

REGISTERED COMPANY NUMBER: 05866861 (England and Wales)  
REGISTERED CHARITY NUMBER: 1115522

**Report of the Trustees and**  
**Unaudited Financial Statements for the Year Ended 31 March 2018**  
**for**  
**North East Suffolk Citizens Advice**  
**Bureau**

CUNNINGHAMS  
Number Sixty One  
Alexandra Road  
Lowestoft  
Suffolk  
NR32 1PL

**North East Suffolk Citizens Advice  
Bureau**

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for the Year Ended 31 March 2018**

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**North East Suffolk Citizens Advice**  
**Bureau**

**Report of the Trustees**  
**for the Year Ended 31 March 2018**

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2018. The trustees have adopted the provisions of 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).

**OBJECTIVES AND ACTIVITIES**

**Objectives and aims**

Citizens Advice North East Suffolk's (hereafter referred to as "CANES") charitable objectives are to promote any charitable purpose for the benefit of the communities in North East Suffolk, Southern Norfolk and surrounding areas ("the area of benefit") by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress.

CANES, (and its predecessor Bureaux), has been providing free, independent, impartial and confidential advice to the citizens of North East Suffolk and neighbouring areas since 1965. The trustees are satisfied that CANES fully complies with the new Charity Commission's guidance on public benefit supplied by the Charity Commission.

**Significant activities**

North East Suffolk Citizens Advice Bureau, (operating name Citizens Advice North East Suffolk, CANES), was formed in 2006 by a merger between Beccles, Bungay & Halesworth Citizens Advice Bureau and Lowestoft Citizens Advice Bureau.

CANES offer free impartial, quality assured advice in all areas of law and has specialist advisers in debt, welfare benefits and employment. Serving the community throughout Waveney and the surrounding areas of north Suffolk and southern Norfolk, CANES has permanent offices in Lowestoft, Beccles and Bungay and provides weekly outreach services in Halesworth and Kessingland and monthly outreaches at community venues across Waveney. The Bureau also provides weekly outreach for cancer patients at the James Paget University Hospital, funded by the Big C. August 2016 saw the launch of Solutions - a pilot social prescribing project available every weekday morning at Kirkley Mill Health Centre in South Lowestoft in partnership with East Coast Health, Gt. Yarmouth and Waveney Clinical Commissioning Group, Waveney District Council, Health East and Lowestoft rising. Solutions is set to be extended to all GP surgeries in Lowestoft in 2018/19.

In planning the activities, the Trustees keep in mind the Charity Commission's guidance on Public Benefit at their meetings.

**STRATEGIC REPORT**

**Achievement and performance**

The organisation dealt with 13,392 issues from 3,985 unique clients in the year ended 31st March 2018. The major areas of work were debt (4,117 issues) welfare benefits (3,048 issues), Universal Credit (1,244 issues), employment (885), housing (838 issues) and family (724 issues). The Bureau provided food vouchers for the local foodbanks to at least 179 clients so that they could access the local food bank.

The Trustee Board met 10 times in the year to provide the governance of the Charity, the strategic direction and to help to develop the organisation ensuring that it is robust enough to meet the demands of an ever-changing external environment.

The organisation successfully delivered the Face to Face Debt Advice Contract funded by the Money Advice Service, exceeding all targets. The Partnership Grant Agreements with Suffolk County Council and South Norfolk Council were extended for a further year to March 2019. The Partnership Agreement with Waveney District Council has been extended to March 2019. The Service Level Agreements with the Housing Options continues to be a resounding success and remains ongoing for 2018/19. Waveney District Council has engaged CANES to deliver personal budgeting support to Universal Credit Claimants. The Universal Credit Partnership with the Council and the Department of Work won the IESE National Silver Award (Public Sector Transformation) 2018 and is a finalist in the Association of Public Sector Excellence 2018 national award for Best Collaborative Working Initiative (with another public sector or third sector).

Solutions, our social prescribing project, has been reviewed by Public Health England and published as an example of good practice.

