

Registered number
3537836

Bournemouth Citizens Advice Bureau

Report and Unaudited Accounts

31 March 2016

Accounting for Charities Ltd



Bournemouth Citizens Advice Bureau
Report and accounts
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**Bournemouth Citizens Advice Bureau
Company Information**

Bournemouth Citizens Advice Bureau is a company limited by guarantee and not having a share capital and is governed by its Memorandum and Articles of Association.

The company is a registered charity.

Trustees

Keith Agombar
Ao Ajomale
Ian Blanchard (Co-opted)
Patrick Bligh-Cheesman
Tony Bradley
Matthew Moore
Rae Stollard
Ted Taylor

Company Secretary and registered office

Keith Agombar
The West Wing, Town Hall, Bourne Avenue, Bournemouth, Dorset BH2 6DX

Independent Examiner

Accounting for Charities Ltd
Chartered Accountants
Arena, Holyrood Close, Poole BH17 7FJ

Bankers

Lloyds Bank plc, 45 Old Christchurch Road, Bournemouth, Dorset BH1 1ED
Scottish Widows Bank plc, 67 Morrison Street, Edinburgh EH3 8YJ
Virgin Money plc, Jubilee House, Gosforth, Newcastle upon Tyne NE3 4PL

Registered numbers

Registered company number 03537836
Registered charity number 1074727

Bournemouth Citizens Advice Bureau
Registered number: 3537836
Report of the Trustees

The trustees present their report and accounts for the year ended 31 March 2016.

Governance and management

A Trustee Board, as constituted in accordance with the provisions set out in the Articles of Association, is responsible for the overall governance of the company. The Trustee Board is responsible for appointing certain of its members to act in an individual capacity, as its representatives, either as directors of the company or as company secretary, in accordance with the requirements of the Companies Acts. As a registered charity, the company is also required by the Charity Commissioners to appoint named individuals to act in a formal capacity as trustees of the charity, with duties and responsibilities as set out in charity law and regulations.

The maximum number of trustees is twelve, and the minimum is four. Trustees are either elected at the annual general meeting, nominated by member organisations or co-opted by the Trustee Board, providing that the total of co-opted and nominated trustees does not exceed one third of the total number of trustees. All elected trustees must retire from office at the third annual general meeting following the annual general meeting at which they were elected but may be re-elected. All nominated or co-opted trustees must retire from office at the third annual general meeting following the ordinary meeting of the Trustee Board at which they were appointed but may be re-elected.

Trustees

The following persons served as trustees during the year and up to the date of this report:

Keith Agombar	appointed 8 October 2014
Ao Ajomale	appointed 16 September 2009
Ian Blanchard	co-opted 25 May 2016
Patrick Bligh-Cheesman	appointed 21 October 2010
Tony Bradley	appointed 21 October 2010
Bob Hucklesby	appointed 2nd October 2013, resigned 31 July 2015
Jayne Kerry	appointed 16 September 2009, resigned 27 January 2016
Matthew Moore	appointed 26 October 2011
Chris Purkis	appointed 09 February 2011, resigned 27 January 2016
Ken Stevenson	appointed 2nd October 2013, resigned 27 January 2016
Rae Stollard	appointed 8 October 2014
Ted Taylor	appointed 16 September 2009

Trustee recruitment and training

Trustees are recruited from member organisations and/or for the specific skills that they can bring to the charity. There is a trustee induction process and new trustees are invited to attend the Bureau to see the work of the charity. New trustees are also able to access relevant training and information in relation to the Bureau's affairs and operations and the role and duties of a trustee.

Public benefit

The Trustees have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in planning its future activities. They do not consider that the charity's activities include any potential detriment or harm or that they convey any significant incidental private benefit.

Affiliations

Bournemouth Citizens Advice Bureau is a member of The National Association of Citizens Advice Bureaux and is required to comply with the regulations provided by this umbrella organisation.

Bournemouth Citizens Advice Bureau

Registered number: 3537836

Report of the Trustees

Objectives and activities

Objectives

The objects of the charity are to promote any charitable purpose for the benefit of the community mainly, but not exclusively in the area of the Council of the Borough of Bournemouth, or any successor body to it, by the advancement of education, the protection and preservation of health, and the relief of poverty, sickness and distress.

The principal charitable object of the company is to establish and conduct a free, independent, confidential and impartial service of advice, information and counsel for the benefit of the community and general public within the Borough of Bournemouth.

