database system that is due to be implemented in the office. I also gained some insight into the issues the CA deals with by being allowed to sit-in on a number of different appointments that allowed me to see how advisers resolve issues as well as how despite some issues sounding similar, every issue differs in some way, highlighting that no two cases are the same.

Furthermore, I also carried out some research into the 'Research and Campaigns' element of CA, a side of the work I took a particular interest in and was impressed at what the office does in trying to help the local community thrive, by informing the government (through the council and MPs) of social policies that are failing the community and by promoting new policies in order to benefit members of the local community. This was helpful for me to research as it links very closely to the 'Social Policy' module of my A-Level sociology course and I feel this will provide me with extra material for my exams, helping me to set myself apart from the rest of the candidates.

On the final day of my work experience I observed and helped where possible with an out-of-office campaign based in Swanage. With two other members of staff from the office, I interacted with the public to raise awareness of scamming as part of the Citizens Advice nationwide campaign *Scams Awareness Month*. We spoke with a number of people about the notion of scamming and how to prevent it, as well as handing out useful flyers with key scam prevention information. This also helped me to develop my inter-personal skills and see a different side to the work of Citizens Advice within the community.

Overall I very much enjoyed my time spent at Purbeck CA and I believe my time there has provided me with a number of key skills that will be vital to my future career, as well as gaining a good insight into the work, something which I was very much unaware of before. Not only this, but I was made to feel very welcome by the friendly members of the team and thus I am very much compelled to help out wherever possible in the future.

Josh



Children's Centres

Sure Start Children's Centres were started with the aim of supporting families and thereby giving children the best possible start in life, with a particular emphasis on vulnerable families. The involvement of Citizens Advice in providing a dedicated adviser started in 2009 and our role is to support the work of the Children's Centre staff by providing an advice service to parents, as the wellbeing of children can be adversely affected if their parents are overburdened by financial and other difficulties. My work is guided by four specific outcomes:

- Families are financially better off
- Increased number of 2 year olds benefit from free entitlement
- More parent and carers feel able to manage their problem/issues
- More families register with their local Children's Centre

I provide a service to the Swanage, Wareham and Bovington Children's Centres and to clients in Upton. As there is no Children's Centre in Upton I can see clients at Upton Infants School. I also see clients in the Wareham office and do home visits where needed. Referrals are made by Children's Centre staff, by colleagues at Citizens Advice and by self referral. The client group are families with children up to age 18 with a particular focus on families with young children. The advantage of seeing clients in the Children's Centres is that it is a more children friendly environment and can provide play facilities and toys as well as staff support for bored and restless children. This helps me to help the clients as they can concentrate on the issues much better if their children are happy. It is also an advantage in developing good relationships and communications with Children's Centre staff.

Starting a family can be very challenging for some parents: they find themselves in a new situation and this can cause real financial strains – there is often a drop in income and an uncertain financial future. A lot of my work involves helping the new parents to ensure that they are getting all the financial help available. I am often asked by clients what financial help is available when they start maternity leave, when the baby arrives, and, when they are nearing the end of maternity leave, what are their options and how each option will affect them financially. While a lot of the emphasis in my work is to help with financial difficulties I also help clients with a wide range of other problems including employment issues, debts, relationships and housing.

Lorie



Purbeck Citizens Advice Personnel 2016-17

Volunteer Clerical, IT and Admin:

Sarah, Barnaby, Linda, Jenny, Victoria, John, Joanne, Diane, Gordon, Judy, Hazel, Poppy, Sandra

Volunteer Advisers: Jeanette, Mike, Alan, Anne B, Anne R, Chris, Colin, Katrina, Sally, Pam, Pauline, Peter, Alex, Jim, Donna, Harry, Bob and Susan

Volunteer Trainees:

Alun, Mark, Gaenor, Su, Louisa

Paid Staff:

Manager: Helen Goldsack

Deputy Manager: Karen Spurr

Finance Officer: Lisa Tilley

Homelessness Prevention Adviser: Philomena Murphy

Advice Session Supervisors: Lisa Hales, Philomena Murphy

Lytchett Matravers Outreach Adviser: Anne Robins

Wessex Water Worker: Jackie White

Children's Centres Adviser: Lorie Harding

Specialist Benefits Adviser: Zoe Blyth

Energy Champion and Adviser: Ella Scrymgeour

Energy Champion: Bryony Brown (until Oct 2016)