**North East Suffolk Citizens Advice**  
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**Report of the Trustees**  
**for the Year Ended 31 March 2018**

**STRATEGIC REPORT**

**Achievement and performance**

CANES' website - [www.nesuffolkcab.org.uk](http://www.nesuffolkcab.org.uk), provides a wide range of information and advice and offers visitors the opportunity to seek advice by e-mail through a secure link on the site. As well as providing details of all the CANES's services the site also acts as a platform for CANES's campaigning for recruitment of staff and volunteers. The website is part of the ongoing activity to improve the general accessibility of assistance and advice available to the public. 431 clients with 496 cases accessed CANES's services electronically in 2017/18.

**Financial review**

**Principal funding sources**

CANES receive funding from Waveney District Council, Suffolk County Council and South Norfolk Council. CANES have a contract with the Money Advice Service for face to face debt advice. This year £37,600 was secured to deliver Solutions - a social prescribing pilot project at Kirkley Mill Health Centre in South Lowestoft.

**Reserves policy**

The organisation's reserves policy reflects the uncertainties inherent in the not for profit sector. A minimum of £160,000 has been earmarked for reserves. This includes three months' operating costs, redundancy payments exposure and costs associated with termination of leases and re-location. Currently, due to funding pressures the level of unrestricted reserves held by the organisation is below the desired level.

**Future plans**

The aim of the organisation is to provide accessible, quality assured, advice services to the whole community in Waveney and neighbouring areas of southern Norfolk.

The Board's priorities for the forthcoming year (2018-2019)

- \* To improve the resilience and future sustainability of the organisation
- \* To maintain, expand and diversify CANES' funding base, including engaging with health providers to assist in the reduction in health inequalities by addressing the social determinants of health and well being
- \* To market the facilities at St. Margaret's House
- \* To improve CANES's profile both generally and in relation to research and campaigns
- \* To improve accessibility to multi-channel advice
- \* To enhance partnership working
- \* To become a stronger champion for equality, challenging discrimination and valuing diversity'

Evidence suggests that the demand on our services and the complexity of the problems our clients face will increase, certainly over next year and in all probability well beyond.

The Board would wish to express their very sincere thanks to everyone involved with CANES for their continued support.

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

North East Suffolk Citizens Advice Bureau is a limited company, limited by guarantee as defined by the Companies Act 2006 company number 05866861 and is also a registered charity, number 1115522. It is governed by its Memorandum of Association dated 5th July 2006. Following a re-branding exercise by the National Association of Citizens Advice Bureaux, (operating as National Citizens Advice), the company has adopted the operational name Citizens Advice North East Suffolk.

**Recruitment and appointment of new trustees**

The directors of the company are also the trustees of the registered charity. There shall be a minimum of three trustees and a maximum of 15.

Trustees may be appointed by election at an Annual General Meeting (there being no more than 10 such elected Trustees in total), nominated by member organisations or co-opted by the Trustee Board. Each appointment of a nominated or co-opted Trustee shall be made at an ordinary meeting of the Trustee Board and shall take effect immediately. Trustees are elected for a term of three years and are eligible for re-election thereafter.

**North East Suffolk Citizens Advice**  
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**Report of the Trustees**  
**for the Year Ended 31 March 2018**

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Induction and training of new trustees**

Upon appointment/election all new trustees are offered the opportunity to visit the charity's premises and spend time observing the service in operation. New Trustees are also given background information concerning CANES and National Citizens Advice, including a copy of the Memorandum and Articles of Association, the most recent Independently Audited Accounts and Annual Report. They are also directed towards the materials available on the National Citizens Advice site regarding governance and fill in a skills audit to determine what other training needs they might have as individuals or collectively alongside other members of the Board.

**Organisational structure**

The Trustee Board is responsible for the strategic direction, financial management and policies of the charitable company. Day to day organisational decisions and responsibility for the provision of services are delegated to the Chief Executive.

**Related parties**

Citizens Advice North East Suffolk is a member of Citizens Advice, the national association for the Citizens Advice service throughout the United Kingdom. Membership of the national association requires the charitable company to adhere to rigorous standards in respect of governance, organisational practices and quality of advice. The Citizens Advice Membership Scheme requires member organisations to undergo an audit of organisational standards and quality of advice by Citizens Advice auditors every three years. CANES had a membership audit in April 2016 and was successful in both the Quality of Advice and Organisational parts of the audit. Quality of Advice is continuously audited and the Board undertakes an annual leadership self-assessment on all governance and financial matters which is assessed by national Citizens Advice.

