

Charity number: 1097422
Company number: 04649873

BARNSELEY & DISTRICT CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2018

Bohorun & Co Ltd
Chartered Certified Accountants
Registered Auditors
6 Howley Park Business Village
Leeds
LS27 0BZ



BARNSELEY & DISTRICT CITIZENS ADVICE BUREAU

A COMPANY LIMITED BY GUARANTEE

REGISTERED UNDER THE COMPANIES ACT 2006

CONTENTS

	Page
Legal and administrative information	1
Report of the Directors (Trustees)	2 - 5
Independent examiner's unqualified report to the Trustees	6 - 7
Statement of financial activities	8
Balance sheet	9
Cashflow Statement	10
Notes to the financial statements	11 - 17

A COMPANY LIMITED BY GUARANTEE

REGISTERED UNDER THE COMPANIES ACT 2006

LEGAL AND ADMINISTRATIVE INFORMATION

COMPANY REGISTRATION NUMBER 4649873

CHARITY NUMBER 1097422

DIRECTORS (TRUSTEES)

Chair: Dr Jan Eldred

Vice-Chair: Frank Parnham

Treasurer:

Trustees:

Linda Burgess

Dr Jan Eldred

Cllr Joe Hayward

Linda Hoyland - Resigned 24 July 2017

Adam Leece

Alan Methley

Reverend Michael Neal

Frank Parnham

**CHIEF EXECUTIVE &
COMPANY SECRETARY**

Jo Clark

PRINCIPAL OFFICES

1st Floor, Wellington House
36 Wellington Street
Barnsley
South Yorkshire
S70 1WA

INDEPENDENT EXAMINER

Bohorun & Co Ltd
Chartered Certified Accountants
Statutory Auditors
6 Howley Park Business Village
Leeds
LS27 0BZ

BANKERS

HSBC
5 Market Hill
Barnsley
S70 2PY

The Directors, who are also the Trustees, present their report and the audited financial statements for the year ended 31 March 2018.

STATUS, OBJECTIVES AND POLICIES

Barnsley & District Citizens Advice Bureau (Citizens Advice Barnsley/CAB) is a company limited by guarantee, registered number 4649873, and has no share capital. At 31 March 2018 there were 7 members and each member has guaranteed to contribute an amount not exceeding £1 in the event of the winding up of the company. The company is a registered charity, number 1097422.

The company is governed by its Memorandum and Articles of Association which outline the objects and powers of the charitable company. Under the company's Articles of Association, one third of the Trustees retire by rotation at the AGM and are eligible for re-election.

The Bureau's objectives are to:

- i) *To provide the advice people need for the problems they face; and*
- ii) *To improve the policies and practices that affect people's lives*

Although a member of the Citizens Advice network of Bureaux, CAB is an independent local charity that offers free, confidential and impartial advice. The services it provides are available to everyone regardless of race, gender, disability, age, sexuality or religion.

TRUSTEES RECRUITMENT

The trustees are recruited in a variety of ways and in-line with the bureau Trustee Recruitment Policy. There is an established wide and varied network facility which enables the recruitment of trustees with a diverse range of disciplines.

INVESTMENT POWERS

The Memorandum and Articles of Association authorises the Trustees to make and hold investments using the general funds of the charity but no such investments are presently held.

ACTIVITIES, ACHIEVEMENTS AND PUBLIC BENEFIT

CAB overall service statistics (project activity plus that of the General Advice Universal Service) for the financial year 2017 - 2018 show that the bureau dealt with 29,912 problems. The number of unique clients seen during the year was 6877.

During the period, we have dealt with:

- a. 14,784 Debt problems and helped people manage £7,829,249 of problem debt.
- b. 7066 Welfare benefits and tax credit problems and enabled £2,034,100 of welfare benefit gain
- c. 2201 Financial services and capability issues
- d. 900 Relationship and family problems
- e. 852 Housing problems

CAB 2017 / 18 Client Survey Report provides a summary of the responses to the bureau's annual client satisfaction survey. The report shows that:

- a. 98% of clients who visited the bureau in person found the reception welcoming.
- b. 99% would recommend the bureau to someone else if they required advice or legal help.
- c. 94% would use the service again.
- d. 99% of clients felt that they were treated fairly by the bureau at all times.
- e. 98% of clients found the information that they had been given was easy to understand.
- f. 95% of clients were either very or fairly satisfied with the overall level of service.
- g. 88% of clients found it easy to access the service.
- h. 87% of clients felt better after making contact with Citizens Advice Barnsley.