Activities

In furtherance of the objects, the principal activity of the company is the operation of an independent Citizens Advice Office in Bournemouth, within the overall membership framework as laid down by the National Association of Citizens Advice Bureaux ("Citizens Advice").

We review our aims, objectives and activities each year. This review looks at what we achieved and the outcomes of our work in the previous 12 months. The review looks at the success of each key activity and the benefits they have brought to those groups of people we are set up to help. The review also helps us ensure our aim, objectives and activities remained focused on our stated purposes.

In addition to the provision of the core advice service, which is principally financed by a service level agreement from Bournemouth Borough Council, all of which helps the Charity meet its overall aims of providing the advice for the problems people face, the company also operated the following specific projects and services during the year under review. All of these additional operations assisted Citizens Advice Bournemouth rise to the challenge of meeting continuing increased demand in the current recession. Local government have highlighted the social effects within Bournemouth that the recession had and recognise the overall contribution Citizens Advice Bournemouth has had and the positive impact on the lives of those who use its services.

Wessex Water – funded by Wessex Water

This project enables people who experience arrears with Wessex Water to obtain debt advice and support.

Lloyds TSB - funded by Lloyds TSB

This fund enables the bureau to provide debt advice and support complex debt cases

Money Advice Services - Debt Advice Project - Funded through Citizens Advice

The project provides debt management advice to members of the public.

Pension Wise - Funded by Citizens Advice

This projects provide free pensions guidance to people across Dorset, East Devon and Isle of Wight

Advice Services Transition Fund - Funded by Citizens Advice in Dorset via the Big Lottery

This fund offers debt and benefit advice to people in Bournemouth & Poole.

Health Watch - Funded by Citizens Advice in Dorset via Help & Care

This fund helps staff and volunteers identify health related issues that are then sent onto Help & Care to help change policies and practices

Bournemouth Citizens Advice Bureau
Registered number: 3537836
Report of the Trustees

Achievements and performance

During the year ended 31 March 2016, the Bureau received 12,299 enquiries from 9,729 clients (total unique clients per Petra) which represents an increase in the number of service users.

The breakdown of the areas of work was as follows, together with comparatives for the previous year:

	<u>2016</u>	<u>2015</u>
Welfare benefits	20%	22%
Consumer	5%	6%
Debt and Finance	31%	23%
Employment	11%	14%
Housing	12%	14%
Legal	5%	5%
Immigration	2%	2%
Relationships	8%	9%
Signposting	0%	0%
Other	6%	5%

The management and trustees continue to monitor the number of enquiries and breakdown of areas of work to ensure resources are appropriately allocated. In addition, client feedback continues to be sought which provides information about methods of contact, waiting times and levels of satisfaction in relation to the advice offered.

Volunteers

The operations are supported to a significant extent by a team of unpaid volunteers, either acting as trained advisers or providing additional clerical and administrative support. Without the assistance of such volunteers, it would not be possible for the Bureau to provide the range of services currently made available to clients. The trustees and the directors once again wish to express their appreciation of the invaluable contribution made by the volunteers during the year under review.

Risk management

The Trustee Board actively reviews, on a regular basis, the major risks to which the charity is exposed, in particular those related to the operations and finances of the Bureau. The trustees and the directors are satisfied that systems have been established to enable regular reports to be produced so that the Trustee Board can monitor such risks and, where necessary, steps can be taken to mitigate exposure thereto.

Financial Review

The financial statements of the company for the year ended 31 March 2016 are as set out on pages 7 to 14 attached. The results are presented on an activity basis, in accordance with the Statement of Recommended Practice 2015, which provides a clear picture of the funding resources available to finance the various operational activities undertaken. The total income for the year ended 31 March 2016 amounted to £525,174. The total expenditure was £495,010 thereby generating a surplus for the year of £30,164, making the total funds £254,882 at 31 March 2016.

Bournemouth Citizens Advice Bureau

Registered number: 3537836

Report of the Trustees

Reserves Policy

The balance carried forward on the General Fund represents unrestricted funds arising from past operating results which are available to finance future activities. Such funds also represent the free reserves of the charity, as all fixed assets are separately designated within the Capital Equipment Fund. The level of free reserves is vital to the ongoing stability of the company's financial position, and should be viewed in relative terms with the level of operating activities and the degree of financial commitment and risk inherent therein. The Trustee Board's aim, notwithstanding the constraints inherent in the present funding arrangements is to maintain the balance of free reserves at a level which corresponds to approximately three to six months' expenditure on core activities. In order to protect this level of reserves the Designated Core Continuity Fund stands at £100,000.