Waveney District Council, South Norfolk District Council and Suffolk County Council provide essential core funding in support of the work of the charity in providing a service to the residents of North-East Suffolk and South Norfolk. The Councils can nominate a representative to sit on the Board of Trustees, such nominees are not directors of the company nor are they trustees of the charity.

**Risk management**

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error. The trustees have reviewed their procedures in the light of corporate governance guidance contained within the Statement of Recommended Practice 'Accounting and Reporting by Charities'.

A risk assessment report is contained within the business plan and anticipates potential changes to the environment in which CANES is working and highlights how these would impact on its services. In addition, it produces an annual risk register, based on a matrix supplied by Citizens Advice - the national association.

CANES face a range of operational risks and the key to successful risk management is to identify potential risks, the likelihood of them occurring and then obviate their impact. The Risk Register is a formal statement of CANES's risk management strategy and how the impact of potential risks can be minimised. Identifying the risks is an important element of risk management and has been given detailed and careful consideration. Areas which have been covered in this process include:

- \* activities and services undertaken by the organisation
- \* our objectives
- \* targets and outputs required by funders and others
- \* the operating structure
- \* external factors (statutory obligations, relationships with funders)
- \* comparisons with other Local Citizens Advice/comparable organisations
- \* past performance and previous risks encountered

CANES's objectives, its internal organisation and the environment in which it operates are continually evolving and as a result, the risks it faces are not constant. Organisational success, derives in part, from successful risk taking and so the purpose of internal control is to help manage and control risk appropriately rather than to eliminate it.

Procedures have been established to manage the risks identified.

North East Suffolk Citizens Advice  
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Report of the Trustees  
for the Year Ended 31 March 2018

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered Company number**  
05866861 (England and Wales)

**Registered Charity number**  
1115522

**Registered office**  
St. Margaret's House  
Gordon Road  
Lowestoft  
Suffolk  
NR32 1JQ

**Trustees**

The elected trustees are also the directors of the charitable company (the charity) and along with the Council nominees shall be referred to as the trustees throughout this report.

The trustees serving during the year were as follows:

**Elected Trustees**

Mr P J S Stott	
Mr M Pitchers	
Mrs J Fox	Resigned November 2017
Mrs J M Wickham	
Mr R Bracey	Resigned June 2017
Mrs L J Harper	
Mr S Thomas	Appointed July 2017
Mrs N Riseborough	Appointed December 2017
Ms P McGregor	Appointed December 2017
Mrs M Hooper	Appointed December 2017, Resigned August 2018
Mr S Alderson	Appointed December 2017
Mr B Wilson	Appointed May 2018
Mrs A Swatman	Appointed July 2018

**Council Nominees**

Councillor C Gould	South Norfolk District Council
Councillor K Robinson	Suffolk County Council

**Company Secretary**

Mrs J John

**Independent examiner**

Mr Benjamin Lynes FCA  
Institute of Chartered Accountants in England and Wales  
CUNNINGHAMS  
Number Sixty One  
Alexandra Road  
Lowestoft  
Suffolk  
NR32 1PL

**North East Suffolk Citizens Advice**  
**Bureau**

**Report of the Trustees**  
**for the Year Ended 31 March 2018**

Report of the trustees, incorporating a strategic report, approved by order of the board of trustees, as the company directors, on .....12<sup>th</sup> December 2018 and signed on the board's behalf by:

J. M. Wickham

Mrs J M Wickham - Trustee

**Independent Examiner's Report to the Trustees of**  
**North East Suffolk Citizens Advice**  
**Bureau**

**Independent examiner's report to the trustees of North East Suffolk Citizens Advice Bureau ('the Company')**

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2018.