SERVICES PROVIDED

At 31 March 2018 CAB leases premises from BMBC at 1st Floor, Wellington House, 36 Wellington Street, Barnsley S70 1WA, which provide a base for service provision; staff accommodation; volunteer training and meeting room facilities. The bureau relocated to these premises on 17 February 2014 from its previous town centre base at Shambles Street.

Telephone Gateway

Alongside other access channels, the bureau operates a Telephone Gateway Assessment (Triage) Service for members of the public to gain access to the service. This is part of the Citizens Advice "AdviceLine" service, telephone number 03444 111 444.

This service is delivered by a mix of paid staff, apprentices and volunteers. The service was reduced from 30 to 24 hours per week in January 2017 due to reductions in core funding from BMBC.

At 31 March 2018 the service was available as follows:

Monday	10.00 - 16.00
Tuesday	10.00 - 16.00
Wednesday	10.00 - 16.00
Thursday	10.00 - 16.00
Friday	No local service

Emergency Face – to – Face Drop-In

In order to deal with emergencies that may arise from people presenting in person at the CAB main reception, at least one of the following criteria will need to be met for an individual to be seen on the day as an emergency case.

These are:

- i) Where an individual presents a case where there is a need for urgent legal action to safeguard an individual's liberty; home; or access to essential living expenses / utilities
- ii) Where an individual may have communication problems arising from:
 - a) Their main language being other than English, or

ACTIVITIES AND ACHIEVEMENTS - continued from page 2

- b) Having a sensory impairment, or
- c) Having special support needs due to a condition such as mental ill-health; learning disability etc.
- iii) Where, on Advice Service Supervisor (ASS) assessment, an individual has no money and no access to a telephone.

Such cases will be dealt with via emergency face-to-face triage, in accordance with CAB resources and it will be the responsibility of reception staff and Advice Session Supervisors where appropriate to make the necessary assessment in each case.

Appointments/Other Channels

In addition to the above, where appropriate, face-to-face and telephone appointments for General Advice help will be made for clients, following a Triage Assessment.

CAB also responds to letter and fax enquiries but these services are not advertised or routinely offered to members of the public. The bureau provides advice via email and webchat following successful pilot projects. In addition, the bureau has developed a facility to also provide advice by email via its own website www.barnsleycab.org.uk

Service Management

The advice services are managed by the Operational Manager, who has responsibility for quality of advice within the bureau and reports to the CEO.

Other General Advice Services

Outreach Service Funded by BMBC South Area Council

From June 2014 the bureau secured a contract, funded for 2 years by the South Area Council to deliver weekly outreach drop-in sessions in locations in Darfield; Hoyland; and Wombwell and include a twilight session. The service is aimed at anyone who lives within the South Area Council boundary – people living outside that area are signposted to other services.

The service has two distinct elements: a general advice service and a welfare rights service both delivered by CAB from June 2017. Prior to June, the Welfare Rights element was delivered by a BMBC Welfare Rights Adviser.

Outreach Service Funded by BMBC North Area Council

From September 2015, the bureau secured funding from the North Area Council to deliver weekly advice sessions in: Darton East, Darton West, Old Town and St Helens for people living or working in those areas. The service is provided in partnership with DIAL Barnsley and CAB is the lead organisation. Advice is provided by one CAB Generalist Adviser and one DIAL Welfare Benefits adviser. The current contract is due to expire in September 2019.

Ward Alliance Outreach Services

CAB has delivered general advice drop-in sessions in various venues throughout the North East Area Council Wards. The services have been provided in: Grimethorpe, Cudworth and Monk Bretton and are each funded by the relevant Ward Alliance. The services are for people living and/or working in those areas.

Deaf Advice Service

Through collaboration with Barnsley Council, from 25 January 2012 CAB has been delivering a weekly drop-in advice session for Deaf people. A BSL interpreter is on hand to support these sessions, mainly funded by the Council. Throughout 2017 / 18 this was delivered from 10.00 – 12.00 every Wednesday.

Personal Budgeting Support Service

This service is funded at source by DWP and delivered via a contract between CAB and BMBC. The project is a referral service for Barnsley DWP customers who require support with personal budgeting to help with finding employment and to manage Universal Credit payments. Customers are generally referred into the CAB service by BMBC. The project has been re-funded for 2018/19.

