

**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 2019**  
**for**  
**North East Suffolk Citizens Advice**  
**Bureau**

CUNNINGHAMS  
Number Sixty One  
Alexandra Road  
Lowestoft  
Suffolk  
NR32 1PL

**North East Suffolk Citizens Advice  
Bureau**

**Contents of the Financial Statements  
for the Year Ended 31 March 2019**

	Page
Report of the Trustees	1 to 4
Independent Examiner's Report	5
Statement of Financial Activities	6
Balance Sheet	7 to 8
Notes to the Financial Statements	9 to 18
Detailed Statement of Financial Activities	19 to 20

**North East Suffolk Citizens Advice  
Bureau**

**Report of the Trustees  
for the Year Ended 31 March 2019**

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 2019. 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).

North East Suffolk Citizens Advice Bureau is a 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 (otherwise referred to as CANES in these accounts).

## **OBJECTIVES AND ACTIVITIES**

### **Objectives and aims**

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 offers 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. In May 2018 our successful social prescribing project (Solutions), which has demonstrated a 44% reduction in GP appointments and a 21% reduction in visits to A&E following our intervention, was extended to all GP practices in Lowestoft.

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 15,505 issues (16% increase from 2017/18) from 4281 unique clients (7% increase) in the year ended 31st March 2019. The major areas of work were debt (4,677 issues) welfare benefits (3,222 issues), Universal Credit (1,556 issues), employment (896), housing (1175 issues) and family (918 issues). CANES provided 247 food vouchers to 190 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 2019/20. Waveney District Council 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 was a finalist in the Association of Public Sector Excellence 2018 national award for Best Collaborative Working Initiative (with other public sector or third sector).

**North East Suffolk Citizens Advice  
Bureau**

**Report of the Trustees  
for the Year Ended 31 March 2019**

**STRATEGIC REPORT**

**Achievement and performance**

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

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. 819 clients with 1610 cases accessed CANES's services electronically in 2018/19 double the number for the previous year.

**Financial review**

**Principal funding sources**

CANES receives funding from Waveney District Council, Suffolk County Council and South Norfolk Council. CANES has a contract with the Money Advice Service for face to face debt advice. This year £68,400 was secured to deliver Solutions.

**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 the former Waveney district of East Suffolk Council and neighbouring areas of southern Norfolk.

**The Board's priorities for the forthcoming year (2019/20)**

- \*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**

**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 3 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  
Bureau**

**Report of the Trustees  
for the Year Ended 31 March 2019**

**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 faces 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  
Bureau**

**Report of the Trustees  
for the Year Ended 31 March 2019**

**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 M Wickham	
Mrs L J Harper	
Mr S Thomas	Resigned May 2018
Mrs N Riseborough	Resigned June 2019
Ms P McGregor	
Mrs M Hooper	Resigned August 2018
Mr S Alderson	
Mr B Wilson	
Mrs A Swatman	

**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

Report of the trustees, incorporating a strategic report, approved by order of the board of trustees, as the company directors, on .....2019 and signed on the board's behalf by:

.....  
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 2019.

**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: .....2019

**North East Suffolk Citizens Advice  
Bureau**

**Statement of Financial Activities  
for the Year Ended 31 March 2019**

	Notes	Unrestricted funds £	Restricted funds £	31.3.19 Total funds £	31.3.18 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies	2	250,744	14,303	265,047	237,962
Other trading activities	3	22,130	52,010	74,140	64,756
Other income		3,823	-	3,823	1,999
<b>Total</b>		<u>276,697</u>	<u>66,313</u>	<u>343,010</u>	<u>304,717</u>
 <b>EXPENDITURE ON</b>					
<b>Charitable activities</b>					
Charitable activities		<u>256,076</u>	<u>90,672</u>	<u>346,748</u>	<u>341,126</u>
<b>NET INCOME/(EXPENDITURE)</b>		20,621	(24,359)	(3,738)	(36,409)
 <b>RECONCILIATION OF FUNDS</b>					
<b>Total funds brought forward</b>		166,252	32,077	198,329	234,738
 <b>TOTAL FUNDS CARRIED FORWARD</b>		<u><u>186,873</u></u>	<u><u>7,718</u></u>	<u><u>194,591</u></u>	<u><u>198,329</u></u>