**Responsibilities and basis of report**

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

**Independent examiner's statement**

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a registered member of Institute of Chartered Accountants in England and Wales which is one of the listed bodies

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached



Mr Benjamin Lynes FCA  
Institute of Chartered Accountants in England and Wales  
CUNNINGHAMS  
Number Sixty One  
Alexandra Road  
Lowestoft  
Suffolk  
NR32 1PL

Date: 19<sup>th</sup> December 2018



**North East Suffolk Citizens Advice  
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**Statement of Financial Activities  
for the Year Ended 31 March 2018**

	Notes	Unrestricted funds £	Restricted funds £	31.3.18 Total funds £	31.3.17 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies	2	217,678	20,284	237,962	204,800
Other trading activities	3	17,017	47,739	64,756	82,757
Other income		1,999	-	1,999	6,640
<b>Total</b>		<u>236,694</u>	<u>68,023</u>	<u>304,717</u>	<u>294,197</u>
<b>EXPENDITURE ON</b>					
<b>Charitable activities</b>					
Charitable activities		<u>280,000</u>	<u>61,126</u>	<u>341,126</u>	<u>322,096</u>
<b>NET INCOME/(EXPENDITURE)</b>		<u>(43,306)</u>	<u>6,897</u>	<u>(36,409)</u>	<u>(27,899)</u>
<b>RECONCILIATION OF FUNDS</b>					
<b>Total funds brought forward</b>		<u>209,558</u>	<u>25,180</u>	<u>234,738</u>	<u>262,637</u>
<b>TOTAL FUNDS CARRIED FORWARD</b>		<u><u>166,252</u></u>	<u><u>32,077</u></u>	<u><u>198,329</u></u>	<u><u>234,738</u></u>

The notes form part of these financial statements

**North East Suffolk Citizens Advice  
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**Balance Sheet  
At 31 March 2018**

	Notes	Unrestricted funds £	Restricted funds £	31.3.18 Total funds £	31.3.17 Total funds £
<b>FIXED ASSETS</b>					
Tangible assets	9	114,391	4,000	118,391	120,988
<b>CURRENT ASSETS</b>					
Debtors	10	35,769	-	35,769	28,843
Cash at bank and in hand		82,446	28,077	110,523	176,684
		<u>118,215</u>	<u>28,077</u>	<u>146,292</u>	<u>205,527</u>
<b>CREDITORS</b>					
Amounts falling due within one year	11	(26,354)	-	(26,354)	(31,777)
<b>NET CURRENT ASSETS</b>		<u>91,861</u>	<u>28,077</u>	<u>119,938</u>	<u>173,750</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		206,252	32,077	238,329	294,738
<b>CREDITORS</b>					
Amounts falling due after more than one year	12	(40,000)	-	(40,000)	(60,000)
<b>NET ASSETS</b>		<u>166,252</u>	<u>32,077</u>	<u>198,329</u>	<u>234,738</u>
<b>FUNDS</b>	16				
Unrestricted funds				166,252	209,558
Restricted funds				<u>32,077</u>	<u>25,180</u>
<b>TOTAL FUNDS</b>				<u>198,329</u>	<u>234,738</u>

The notes form part of these financial statements

North East Suffolk Citizens Advice  
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Balance Sheet - continued  
At 31 March 2018

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2018.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2018 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to charitable small companies.

The financial statements were approved by the Board of Trustees on 12<sup>th</sup> December 2018 and were signed on its behalf by:

J. M. Wickham  
Mrs J M Wickham -Trustee

P. Stott  
Mr P Stott -Trustee

The notes form part of these financial statements

**North East Suffolk Citizens Advice  
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**Notes to the Financial Statements  
for the Year Ended 31 March 2018**

**1. ACCOUNTING POLICIES**

**Basis of preparing the financial statements**

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

**Income**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

**Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

**Tangible fixed assets**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Freehold property	- 2% on cost
Improvements to property	- over term of lease
Fixtures, fittings, furniture & IT equipment	- 20% on reducing balance

**Taxation**

The charity is exempt from corporation tax on its charitable activities.

**Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

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

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

**Hire purchase and leasing commitments**

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

**Pension costs and other post-retirement benefits**

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

**North East Suffolk Citizens Advice  
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**Notes to the Financial Statements - continued  
for the Year Ended 31 March 2018**

**2. DONATIONS AND LEGACIES**

	Unrestricted funds £	Restricted funds £	31.3.18 Total funds £	31.3.17 Total funds £
Donations	7,795	3,406	11,201	1,956
Grants	209,883	16,878	226,761	202,844
	<u>217,678</u>	<u>20,284</u>	<u>237,962</u>	<u>204,800</u>

Grants received, included in the above, are as follows:

	31.3.18 £	31.3.17 £
Other grants	<u>226,761</u>	<u>202,844</u>

**3. OTHER TRADING ACTIVITIES**

	Unrestricted funds £	Restricted funds £	31.3.18 Total funds £	31.3.17 Total funds £
Money Advice Service	-	47,739	47,739	51,257
WDC - Service Level Agreements	10,647	-	10,647	25,000
James Paget Hospital - The Big C	6,370	-	6,370	6,500
	<u>17,017</u>	<u>47,739</u>	<u>64,756</u>	<u>82,757</u>

**4. NET INCOME/(EXPENDITURE)**

Net income/(expenditure) is stated after charging/(crediting):

	31.3.18 £	31.3.17 £
Depreciation - owned assets	5,831	5,781
Other operating leases	24,430	24,480
Independent examiners fee	<u>1,512</u>	<u>2,040</u>

**5. TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the year ended 31 March 2018 nor for the year ended 31 March 2017.

**Trustees' expenses**

During the year, the charity made expenses payments of £49 to trustees (2017: £39)

**North East Suffolk Citizens Advice  
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**Notes to the Financial Statements - continued  
for the Year Ended 31 March 2018**

**6. STAFF COSTS**

The average monthly number of employees during the year was as follows:

31.3.18	31.3.17
12	12
<u>      </u>	<u>      </u>

No employees received emoluments in excess of £60,000.

**7. EXCEPTIONAL ITEMS**

During the 2017 year, an accrual of £48,400 for costs which did not crystallise was reversed to the Statement of Financial Activities.

**8. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES**

	Unrestricted funds £	Restricted funds £	Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies	191,094	13,706	204,800
Other trading activities	31,500	51,257	82,757
Other income	6,640	-	6,640
<b>Total</b>	<u>229,234</u>	<u>64,963</u>	<u>294,197</u>
<b>EXPENDITURE ON</b>			
<b>Charitable activities</b>			
Charitable activities	256,883	65,213	322,096
<b>Total</b>	<u>256,883</u>	<u>65,213</u>	<u>322,096</u>
<b>NET INCOME/(EXPENDITURE)</b>	<u>(27,649)</u>	<u>(250)</u>	<u>(27,899)</u>
<b>RECONCILIATION OF FUNDS</b>			
<b>Total funds brought forward</b>	237,207	25,430	262,637
<b>TOTAL FUNDS CARRIED FORWARD</b>	<u>209,558</u>	<u>25,180</u>	<u>234,738</u>

**North East Suffolk Citizens Advice**  
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**Notes to the Financial Statements - continued**  
**for the Year Ended 31 March 2018**

**9. TANGIBLE FIXED ASSETS**

	Freehold property £	Improvements to property £	Fixtures, fittings, furniture & IT equipment £	Totals £
<b>COST</b>				
At 1 April 2017	101,472	10,950	92,842	205,264
Additions	-	-	3,234	3,234
At 31 March 2018	101,472	10,950	96,076	208,498
<b>DEPRECIATION</b>				
At 1 April 2017	1,127	10,950	72,199	84,276
Charge for year	1,353	-	4,478	5,831
At 31 March 2018	2,480	10,950	76,677	90,107
<b>NET BOOK VALUE</b>				
At 31 March 2018	98,992	-	19,399	118,391
At 31 March 2017	100,345	-	20,643	120,988

**10. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	31.3.18 £	31.3.17 £
Other debtors	29,234	22,183
Prepayments and accrued income	6,535	6,660
	35,769	28,843

**11. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	31.3.18 £	31.3.17 £
Other loans (see note 13)	20,000	20,000
Accruals and deferred income	6,354	11,777
	26,354	31,777

**12. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR**

	31.3.18 £	31.3.17 £
Other loans (see note 13)	40,000	60,000

**North East Suffolk Citizens Advice  
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**Notes to the Financial Statements - continued  
for the Year Ended 31 March 2018**

**13. LOANS**

An analysis of the maturity of loans is given below:

	31.3.18	31.3.17
	£	£
Amounts falling due within one year on demand:		
Other loans	<u>20,000</u>	<u>20,000</u>
Amounts falling between one and two years:		
Other loans - 1-2 years	<u>20,000</u>	<u>20,000</u>
Amounts falling due between two and five years:		
Other loans - 2-5 years	<u>20,000</u>	<u>40,000</u>

**14. LEASING AGREEMENTS**

Minimum lease payments under non-cancellable operating leases fall due as follows:

	31.3.18	31.3.17
	£	£
Within one year	<u>19,200</u>	<u>19,200</u>

**15. SECURED DEBTS**

The following secured debts are included within creditors:

	31.3.18	31.3.17
	£	£
Other loans	<u>60,000</u>	<u>80,000</u>

The loan liability is secured by a fixed charge over the freehold property.