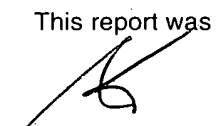
Investment Policy

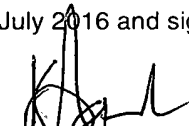
The Trustee Board adopts a risk averse strategy in relation to the investment of surplus funds. All cash funds held by Citizens Advice Bournemouth in excess of immediate requirements to finance its charitable activities are invested in interest-bearing deposit accounts with Lloyds Bank plc, Scottish Widows Bank plc and Virgin Money plc. There are no other investments relevant to the organisations activities.

Small company provisions

This report has been prepared in accordance with the provisions in Part 15 of the Companies Act 2006 applicable to companies subject to the small companies regime.

This report was approved by the board on 26 July 2016 and signed on its behalf.


Matthew Moore
Director


Keith Agombar
Director

Independent Examiner's report on the unaudited accounts of Bournemouth Citizens Advice Bureau to the Trustees of Bournemouth Citizens Advice Bureau

I report on the accounts of the company for the year ended 31 March 2016, which are set out on pages 7 to 14.

Respective responsibilities of trustees and examiner

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The 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 needed. The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of The Institute of Chartered Accountants in England & Wales.

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 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 company 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 below.

This report is made solely to the company's board of trustees, as a body, in accordance with the General Directions given by the Charity Commission. My examination has been undertaken so that I might state to the company's trustees those matters I am required to state to them in an Independent Examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the company and the company's trustees as a body, for my examination, for this report, or for the opinions I have formed.

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 of the Companies Act 2006; and
 - to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities;
- have not been met; or

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

Keilah Towers

Keilah Towers FCA

Director

Accounting for Charities Ltd

Chartered Accountants

Arena, Holyrood Close, Poole BH17 7FJ

date *18 August 2016*

Bournemouth Citizens Advice Bureau
Statement of Financial Activities
for the year ended 31 March 2016

Income and expenditure

	Notes	General Fund £	Designated Funds £	Restricted Funds £	2016 Total £	2015 Total £
Income from:						
Donations	2	703	-	-	703	3,079
Charitable activities	3	206,674	-	314,235	520,909	361,561
Other trading activities		1,644			1,644	1,156
Investments		1,918	-	-	1,918	1,780
Total		210,939	-	314,235	525,174	367,576
Expenditure on:						
Raising funds		(932)	-	-	(932)	(689)
Charitable activities	14	(179,605)	-	(312,686)	(492,291)	(306,295)
Other	14	(1,788)	-	-	(1,788)	(1,383)
Total	4	(182,325)	-	(312,686)	(495,011)	(308,367)
Net income/(expenditure)		28,614	-	1,549	30,163	59,209
Transfers between funds	9 10	27,851	(2,123)	(25,728)	-	-
Net movement in funds		56,465	(2,123)	(24,179)	30,163	59,209
Reconciliation of funds						
Total funds brought forward		83,973	104,596	36,149	224,718	165,509
Total funds carried forward		140,438	102,473	11,970	254,881	224,718

All of the company's activities are classed as continuing.
The company had no gains or losses other than those shown above.

The notes of pages 9 to 14 form part of these accounts.

Bournemouth Citizens Advice Bureau
Balance Sheet
as at 31 March 2016


	Notes	Unrestricted Funds	Restricted Funds	2016 Total £	2015 Total £
Fixed assets					
Tangible assets	6	2,471	5,471	7,942	11,331
Current assets					
Debtors	7	677	-	677	1,533
Cash at bank and in hand		255,721	6,499	262,220	224,598
		256,398	6,499	262,897	226,131
Creditors: amounts falling due within one year	8	(15,958)	-	(15,958)	(12,744)
Net current assets		240,440	6,499	246,939	213,387
Net assets		242,911	11,970	254,881	224,718
The funds of the charity					
Restricted Funds	9	-	11,970	11,970	36,149
Unrestricted Funds:				-	
Designated Funds	10	102,473	-	102,473	104,596
General Fund		140,438	-	140,438	83,973
Total charity funds		242,911	11,970	254,881	224,718

The directors are satisfied that the company is entitled to exemption from the requirement to obtain an audit under section 477 of the Companies Act 2006.


The members have not required the company to obtain an audit in accordance with section 476 of the Act.

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

The accounts have been prepared in accordance with the provisions in Part 15 of the Companies Act 2006 applicable to companies subject to the small companies regime.