The notes form part of these financial statements



**North East Suffolk Citizens Advice  
Bureau**

**Balance Sheet  
At 31 March 2019**

	Notes	Unrestricted funds £	Restricted funds £	31.3.19 Total funds £	31.3.18 Total funds £
<b>FIXED ASSETS</b>					
Tangible assets	8	107,559	7,718	115,277	118,391
<b>CURRENT ASSETS</b>					
Debtors	9	44,509	-	44,509	35,769
Cash at bank and in hand		86,558	1,000	87,558	110,523
		<u>131,067</u>	<u>1,000</u>	<u>132,067</u>	<u>146,292</u>
<b>CREDITORS</b>					
Amounts falling due within one year	10	(31,753)	(1,000)	(32,753)	(26,354)
<b>NET CURRENT ASSETS</b>					
		<u>99,314</u>	<u>-</u>	<u>99,314</u>	<u>119,938</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>					
		206,873	7,718	214,591	238,329
<b>CREDITORS</b>					
Amounts falling due after more than one year	11	(20,000)	-	(20,000)	(40,000)
<b>NET ASSETS</b>					
		<u>186,873</u>	<u>7,718</u>	<u>194,591</u>	<u>198,329</u>
<b>FUNDS</b>					
Unrestricted funds	15			186,873	166,252
Restricted funds				7,718	32,077
<b>TOTAL FUNDS</b>					
				<u>194,591</u>	<u>198,329</u>

The notes form part of these financial statements

**North East Suffolk Citizens Advice  
Bureau**

**Balance Sheet - continued  
At 31 March 2019**

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2019.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2019 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 .....2019 and were signed on its behalf by:

.....  
Mrs J M Wickham -Trustee

.....  
Mr P Stott -Trustee

**North East Suffolk Citizens Advice  
Bureau**

**Notes to the Financial Statements  
for the Year Ended 31 March 2019**

**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  
Bureau**

**Notes to the Financial Statements - continued  
for the Year Ended 31 March 2019**

**2. DONATIONS AND LEGACIES**

	Unrestricted funds £	Restricted funds £	31.3.19 Total funds £	31.3.18 Total funds £
Donations	11,284	-	11,284	11,201
Grants	239,460	14,303	253,763	226,761
	<u>250,744</u>	<u>14,303</u>	<u>265,047</u>	<u>237,962</u>

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

	31.3.19 £	31.3.18 £
Other grants	<u>253,763</u>	<u>226,761</u>

**3. OTHER TRADING ACTIVITIES**

	Unrestricted funds £	Restricted funds £	31.3.19 Total funds £	31.3.18 Total funds £
Money Advice Service	-	52,010	52,010	47,739
Service Level Agreements	15,500	-	15,500	10,647
James Paget Hospital - The Big C	6,630	-	6,630	6,370
	<u>22,130</u>	<u>52,010</u>	<u>74,140</u>	<u>64,756</u>

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

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

	31.3.19 £	31.3.18 £
Depreciation - owned assets	5,822	5,831
Other operating leases	24,480	24,430
Deficit on disposal of fixed asset	2,143	-
Independent examiners fee	<u>1,740</u>	<u>1,512</u>

**5. TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the year ended 31 March 2019 nor for the year ended 31 March 2018.

**Trustees' expenses**

During the year, the charity made expenses payments of £101 to trustees (2018: £49)

**North East Suffolk Citizens Advice  
Bureau**

**Notes to the Financial Statements - continued  
for the Year Ended 31 March 2019**

**6. STAFF COSTS**

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

	31.3.19	31.3.18
Support staff	12	12
	<u>          </u>	<u>          </u>

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

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

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

**North East Suffolk Citizens Advice  
Bureau**

**Notes to the Financial Statements - continued  
for the Year Ended 31 March 2019**

**8. TANGIBLE FIXED ASSETS**

	Freehold property £	Improvements to property £	Fixtures, fittings, furniture & IT equipment £	Totals £
<b>COST</b>				
At 1 April 2018	101,472	10,950	96,076	208,498
Additions	-	-	4,851	4,851
Disposals	-	(393)	(21,884)	(22,277)
	<hr/>	<hr/>	<hr/>	<hr/>
At 31 March 2019	101,472	10,557	79,043	191,072
	<hr/>	<hr/>	<hr/>	<hr/>
<b>DEPRECIATION</b>				
At 1 April 2018	2,480	10,950	76,677	90,107
Charge for year	1,353	-	4,469	5,822
Eliminated on disposal	-	(393)	(19,741)	(20,134)
	<hr/>	<hr/>	<hr/>	<hr/>
At 31 March 2019	3,833	10,557	61,405	75,795
	<hr/>	<hr/>	<hr/>	<hr/>
<b>NET BOOK VALUE</b>				
At 31 March 2019	97,639	-	17,638	115,277
	<hr/>	<hr/>	<hr/>	<hr/>
At 31 March 2018	98,992	-	19,399	118,391
	<hr/>	<hr/>	<hr/>	<hr/>