Energy Best Deal Extra: Raquel Clempson

Admin: Gill Sellen

Cleaner: Emma Hardwicke

**The Opening Ceremony in December 2016:**

Edward Fox, OBE; Helen Goldsack, (Purbeck CA Manager);

The Deputy Mayor, Mrs M Pryor, (L) and Mayor Mrs J Richards, (R) of Lytchett Minster and Upton, and Mayor of Wareham, Mrs D Cleaton, (Centre);

Helen Goldsack, Richard Holman (Purbeck CA Chair); Edward Fox, Linda Kenyon (Purbeck CA Vice-chair);



Our public presence at events in 2017: (L-R) Helen, Josh, Jackie, Zoe, Rosie the labrador and Ella



PURBECK CITIZENS ADVICE BUREAU
(A Company Limited by Guarantee)

DIRECTORS' REPORT AND UNAUDITED ACCOUNTS
FOR THE YEAR ENDED 31ST MARCH 2017

COMPANY NUMBER 3510199 (ENGLAND AND WALES)
REGISTERED CHARITY NUMBER 1068414

PURBECK CITIZENS ADVICE BUREAU
(A Company Limited by Guarantee)

CONTENTS

	Page
Company Information	1
Directors' Report	2-3
Report of the Independent Examiner	4
Statement of Financial Activities	5a & 5b
Balance Sheet	6
Notes to the Accounts	7-13

PURBECK CITIZENS ADVICE BUREAU
(A Company Limited by Guarantee)

Honorary President: Mike Pratt Resigned 6th October 2016

Last
(re-) elected/
(re-)co-opted

Directors: Richard Holman (Chair) 6th October 2016 / Re appointed as Chair 7th December 2016
Stephen Parker (Honorary Treasurer) 30th September 2015 / Re appointed as Treasurer 7th December 2016
Davina Freedman Resigned 6th October 2016
Linda Kenyon (Vice - Chair) 6th October 2016 / Re appointed Vice Chair 7th December 2016
John Coverdale 6th October 2016
Tim Smith 30th September 2015
Shelley Cranshaw 6th October 2016
Nicola Wiggins 6th October 2016

Ann Selby (representative) Resigned 6th October 2016
Hilary Goodinge (representative) Appointed 20th May 2015
Tim Morris (representative) Appointed 20th May 2015

Secretary: Richard Holman (Company Secretary)

Working Name: Purbeck Citizens Advice

Charity Number: 1068414

Company Number: 3510199 (England and Wales)

Registered Office: Mill Lane, Wareham, Dorset. BH20 4RA

Independent Examiner J. Richardson ACA FCCA DCHA
Ward Goodman
St Mary's House, 24 North Street, Wareham. BH20 4AG

Bankers: Lloyds Bank Plc.
3, South Street, Wareham, Dorset BH20 4LX

PURBECK CITIZENS ADVICE BUREAU
(A Company Limited by Guarantee)
DIRECTORS' REPORT FOR THE YEAR ENDED 31ST MARCH 2017

The Board of Directors submits its report and annual accounts for the year ended 31st March 2017.

Statement of Trustees' responsibilities

The trustees (who are also directors of Purbeck Citizens Advice Bureau for the purposes of company law) are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for the year. In preparing these financial statements, the trustees are required to:

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

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Risk management

The board examines the major risks that the company faces each financial year when preparing and updating the strategic plan. The company has developed systems to monitor and control these risks to manage any impact that they may have on the company in the future.

Objects of the charity, principal activities and organisation of our work

- * The charity is constituted as a company limited by guarantee, and is therefore governed by its memorandum and articles of association. It is registered as a charity with the Charity Commission.
- * The charity's object and its principal activity is that of Citizens Advice Bureau for the Purbeck area.
- * The charity is organised so that the directors meet regularly to manage its affairs.

When new trustees are required, persons who are considered to offer particular expertise to the charity are invited to attend a trustee meeting and are given a full explanation of the purposes, ethos and practices of Purbeck Citizens Advice Bureau before being invited to serve on the Board.