**North East Suffolk Citizens Advice**  
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**Notes to the Financial Statements - continued**  
**for the Year Ended 31 March 2018**

**16. MOVEMENT IN FUNDS**

	At 1.4.17 £	Net movement in funds £	At 31.3.18 £
<b>Unrestricted funds</b>			
General fund	54,558	(48,306)	6,252
Contractual Commitment Reserve	40,000	20,000	60,000
Premises Reserve	20,000	(10,000)	10,000
Operating Costs Reserve	95,000	(5,000)	90,000
	<u>209,558</u>	<u>(43,306)</u>	<u>166,252</u>
<b>Restricted funds</b>			
Money Advice Service	18,770	(2,387)	16,383
BERR - Additional Hours of Advice	7	-	7
Adnams	9	1,701	1,710
Awards for All	3,265	(653)	2,612
Suffolk County Council	1,734	1,358	3,092
Essex Community Foundation	1,395	-	1,395
Suffolk Foundation - Rural Fund	-	4,000	4,000
Suffolk Foundation - Catalyst	-	878	878
Suffolk Foundation - Suffolk Giving	-	2,000	2,000
	<u>25,180</u>	<u>6,897</u>	<u>32,077</u>
<b>TOTAL FUNDS</b>	<u>234,738</u>	<u>(36,409)</u>	<u>198,329</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	231,694	(280,000)	(48,306)
Contractual Commitment Reserve	20,000	-	20,000
Premises Reserve	(10,000)	-	(10,000)
Operating Costs Reserve	(5,000)	-	(5,000)
	<u>236,694</u>	<u>(280,000)</u>	<u>(43,306)</u>
<b>Restricted funds</b>			
Money Advice Service	47,739	(50,126)	(2,387)
Adnams	1,701	-	1,701
Beccles Townlands Trust	10,000	(10,000)	-
Suffolk County Council	1,705	(347)	1,358
Suffolk Foundation - Rural Fund	4,000	-	4,000
Suffolk Foundation - Catalyst	878	-	878
Suffolk Foundation - Suffolk Giving	2,000	-	2,000
Awards for All	-	(653)	(653)
	<u>68,023</u>	<u>(61,126)</u>	<u>6,897</u>
<b>TOTAL FUNDS</b>	<u>304,717</u>	<u>(341,126)</u>	<u>(36,409)</u>

North East Suffolk Citizens Advice  
Bureau

Notes to the Financial Statements - continued  
for the Year Ended 31 March 2018

**16. MOVEMENT IN FUNDS - continued**

**Comparatives for movement in funds**

	At 1.4.16 £	Net movement in funds £	At 31.3.17 £
<b>Unrestricted Funds</b>			
General fund	82,207	(27,649)	54,558
Contractual Commitment Reserve	40,000	-	40,000
Premises Reserve	20,000	-	20,000
Operating Costs Reserve	95,000	-	95,000
	<u>237,207</u>	<u>(27,649)</u>	<u>209,558</u>
<b>Restricted Funds</b>			
Money Advice Service	21,333	(2,563)	18,770
BERR - Additional Hours of Advice	7	-	7
Adnams	9	-	9
Awards for All	4,081	(816)	3,265
Suffolk County Council	-	1,734	1,734
Essex Community Foundation	-	1,395	1,395
	<u>25,430</u>	<u>(250)</u>	<u>25,180</u>
<b>TOTAL FUNDS</b>	<u>262,637</u>	<u>(27,899)</u>	<u>234,738</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	229,234	(256,883)	(27,649)
<b>Restricted funds</b>			
Money Advice Service	51,257	(53,820)	(2,563)
Beccles Townlands Trust	10,000	(10,000)	-
Ashtons Legal	500	(500)	-
Suffolk County Council	1,811	(77)	1,734
Essex Community Foundation	1,395	-	1,395
Awards for All	-	(816)	(816)
	<u>64,963</u>	<u>(65,213)</u>	<u>(250)</u>
<b>TOTAL FUNDS</b>	<u>294,197</u>	<u>(322,096)</u>	<u>(27,899)</u>