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

	31.3.19	31.3.18
	£	£
Other debtors	37,915	29,234
Prepayments and accrued income	6,594	6,535
	<hr/>	<hr/>
	44,509	35,769
	<hr/>	<hr/>

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

	31.3.19	31.3.18
	£	£
Other loans (see note 12)	20,000	20,000
Accruals and deferred income	12,753	6,354
	<hr/>	<hr/>
	32,753	26,354
	<hr/>	<hr/>

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

	31.3.19	31.3.18
	£	£
Other loans (see note 12)	20,000	40,000
	<hr/>	<hr/>

**North East Suffolk Citizens Advice  
Bureau**

**Notes to the Financial Statements - continued  
for the Year Ended 31 March 2019**

**12. LOANS**

An analysis of the maturity of loans is given below:

	31.3.19 £	31.3.18 £
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>-</u>	<u>20,000</u>

**13. LEASING AGREEMENTS**

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

	31.3.19 £	31.3.18 £
Within one year	<u>19,200</u>	<u>19,200</u>

**14. SECURED DEBTS**

The following secured debts are included within creditors:

	31.3.19 £	31.3.18 £
Other loans	<u>40,000</u>	<u>60,000</u>

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

**North East Suffolk Citizens Advice  
Bureau**

**Notes to the Financial Statements - continued  
for the Year Ended 31 March 2019**

**15. MOVEMENT IN FUNDS**

	At 1.4.18 £	Net movement in funds £	At 31.3.19 £
<b>Unrestricted funds</b>			
General fund	6,252	20,621	26,873
Contractual Commitment Reserve	60,000	-	60,000
Premises Reserve	10,000	-	10,000
Operating Costs Reserve	90,000	-	90,000
	<hr/>	<hr/>	<hr/>
	166,252	20,621	186,873
<b>Restricted funds</b>			
Money Advice Service	16,383	(16,383)	-
BERR - Additional Hours of Advice	7	(7)	-
Adnams	1,710	(1,710)	-
Awards for All	2,612	(522)	2,090
Suffolk County Council	3,092	2,536	5,628
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)	-
	<hr/>	<hr/>	<hr/>
	32,077	(24,359)	7,718
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<u>198,329</u>	<u>(3,738)</u>	<u>194,591</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	276,697	(256,076)	20,621
<b>Restricted funds</b>			
Money Advice Service	52,010	(68,393)	(16,383)
Adnams	-	(1,710)	(1,710)
Suffolk County Council	4,812	(2,276)	2,536
Suffolk Foundation - Rural Fund	4,000	(8,000)	(4,000)
Suffolk Foundation - Catalyst	-	(878)	(878)
Suffolk Foundation - Suffolk Giving	-	(2,000)	(2,000)
Alfred William Trust	1,500	(1,500)	-
Help 2 Claim	3,991	(3,991)	-
BERR - Additional Hours of Advice	-	(7)	(7)
Awards for All	-	(522)	(522)
Essex Community Foundation	-	(1,395)	(1,395)
	<hr/>	<hr/>	<hr/>
	66,313	(90,672)	(24,359)
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<u>343,010</u>	<u>(346,748)</u>	<u>(3,738)</u>



**North East Suffolk Citizens Advice  
Bureau**

**Notes to the Financial Statements - continued  
for the Year Ended 31 March 2019**

**15. MOVEMENT IN FUNDS - continued**

**Comparatives for 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
	<hr/>	<hr/>	<hr/>
	209,558	(43,306)	166,252
<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
	<hr/>	<hr/>	<hr/>
	25,180	6,897	32,077
<b>TOTAL FUNDS</b>			
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>
	234,738	(36,409)	198,329

**North East Suffolk Citizens Advice  
Bureau**

**Notes to the Financial Statements - continued  
for the Year Ended 31 March 2019**

**15. MOVEMENT IN FUNDS - continued**

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	216,694	(265,000)	(48,306)
Contractual Commitment Reserve	20,000	-	20,000
Premises Reserve	-	(10,000)	(10,000)
Operating Costs Reserve	-	(5,000)	(5,000)
	<hr/>	<hr/>	<hr/>
	236,694	(280,000)	(43,306)
<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)
	<hr/>	<hr/>	<hr/>
	68,023	(61,126)	6,897
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<u>304,717</u>	<u>(341,126)</u>	<u>(36,409)</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.4.17 £	Net movement in funds £	At 31.3.19 £
<b>Unrestricted funds</b>			
General fund	54,558	(27,685)	26,873
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
<b>Restricted funds</b>			
Money Advice Service	18,770	(18,770)	-
BERR - Additional Hours of Advice	7	(7)	-
Adnams	9	(9)	-
Awards for All	3,265	(1,175)	2,090
Suffolk County Council	1,734	3,894	5,628
Essex Community Foundation	1,395	(1,395)	-
	<hr/>	<hr/>	<hr/>
	25,180	(17,462)	7,718
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<u>234,738</u>	<u>(40,147)</u>	<u>194,591</u>