Reserves Policy

The expenditure of the charity is comprised of core central operating expenditure and individual project expenditure. Core operating costs will be maintained at the minimum level necessary to keep the charity properly operational. Budgets for each project are individually ring-fenced to protect the overall financial stability of the charity. Prior to year end, the Trustees decided to review the level and composition of the charity's reserves. The decision was made that following the completion of the works on Mill Lane, the Accommodation Improvements reserve would be closed and the balance reduced to nil. A new reserve for the Lease Improvements payment on Mill Lane should be created to allow the annual depreciation charge to be met from a designated reserve. The other designated reserves were left unchanged. At March 2017, the charity's "closure" reserve was £45,000 - the equivalent to 8.4 months core operating costs (not including any project expenditure.) This means the unrestricted reserves can now be used to meet the day to day needs of the charity. (Please see note 12 to the accounts for a detailed split of the reserves held by the Bureau.)

PURBECK CITIZENS ADVICE BUREAU
(A Company Limited by Guarantee)

DIRECTORS' REPORT FOR THE YEAR ENDED 31ST MARCH 2017

Public Benefit

The Trustees have given due regard to public benefit when planning the charity's activities, in accordance with Sections G2 and G3 of the Charity Commission's General Guidance on Public Benefit (January 2008).

The paragraphs above set out our activities, achievements and performance during the year, which are directly related to the objects and purposes for which the charity exists. The charity achieves its principal objects and purposes through general and specialist advice delivered free to any member of the public in the local community to provide immediate and lasting assistance with all types of problem. These benefits are directly related to the aims of the charity and are fully compliant with the Principles 1 and 2 of the Charity Commission Principles on Public Benefit.

Review of Activities

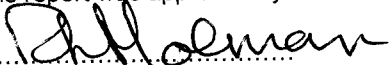
The trustees have produced a separate Annual Report for 2016/17 reviewing the Trust Activities and incorporating the necessary narrative information required by the SORP.

Directors

The directors who served during the year and their dates of appointment are shown on page 1. Those appointed since the end of the current financial year are also shown.

The report of the Directors has been prepared taking advantage of the small companies exemption of section 415A of the Companies Act 2006

This report was approved by the board and signed on its behalf.

.....

Richard Holman
Chair

14/10/17 (Date)

PURBECK CITIZENS ADVICE BUREAU
(A Company Limited by Guarantee)
REPORT OF THE INDEPENDENT EXAMINER TO THE MEMBERS OF
THE PURBECK CITIZENS ADVICE BUREAU
YEAR ENDED 31ST MARCH 2017

I report on the accounts for the year ended 31 March 2017 set out on pages five to thirteen.

Respective responsibilities of trustees and examiner

The charity's trustees (who are also the directors for the purposes of company law) are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year (under Section 144(2) of the Charities Act 2011 (the 2011 Act)) and that an independent examination is required.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

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

Basis of the independent examiner's report

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

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that, in any material respect, the requirements
- to keep accounting records in accordance with Section 386 and 387 of the Companies Act 2006; and
 - to prepare accounts which accord with the accounting records, comply with the accounting requirements of Sections 394 and 395 of the Companies Act 2006 and with the methods and principles of the 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)

have not been met; or

- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Miss J Richardson
ACA FCCA DChA
Ward Goodman
St Mary's House
24 North Street
Wareham
BH20 4AG

Date: 18th October 2017

PURBECK CITIZENS ADVICE BUREAU
(A Company Limited by Guarantee)

STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31ST MARCH 2017

	<u>Notes</u>	<u>Unrestricted</u> <u>Funds</u> <u>£</u>	<u>Designated</u> <u>Reserves</u> <u>£</u>	<u>Restricted</u> <u>Funds</u> <u>£</u>	<u>Total</u> <u>31.03.17</u> <u>£</u>
Income and endowments from:					
Donations and legacies	3	6,005	0	0	6,005
Investments	4	1,178	0	0	1,178
Charitable activities	5	71,925	0	135,953	207,878
Total Income		<u>79,108</u>	<u>0</u>	<u>135,953</u>	<u>215,061</u>
Expenditure on:					
Charitable activities	6	63,195	8,388	133,889	205,472
Raising funds	7	1,152	0	0	1,152
Total expenditure		<u>64,347</u>	<u>8,388</u>	<u>133,889</u>	<u>206,624</u>
Net income / (expenditure)		14,761	(8,388)	2,064	8,437
Transfers between funds	11	(2,546)	7,189	(4,643)	0
Net movement in funds		<u>12,215</u>	<u>(1,199)</u>	<u>(2,579)</u>	<u>8,437</u>
Reconciliation of funds					
Total funds brought forward		41,152	72,199	7,163	120,514
Total funds carried forward	11	<u>53,367</u>	<u>71,000</u>	<u>4,584</u>	<u>128,951</u>

The notes on pages 7 - 13 form part of these accounts

PURBECK CITIZENS ADVICE BUREAU
(A Company Limited by Guarantee)

STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31ST MARCH 2016

	<u>Notes</u>	<u>Unrestricted Funds</u> £	<u>Designated Reserves</u> £	<u>Restricted Funds</u> £	<u>Total 31.03.16</u> £
Income and endowments from:					
Donations and legacies	3	5,088	0	0	5,088
Investments	4	1,319	0	0	1,319
Charitable activities	5	72,859	0	81,023	153,882
Total Income		<u>79,266</u>	<u>0</u>	<u>81,023</u>	<u>160,289</u>
Expenditure on:					
Charitable activities	6	80,921	14,801	63,741	159,463
Raising funds	7	1,055	0	0	1,055
Total expenditure		<u>81,976</u>	<u>14,801</u>	<u>63,741</u>	<u>160,518</u>
Net income / (expenditure)		(2,710)	(14,801)	17,282	(229)
Transfers between funds		10,745	0	(10,745)	0
Net movement in funds		<u>8,035</u>	<u>(14,801)</u>	<u>6,537</u>	<u>(229)</u>
Reconciliation of funds					
Total funds brought forward		33,117	87,000	626	120,743
Total funds carried forward	11	<u>41,152</u>	<u>72,199</u>	<u>7,163</u>	<u>120,514</u>

The notes on pages 7 - 13 form part of these accounts

BALANCE SHEET
AS AT 31ST MARCH 2017

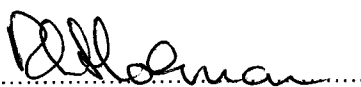
	<u>Notes</u>	<u>31.03.17</u> £	<u>31.03.16</u> £
Tangible Fixed Assets			
Lease Improvements	9	9,000	0
Current Assets			
Debtors and prepayments	10	12,644	14,383
Cash at bank and in hand		<u>164,123</u>	<u>159,860</u>
		185,767	174,243
Current Liabilities			
Creditors: amounts falling due within one year	11	(56,816)	(53,729)
Total assets less current liabilities		<u><u>128,951</u></u>	<u><u>120,514</u></u>
Funds of the Charity	12		
Unrestricted reserves		53,367	41,152
Designated reserves		71,000	72,199
Restricted reserves		4,584	7,163
		<u><u>128,951</u></u>	<u><u>120,514</u></u>

The notes on pages 7 - 13 form part of these accounts

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008)

Directors' responsibilities:

- * The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476
- * The directors acknowledge their responsibilities for complying with the requirements of the act with respect to accounting records and the preparation of accounts


Richard Holman
Chair

4/10/17 (Date)

NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST MARCH 2017

1. Accounting policies

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 1st January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and the Companies Act 2006.

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

The bureau has applied Update Bulletin 1 as published on 2 February 2016 and has not prepared a cash flow statement

1.2 Fixed Assets

Assets costing less than £2,000 are written off in the year of purchase. Assets costing £2,000 or more are capitalised as Tangible Fixed Assets and are carried forward in the Balance Sheet at cost, net of depreciation and any provision for impairment. The assets are depreciated over their estimated lives on a straight line basis as follows:-

Lease Improvements	10%
--------------------	-----

A full year's depreciation is charged in the year of acquisition

A review for impairment of a fixed asset is carried out if events or changes in circumstances indicate that the carrying value of the asset may not be recoverable. Shortfalls between the carrying value of the fixed asset and its recoverable amount are recognised as impairments. Impairment losses are recognised in the Statement of Financial Activities.