Matthew Moore
Director

Approved by the board on 26 July 2016


Keith Agombar
Director

The notes of pages 9 to 14 form part of these accounts.

Bournemouth Citizens Advice Bureau
Notes to the Accounts
for the year ended 31 March 2016

1 Accounting policies

Basis of preparation

The accounts have been prepared under the historical cost convention and in accordance with the Companies Act 2006, SORP 2015 (FRSSE) "Accounting and Reporting by Charities" and the Financial Reporting Standard for Smaller Entities (effective January 2015).

Income

Other than incoming resources recognised under the Deferred Income Policy, incoming resources are included in the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Deferred income represents grants received where the donor has specified that the grant cannot be used until a later accounting period, the Deferred Income Policy includes such incoming resources in the later accounting period for which their use is specified.

Donated services and facilities

Donated services and facilities provided by individuals or entities are included as incoming resources at their estimated open market value where the benefit to the Fund is reasonably quantifiable and measurable.

Resources expended

Resources expended are included in the the Statement of Financial Activities when, and to the extent that, a liability, legal or constructive, is incurred.

Capitalisation and Depreciation

Expenditure greater than £100 on individual assets which have a useful life of more than 12 months is capitalised.

Depreciation has been provided at the following rates in order to write off the assets over their estimated useful lives.

Office equipment and furniture	20% straight line
Computer systems and equipment	25% straight line

Fund accounting

The General Fund is an unrestricted fund which is available for use at the discretion of the Trustees in furtherance of the general objectives of the charity and which have not been designated for specific purposes.

The Designated Funds are unrestricted funds which have been earmarked by the Trustees for specific purposes.

Restricted Funds are funds which are to be used in accordance with specific restrictions imposed by the donors. The aim and use of each Restricted Fund is set out in the notes to the accounts.

Incoming resources and resources expended are allocated to the Funds on a direct or time apportioned basis as appropriate.

Bournemouth Citizens Advice Bureau
Notes to the Accounts
for the year ended 31 March 2016

2 Donations

			2016	2015
	General Fund	Restricted Funds	Total	Total
	£	£	£	£
Voluntary donations	703	-	703	3,079
	<u>703</u>	<u>-</u>	<u>703</u>	<u>3,079</u>

All voluntary donations in the year ended 31 March 2015 were unrestricted.

3 Charitable activities

			2016	2015
	General Fund	Restricted Funds	Total	Total
	£	£	£	£
Grants	-	314,235	314,235	116,057
Service level agreements:	131,914	-	131,914	170,754
Donated facilities	74,760	-	74,760	74,750
	<u>206,674</u>	<u>314,235</u>	<u>520,909</u>	<u>361,561</u>

In the year ended 31 March 2015 income from charitable activities included £227,073 unrestricted and £134,488 restricted income.

4 Total expenditure

	2016	2015
	£	£
This includes:		
Depreciation of owned fixed assets	4,751	5,314
Operating lease payments	3,066	3,066
Wages and salaries	327,124	176,239
Employers' National Insurance	18,381	11,950
Independent Examiner's remuneration	<u>990</u>	<u>825</u>
Average number of employees during the year	<u>22</u>	<u>12</u>

No employee received salary in excess of £60,000 from the charity in the year.

5 Trustees' remuneration and expenses

No trustee received any remuneration from the charity in relation to the performance of their duties as trustees.

Out of pocket travel and meeting expenses of £483 (2015 £0) were reimbursed.

Bournemouth Citizens Advice Bureau
Notes to the Accounts
for the year ended 31 March 2016

6 Tangible fixed assets

	Computer systems and equipment £	Office furniture and equipmen t £	Total £
Cost			
At 1 April 2015	29,287	12,938	42,225
Additions	648	714	1,362
At 31 March 2016	29,935	13,652	43,587
Depreciation			
At 1 April 2015	21,140	9,754	30,894
Charge for the year	3,217	1,534	4,751
At 31 March 2016	24,357	11,288	35,645
Net book value			
At 31 March 2016	5,578	2,364	7,942
At 31 March 2015	8,147	3,184	11,331

7 Debtors	2016	2015
	£	£
Other debtors	677	1,533

8 Creditors: amounts falling due within one year	2016	2015
	£	£
Other taxes and social security costs	6,232	5,330
Deferred grant	5,583	5,583
Other creditors	4,143	1,831
	15,958	12,744

Bournemouth Citizens Advice Bureau
Notes to the Accounts
for the year ended 31 March 2016