**North East Suffolk Citizens Advice**  
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**Notes to the Financial Statements - continued**  
**for the Year Ended 31 March 2018**

**16. MOVEMENT IN FUNDS - continued**

**Unrestricted funds**

Within unrestricted funds the trustees have designated funds for the following purposes:

**Contractual Commitment Reserve** - £60,000 to cover contracted payments to staff such as redundancy, provision of locum maternity and sickness cover, and the costs of any disciplinary and/or grievance procedures which may arise.

**Premises Reserve** - £10,000 to provide for terminating leases and the cost of relocating to new premises either at the expiry of the current lease or if larger premises are deemed necessary.

**Operating Costs Reserve**

The trustees policy is to reserve for at least three months operating costs. This would require in the region of £90,000.

**Restricted funds**

Restricted funds comprise funds designated for the following purposes:

**Money Advice Service** - Funding to provide a case worker and associated costs to provide advice for those in debt.

**BERR Additional Hours of Advice** - This funding was to enable to bureau to provide additional hours of advice.

**Beccles Townland Trust** - Funding to support the charity with the only restriction being that the grant was to be spent in the town of Beccles.

**Suffolk Foundation Rural Fund** - Funding to support rural areas that suffer from the same social problems as urban communities.

**Suffolk Foundation Catalyst** - Funding towards improving community services for vulnerable people.

**Suffolk Foundation Suffolk** - Funding adult mental health services in Lowestoft

**17. RELATED PARTY DISCLOSURES**

There were no related party transactions for the year ended 31 March 2018.

**North East Suffolk Citizens Advice  
Bureau**

**Detailed Statement of Financial Activities  
for the Year Ended 31 March 2018**

	31.3.18 £	31.3.17 £
<b>INCOME AND ENDOWMENTS</b>		
<b>Donations and legacies</b>		
Donations	11,201	1,956
Grants	226,761	202,844
	<hr/> 237,962	<hr/> 204,800
<b>Other trading activities</b>		
Money Advice Service	47,739	51,257
WDC - Service Level Agreements	10,647	25,000
James Paget Hospital - The Big C	6,370	6,500
	<hr/> 64,756	<hr/> 82,757
<b>Other income</b>		
Sundry income	1,999	6,640
	<hr/>	<hr/>
<b>Total incoming resources</b>	304,717	294,197
<b>EXPENDITURE</b>		
<b>Charitable activities</b>		
Wages	231,458	252,959
Pensions	2,652	1,660
Rent	24,430	24,480
Insurance	4,338	4,178
Light, heat and water	13,022	10,422
Repairs and renewals	3,502	4,455
Subcontract sessional assistance	14,385	13,788
Depreciation - fixtures, fittings, furniture & IT equipment	5,833	5,779
Exceptional items	-	(48,400)
	<hr/> 299,620	<hr/> 269,321
<b>Support costs</b>		
<b>Management</b>		
Telephone	8,012	12,036
Stationary and office expenses	3,659	3,072
Miscellaneous expenses	2,339	4,609
Postage	2,471	2,493
Training	2,805	2,673
Computer costs	8,397	9,141
Publications	1,740	2,715
Publicity	718	1,203
Travelling	6,959	8,994
	<hr/> 37,100	<hr/> 46,936

This page does not form part of the statutory financial statements

**North East Suffolk Citizens Advice  
Bureau**

**Detailed Statement of Financial Activities  
for the Year Ended 31 March 2018**

	31.3.18 £	31.3.17 £
<b>Finance</b>		
Bank charges	382	425
<b>Governance costs</b>		
Independent examiners fee	1,512	2,040
Consultancy fees	852	1,800
Payroll fees	1,660	1,574
	<hr/> 4,024	<hr/> 5,414
<b>Total resources expended</b>	341,126	322,096
	<hr/>	<hr/>
<b>Net expenditure</b>	<u><u>(36,409)</u></u>	<u><u>(27,899)</u></u>

This page does not form part of the statutory financial statements