1.3 Income

Grant Income is recognised when receivable by the charity. Donations are recognised as they are received. Legacies are recognised when receivable and when there is certainty of entitlement, and the amount can be quantified reliably.

1.4 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 on the interest paid or payable by the Bank

1.5 Expenditure

Expenditure is recognised on an accruals basis as a liability is incurred and includes irrecoverable VAT.

1.6 Allocation of Support Costs

Support costs are those expenses that assist the work of the charity such as back office costs, information, technology, accounting and governance. Where a support cost relates directly to a single project, it is charged against that project, otherwise all support costs are charged against the "core" activities of the bureau. At the end of the year, the project income and expenditure is reviewed and where appropriate any surplus is transferred back to general reserves as a contribution towards the project's overheads and running costs. If the project specifies a specific overhead contribution, this amount is transferred back to general reserves.

1.7 Operating Leases

Where the Bureau enters into an operating lease, the rental charges are charged to the Income and Expenditure Account as they are incurred over the life of the lease.

1.8 Funds

Restrictions imposed on incoming resources are recognised separately from general funds as shown in note 12. Funds set aside by Purbeck CAB for specific purposes are highlighted as designated funds

1.8 Debtors

Trade and other debtors are recognised at the settlement amount due. Prepayments are valued at the amount prepaid .

1.9 Cash at bank and in hand

Cash at bank and at hand includes all funds on deposit with the bank and the petty cash floats

1.10 Creditors

Creditors and accruals are recognised where the bureau has an 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.

1.11 Financial Instruments

The bureau 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.

1.12 Pensions

As a result of the government auto enrolment rules, the bureau set up a work place pension scheme with NEST (from 1st July 2016.) This is a government backed scheme which ensures that the bureau meets the new pension rule requirements. Pension contributions are charged to the statement of financial activities in the period in which they are incurred.

PURBECK CITIZENS ADVICE BUREAU
(A Company Limited by Guarantee)

NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST MARCH 2017

2. Preparation of accounts

The accounts have been prepared on a "Going Concern" basis. In the event of any major reduction in our Local Authority Grant income, that basis would not be appropriate and a liability for staff redundancy costs would be required in the accounts.

3. Donations and Legacies

	<u>Unrestricted</u> <u>Fund</u> <u>31.03.17</u> <u>£</u>	<u>Restricted</u> <u>Funds</u> <u>31.03.17</u> <u>£</u>	<u>Total</u> <u>31.03.17</u> <u>£</u>	<u>Total</u> <u>31.03.16</u> <u>£</u>
Donations - net	1,786	0	1,786	651
Fundraising and other income	4,219	0	4,219	4,434
"Gift Aid" Income Tax recovered	0	0	0	3
	<u>6,005</u>	<u>0</u>	<u>6,005</u>	<u>5,088</u>

4. Investments

	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Bank and other Interest	<u>1,178</u>	<u>0</u>	<u>1,178</u>	<u>1,319</u>

5. Income from Charitable activities

	<u>Unrestricted</u> <u>Fund</u> <u>31.03.17</u> <u>£</u>	<u>Restricted</u> <u>Funds</u> <u>31.03.17</u> <u>£</u>	<u>Total</u> <u>31.03.17</u> <u>£</u>	<u>Total</u> <u>31.03.16</u> <u>£</u>
PDC - Homeless Project	0	7,300	7,300	7,300
Wessex Water	0	5,200	5,200	6,850
Sure Start	0	6,650	6,650	7,000
Valentine Trust	0	5,000	5,000	0
Lytchett Matravers Parish Council	0	1,800	1,800	1,454
Energy Best Deal	0	630	630	3,400
Energy Best Deal II	0	21,000	21,000	16,350
British Gas Energy Trust	0	19,886	19,886	5,512
Energy Champion	0	45,000	45,000	22,500
Lloyds Bid	0	4,087	4,087	0
Health Watch	0	5,750	5,750	5,750
Advice Services Transition Fund	0	0	0	1,439
Pension Wise	0	0	0	1,500
Battens Solicitors	0	0	0	750
Cit A Branding	0	0	0	700
Cit A Training sessions	0	900	900	0
NEA	0	500	500	500
Insolvency - DRO Funding	0	0	0	18
CAiD	0	1,250	1,250	0
BESW	0	6,000	6,000	0
BESN	0	5,000	5,000	0
Purbeck District Council	62,000	0	62,000	62,000
Dorset County Council	8,000	0	8,000	7,825
Wareham Town Council	0	0	0	1,325
Lytchett Minster and Upton Town Council	700	0	700	0
Parish Council Grants	1,225	0	1,225	1,425
Bovington Armoury	0	0	0	284
	<u>71,925</u>	<u>135,953</u>	<u>207,878</u>	<u>153,882</u>