**North East Suffolk Citizens Advice  
Bureau**

**Notes to the Financial Statements - continued  
for the Year Ended 31 March 2019**

**15. MOVEMENT IN FUNDS - continued**

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	493,391	(521,076)	(27,685)
Contractual Commitment Reserve	20,000	-	20,000
Premises Reserve	-	(10,000)	(10,000)
Operating Costs Reserve	-	(5,000)	(5,000)
	<hr/>	<hr/>	<hr/>
	513,391	(536,076)	(22,685)
<b>Restricted funds</b>			
Money Advice Service	99,749	(118,519)	(18,770)
Adnams	1,701	(1,710)	(9)
Beccles Townlands Trust	10,000	(10,000)	-
Suffolk County Council	6,517	(2,623)	3,894
Suffolk Foundation - Rural Fund	8,000	(8,000)	-
Suffolk Foundation - Catalyst	878	(878)	-
Suffolk Foundation - Suffolk Giving	2,000	(2,000)	-
Alfred William Trust	1,500	(1,500)	-
Help 2 Claim	3,991	(3,991)	-
BERR - Additional Hours of Advice	-	(7)	(7)
Awards for All	-	(1,175)	(1,175)
Essex Community Foundation	-	(1,395)	(1,395)
	<hr/>	<hr/>	<hr/>
	134,336	(151,798)	(17,462)
<b>TOTAL FUNDS</b>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>
	647,727	(687,874)	(40,147)

**North East Suffolk Citizens Advice  
Bureau**

**Notes to the Financial Statements - continued  
for the Year Ended 31 March 2019**

**15. 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 the bureau to provide additional hours of advice.

**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 Giving** - Funding adult mental health services in Lowestoft.

**Help 2 Claim** - Assists people claiming universal credit.

**Alfred William Trust** - Funding towards treatment of damp in registered office.

**Award for All** - Funding towards computer equipment.

**Suffolk County Council** - Funding towards computer equipment.

**Essex Community Foundation** - Funding towards conference suite facilities.

**Adnams** - Funding towards advisory services.

**Beccles Townlands Trust** - Funding towards activities exclusive to the Beccles area.

**16. RELATED PARTY DISCLOSURES**

There were no related party transactions for the year ended 31 March 2019.

**North East Suffolk Citizens Advice  
Bureau**

**Detailed Statement of Financial Activities  
for the Year Ended 31 March 2019**

	31.3.19 £	31.3.18 £
<b>INCOME AND ENDOWMENTS</b>		
<b>Donations and legacies</b>		
Donations	11,284	11,201
Grants	253,763	226,761
	265,047	237,962
<b>Other trading activities</b>		
Money Advice Service	52,010	47,739
Service Level Agreements	15,500	10,647
James Paget Hospital - The Big C	6,630	6,370
	74,140	64,756
<b>Other income</b>		
Sundry income	3,823	1,999
	343,010	304,717
<b>EXPENDITURE</b>		
<b>Charitable activities</b>		
Wages	237,461	231,458
Pensions	2,879	2,652
Rent	24,480	24,430
Insurance	3,551	4,338
Light, heat and water	10,645	13,022
Repairs and renewals	5,727	3,502
Subcontract sessional assistance	14,050	14,385
Depreciation - fixtures, fittings, furniture & IT equipment	5,821	5,833
Loss on sale of tangible fixed assets	2,143	-
	306,757	299,620
<b>Support costs</b>		
<b>Management</b>		
Telephone	9,261	8,012
Stationary and office expenses	4,150	3,659
Miscellaneous expenses	1,147	2,339
Postage	2,410	2,471
Training	1,461	2,805
Computer costs	7,230	8,397
Publications	1,750	1,740
Publicity	455	718
Travelling	8,377	6,959
	36,241	37,100

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 2019**

	31.3.19	31.3.18
	£	£
<b>Finance</b>		
Bank charges	429	382
<b>Governance costs</b>		
Independent examiners fee	1,740	1,512
Consultancy fees	-	852
Payroll fees	1,581	1,660
	<hr/>	<hr/>
	3,321	4,024
	<hr/>	<hr/>
<b>Total resources expended</b>	346,748	341,126
	<hr/>	<hr/>
<b>Net expenditure</b>	(3,738)	(36,409)
	<hr/> <hr/>	<hr/> <hr/>

This page does not form part of the statutory financial statements