9 Restricted Funds	2015				2016
	Balance	Incoming	Resources	Transfers	Balance
	£	resources	expended	£	£
Analysis of fund balance by project:					
Restricted Capital equipment	6,735	-	-	(1,264)	5,471
Wessex Water	-	7,000	(5,449)	(1,551)	-
Fincap	1,000	-	-	(1,000)	-
Lloyds	-	-	(1,502)	1,502	-
Money Advice Service	9,573	51,257	(46,783)	(14,047)	-
Pensionwise	16,477	245,959	(248,411)	(7,526)	6,499
Transition (ASTF)	2,364	10,019	(10,541)	(1,842)	-
	36,149	314,235	(312,686)	(25,728)	11,970

The purpose of each fund is detailed in the Report of the Trustees. At 31 March 2016 restricted funds were represented by £5,469 (2015 - £6,733) tangible fixed assets and the balance in cash at bank.

10 Designated Funds	2015				2016
	Balance	Incoming	Resources	Transfers	Balance
	£	resources	expended	£	£
Core Continuity Fund	100,000	-	-	-	100,000
Capital Equipment	4,596	-	-	(2,123)	2,473
	104,596	-	-	(2,123)	102,473

At 31 March 2016 designated funds were represented by £2,473 (2015 - £4,596) tangible fixed assets and the balance in cash at bank.

11 Other financial commitments	2016	2015
	£	£
At the year end the company had annual commitments under non-cancellable operating		
Operating leases which expire:		
within one year	2,303	-
within two to five years	763	3,066
	3,066	3,066

12 Members' liability

The company is limited by guarantee. Every member of the company undertakes to contribute to the assets of the company, in the event of the same being wound up while he or she is a member, or within one year after he or she ceases to be a member, for payment of the debts and liabilities of the company contracted before he ceases to be a member, and of the costs, charges and expenses of winding up such amount as may be required not exceeding £1. At the balance sheet date there were 20 members (2015 - 20).

Bournemouth Citizens Advice Bureau
Notes to the Accounts
for the year ended 31 March 2016

13 Related parties

Rae Stollard is a Trustee of the charity. She is a member of Bournemouth Borough Council. The charity received funding from Bournemouth Borough Council but Mrs Stollard has no direct interest in this on behalf of the Council and the Council is not considered to be a related party of the charity.

Ted Taylor is a Trustee of the charity and is also a Trustee of Help and Care, a charity with which Bournemouth Citizens Advice Bureau works on the Healthwatch service. Ted Taylor does not control Help and Care and receives no benefits from either charity or the Healthwatch service and Health and Care is not considered to be a related party of the charity.

Bournemouth Citizens Advice Bureau
Notes to the accounts
for the year ended 31 March 2016

14 Expenditure

	General	Designated	Restricted	2016	2015
	Fund	Funds	Funds	Total	Total
	£	£	£	£	£
Salaries	140,621	-	186,503	327,124	176,239
Employer's NI	7,901	-	10,480	18,381	11,950
Subsistence and refreshments	993	-	21	1,014	926
Staff training	3,555	-	1,721	5,276	5,791
Staff travel	3,764	-	11,668	15,432	2,016
Volunteer training	799	-	-	799	1,934
Volunteer expenses	4,189	-	-	4,189	5,201
Staff sundry expenses	3,910	-	20	3,930	1,457
IT equipment and support	7,951	-	65	8,016	6,744
Equipment hire	3,012	-	-	3,012	3,514
Depreciation	4,750	-	-	4,750	4,575
Professional fees	1,437	-	-	1,437	648
Insurance	2,823	-	-	2,823	2,758
Postage	2,883	-	2	2,885	1,157
Printing and stationery	1,958	-	58	2,016	3,236
Reference materials and subs	2,539	-	302	2,841	4,116
Telephone and communications	4,224	-	1,310	5,534	(1,731)
Other office expenses	362	-	(16)	346	629
Rent	62,210	-	12,550	74,760	74,750
Other premises expenses	21	-	6,648	6,669	-
Disbursements	15	-	25	40	-
Bank charges	568	-	-	568	385
Publicity and promotion	119	-	330	449	-
Total	260,604	-	231,687	492,291	306,295
Allocation to restricted funds	(80,999)	-	80,999	-	-
	179,605	-	312,686	492,291	306,295

Other costs

Independent Examination fees	990	-	-	990	825
Annual Report and AGM costs	767	-	-	767	558
Trustee expenses	31	-	-	31	-
	1,788	-	-	1,788	1,383