"Help in Kind" - Swanage, Lytchett Minister and Upton Town Council and the Sure Start Centres also provide "help in kind" in the form of room hire, telephone and photocopying services. This arrangement is mutually beneficial to all parties as it helps the bureau to provide additional outreach services. It also enables the other organisations to further their aims and objectives. By working in partnerships and involving others in the process, the bureau can respond more effectively to the range of problems and issues faced by local people.

Volunteers - The volunteers are vital to the way the bureau delivers its service, enabling the bureau to reach many more people than if it were purely staff run. The volunteers advise, assist in the administration of the bureau, help with fundraising and campaigns

The Bureau benefits greatly from the involvement and enthusiastic support of its many volunteers. In accordance with FRS 102 and the Charities SORP (FRS 102), the economic contribution of general volunteers is not recognised in the accounts

NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST MARCH 2017

General Bureau Work	Designated Reserves	Restricted Funds																	Total 31.03.17	Total 31.03.16
		Homeless Project	Sure Start Fund	Wessex Water	Lychett Matravers	Health Watch	Energy Best Deal Phase II	Valentine Trust	Energy Champion	British Gas Energy Trust	NEA	BESW	BESN	Research & Campaigns	Training	Lloyds	Restricted Fund Total 31.03.17			
£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£			
6. Charitable activities																				
6.1 Staff																				
Salaries (Note 8)	35,824	0	6,914	9,244	1,138	5,455	18,796	1,864	46,452	16,698	0	3,121	4,515	1,213	812	2,487	123,482	112,448		
Recruitment Costs	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	60		
Travelling	2,609	0	37	299	7	0	199	4	911	415	0	40	110	32	72	25	2,151	3,045		
Training	2,091	0	0	15	24	0	82	0	5	187	0	0	61	0	0	8	382	3,837		
	40,524	0	6,951	9,275	1,138	5,455	19,077	1,868	47,368	17,300	0	3,161	4,686	1,245	884	2,520	126,015	119,390		
6.2 Premises																				
Rent	1,325	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,325		
Lease Improvements dep'n	0	1,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,000		
Insurance	696	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	696		
Power, rates & water	2,141	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,141		
Cleaning	899	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,599		
Moving Expenses	0	405	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	899		
	5,061	1,405	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,906		
																		405		
																		1,906		
																		6,466		
6.3 Operations																				
Telephone	3,173	138	0	0	0	0	0	0	284	0	0	0	0	0	0	0	284	3,595		
Printing, stationery & postage	4,656	0	0	0	0	0	0	0	5	0	0	19	76	0	0	0	100	4,756		
Equipment, IT & licences	851	4,997	0	0	0	0	0	0	120	0	0	0	0	0	0	0	120	5,968		
Additional accommodation	30	0	0	0	230	0	0	0	0	0	440	0	0	0	0	0	670	700		
Photocopier hire	893	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	893		
Cit A	4,235	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	702		
Cit A	4,235	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	702		
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Cit A	4,235	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	702		
Cit A	4,235	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	702		
Cit A	4,235	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	702		
Cit A	4,235	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	702		
Cit A	4,235	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	702		
Cit A	4																			

PURBECK CITIZENS ADVICE BUREAU
(A Company Limited by Guarantee)

NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST MARCH 2017

12. Reserves

	<u>General Reserve</u>	<u>Designated Reserves</u>	<u>Restricted Reserves</u>	<u>Total Reserves</u>
	£	£	£	£
Balance at 1st April 2016	41,152	72,199	7,163	120,514
Net incoming resources	14,761	(8,388)	2,064	8,437
Transfers between funds	(2,546)	7,189	(4,643)	0
Balance at 31st March 2017	<u>53,367</u>	<u>71,000</u>	<u>4,584</u>	<u>128,951</u>

12.1 General Reserve

This reserve represents the working capital for the day to day running of the Bureau's normal activities

12.2 Designated Reserves

Prior to year end the Trustees decided to review the level and composition of the bureau's designated reserves. The decision was made that following the completion of the works on Mill Lane, the Accommodation Improvements reserve would be closed and the balance reduced to nil. A new reserve for the Lease Improvements payment on Mill Lane should be created to allow the annual depreciation charge to be met from a designated reserve. The other designated reserves were left unchanged.

	<u>31.03.16</u>	<u>Spent in Year</u>	<u>Designated Reserves</u>	<u>31.03.17</u>
	£	£	£	£
Additional Information Technology	12,000	0	0	12,000
Accommodation Improvements	10,199	(7,388)	(2,811)	0
Lease Improvements Account	0	(1,000)	10,000	9,000
Interim Project	5,000	0	0	5,000
A longer-term reserve to cover closure costs in the event of a withdrawal of public funding from local sources	45,000	0	0	45,000
	<u>72,199</u>	<u>(8,388)</u>	<u>7,189</u>	<u>71,000</u>

12.3 Restricted Reserves

	<u>Opening Balance 01.04.16</u>	<u>Add/(Less) Net Surplus (Deficit)</u>	<u>Transfers Between Reserves</u>	<u>Closing Balance 31.03.17</u>
	£	£	£	£
Homeless Project	0	349	(349)	0
Sure Start	0	1,563	(1,563)	0
Wessex Water Project	0	(4,075)	4,075	0
Lytchett Matravers Parish Council	0	384	(384)	0
Health Watch	0	295	(295)	0
Energy Best Deal	0	630	(630)	0
Energy Best Deal II	0	1,833	(1,833)	0
British Gas Energy Trust	233	2,491	(2,724)	0
Energy Champion	6,562	(6,170)	(392)	0
Valentine Trust	0	3,132	0	3,132
NEA	0	37	(37)	0
DRO (Debt Relief Order) Monies	161	0	0	161
BESW	0	1	(1)	0
BESN	0	6	(6)	0
Research & Campaigns	0	5	(5)	0
Cit A Training	0	16	0	16
Lloyds	0	1,567	(499)	1,068
Battens - Training	207	0	0	207
	<u>7,163</u>	<u>2,064</u>	<u>(4,643)</u>	<u>4,584</u>

PURBECK CITIZENS ADVICE BUREAU
(A Company Limited by Guarantee)

NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST MARCH 2017

The **Homeless Project**, which is funded by Purbeck District Council, provides for the salary of an advisor for a day a week and attributable overheads. Advice is given to the homeless and those with housing problems. A transfer of £349 has been made to cover the overheads and other running costs incurred during the year.

The **Sure Start** Project enabled the bureau to provide an advisor for one session per week at the Swanage Children's Centre and then further sessions at Upton and Wareham Children's Centres on alternate weeks. A transfer of £1,563 has been made to cover the overheads and other running costs incurred during the year.

The **Wessex Water Project** is for debt management advice and provides for a salary and overheads. A transfer of £4,075 has been made from general reserves to cover the deficit incurred during the year.

Lytchett Matravers Parish Council provided funds for an outreach advice session twice a month at Lytchett Matravers Library. A transfer of £384 has been made to cover the overheads and other running costs incurred during the year.

The **Health Watch Project** provides funding for a "Health Watch Dorset" lead worker, who reports the district's "Health Watch" issues to the Health Watch Board in order for statistics and country wide reports to be submitted back to the Government. In accordance with the terms of the grant, a transfer of 20% of income received in the year or less is allowed to cover the overheads and other running costs incurred during the year. (£295 equates to 5.1% of income received.)

The **Energy Best Deal** was financed by funding provided through CitA from the Energy Suppliers as part of their regulated spending obligations to address fuel poverty. Funding for a specific period (April 2015 - March 2016) to deliver an energy focused appointment looking at all matters relating to fuel poverty, energy and thermal efficiency measures. A transfer of £630 has been made to cover the overheads and other running costs incurred by the project

The **Energy Best Deal II** is a continuation of the Energy Best Deal project. A transfer of £1,833 has been made to cover the overheads and other running costs of the project.

The **British Gas Energy Trust** is a partnership grant where the bureau is working to provide advice to households with specific health issues and problems heating their homes. The project funds two case workers until March 2017. A transfer of £2,724 has been made to cover the overheads and other running costs incurred by the project.

The **Energy Champion** project is financed by funding provided through CitA from the Energy Suppliers as part of their regulated spending obligations to address fuel poverty. The funding is intended to evaluate Energy Best Deal, promote the service to stakeholders and develop "best practice" training. A transfer of £392 has been made to cover the overheads and other running costs incurred by the project.

The **Valentine Trust** funds an advisor to provide home visits to those who are unable to access the office locations. Although the advisor specialises in welfare benefits advice, the service is an holistic service. £3,132 is being carried forward.

The National Energy Action (**NEA**) grant was used to fund a front line worker training day "Keeping Warm, Saving Money" in January, providing information and advice to better enable workers to help their clients in fuel poverty. A transfer of £37 has been made to cover the overheads and other running costs incurred by the project.

The **DRO Monies**. A small amount of money is passed from the Insolvency Service via Citizens Advice for each Debt Relief Order (DRO) obtained via the bureau's intermediary. This income is to be used specifically to "assist and support authorised intermediaries" and is therefore designated for debt training. £161 is being carried forward.

The **BESW** grant was awarded to Purbeck as a Gold partner of the Big Energy Saving Week national campaign. During the BESW week, the bureau promoted fuel poverty awareness through a range of events and publicity. A transfer of £1 has been made to cover the overheads and other running costs incurred by the project during the year.

The **BESN** grant is funding from DECC / NEA to deliver a programme of outreach sessions to vulnerable consumers, focused on helping them to reduce their energy costs through assisted action on tariffs, switching and the take up of energy efficiency offers. A transfer of £6 has been made to cover the overheads and other running costs incurred by the project during the year.

The **Research and Campaigns** funds are used to enable the bureau to participate in local and national research and campaign projects, one of its twin aims. The funds are used to advertise and promote awareness of identified issues and also to produce reports using the bureau's evidence and data. A transfer of £5 has been made to cover the overheads and other running costs incurred by the project during the year.

PURBECK CITIZENS ADVICE BUREAU
(A Company Limited by Guarantee)

NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST MARCH 2017

The **Cit A training sessions grant** is funding for a 5 month programme providing information to vulnerable consumers who are struggling to pay their bills and require better deals on energy. These sessions also provide support and training for frontline staff to better understand energy advice needs to help their clients. £16 is being carried forward.

The **Lloyds Foundation** is a three year funded project which provides support to vulnerable clients who are homeless or are moving into accommodation following a period of homelessness. The funding supports a specialist housing caseworker and a financial capability caseworker. The project's objective is to ensure that clients are able to better maintain their tenancies. £1,068 is being carried forward.

The **Training** money was provided by **Battens Solicitors** to purchase equipment to assist in the training of volunteers. £207 is being carried forward

13. Commitments

As at 31st March 2017, the charity had annual commitments under non cancellable operating leases as follows:

	<u>31.03.17</u>	<u>31.03.16</u>
	£	£
Operating Leases expiring: Within one Year	2,650	2,650
	<u>2,650</u>	<u>2,650</u>

14. Members' liability

Every member of the company undertakes to contribute such amount as may be required (not exceeding £1) to the company's assets if it should be wound up while they are a member or within one year after they cease to be a member, for payment of the company's debts and liabilities contracted before they cease to be a member and of the costs, charges and expenses of winding up, and for the adjustment of the rights of the contributories among themselves

15. Taxation

The company is exempt from taxation on its charitable activities under sections 478 and 479 Corporation Tax Act 2010.

16. Related Party Transactions

There were £ nil (2016 £ nil) payments for expenses made to Trustees during the year. However, the bureau does pay £360 per annum (2016 £360) to the bureau manager for the provision of archiving space.

17. Control

The bureau is ultimately controlled by the Trustees.