Money Plan Project

This service was facilitated by Citizens Advice and is a non-funded project. Financial advice is provided via appointments on a monthly basis by a local qualified Financial Adviser who attends the bureau in a voluntary capacity. Referrals are made to the adviser via the CAB Adviceline service and other bureau projects. The project started in 2015 with the adviser receiving induction and training from 6th August 2015. The adviser uses CAB systems including Petra/Casebook to record his cases.

Pension Wise

The Pension Wise Guider assists Barnsley clients once or twice a week via sessions held in CAB offices. The Guider is based at Citizens Advice Sheffield and the project is funded by Pension Wise. The project has received further funding for 2018/19 and it has been confirmed that the service will be provided in CAB premises for that period.

Barnsley College Outreach Service

Funded by the college from September 2016 for one academic year, this service delivered a weekly outreach session to provide advice to students and tutors on the college site.

Carers Advice Project

Funded by a BMBC Carers Grant, this service is a weekly drop-in session (running for 15 weeks from February 2017) to provide advice and information to carers or those people considering becoming carers.

ACTIVITIES AND ACHIEVEMENTS - continued from page 3

Dearne Outreach Service

Funded by the Dearne Area Council, Dearne Development Fund, this service provides advice including generalist and specialist debt advice for clients who live in The Dearne area. The service is staffed by one CAB Debt Adviser and one CAB Generalist Adviser. The drop-in sessions are held at Goldthorpe Library every Wednesday and were refunded in September 2017 for a further year.

Henry Smith Family Information and Guidance Service

Funded by The Henry Smith Charity Trust Fund, this service has three drop-in sessions per week to provide advice for parents/those responsible for children up to the age of 19 or 25 if the child is disabled. The service will run for 3 years and it began in February 2017.

Energy Best Deal Extra

Funded via Citizens Advice, these one-to-one appointments provide clients with advice/support regarding all aspects of energy saving information including switching energy suppliers and maximising income. Funding ended in October 2017 but a limited service continues to be provided in order to respond to demand.

Energy Best Deal

Funded via Citizens Advice, this service delivers training sessions on energy issues to front line workers from all local organisations, in order to benefit their service users. Funding ended in March 2018.

SPECIALIST ADVICE SERVICES AND OTHER PROJECTS

During the year the bureau provided Advice Quality Standard (AQS) accredited advice at general help with telephone standard and casework services in debt. Referrals to CAB specialist advice services are made via the CAB General Advice Services. The specialist advice services are managed by the Operational Manager and staff are based in the bureau's town centre premises. Some outreach work is also undertaken.

Money Advice Service Debt Advice Project (MASDAP)

This service is a Money Advice Service funded debt advice project in partnership with Citizens Advice. CAB receives funding for a complement of 6 full time equivalent money advisers and associated administrative officers. The service is provided Monday to Friday by a mix of face-to-face, email, webchat and telephone appointments plus weekly debt drop-in sessions. Funding for the project is currently at the same level until March 2019.

Goldthorpe/Athersley Community Shop Outreach Sessions

Two CAB money advisers provided outreach advice to members of the Community Shops on a monthly basis in both Goldthorpe and Athersley (one adviser per venue). The service was recently reduced to the Goldthorpe Shop only.

Berneslai Homes Money Advice Project

From April 2009 Berneslai Homes (BH) has funded CAB to provide an independent Money Advice Service, aimed at Berneslai Homes Tenants. The service agreement has recently been renewed and a new three year agreement has been confirmed.

The service aims to support BH tenants who need assistance by the provision of a confidential financial health check which includes income maximisation and debt / money advice, as appropriate. In so doing it is anticipated that this will also help tenants by reducing the level of problem debt including rent arrears and minimise homelessness.

ACCOUNTS AND FINANCIAL REVIEW

The Trustees submit the independently examined financial statements for the year ended 31 March 2018. The deficit for the year amounts to £6526 which consists of planned spending from reserves to meet charitable objectives.

RESERVES POLICY

In line with the Charity Commission guidelines, CAB Trustees have designated reserves to ensure that the bureau can continue to provide a level of service having regard to possible future fluctuations in both income and expenditure.

The Trustees consider that a minimum of six months expenditure of core costs should be maintained as well as potential pension and redundancy liability costs to be held in reserves. In order to promote the sustainability of the organisation, reserves will be designated to allow provision for future premises costs/relocation.

The Trustees are committed to investing part of any surplus reserves during 2018 / 19 into delivering more front-line advice, in line with CAB aims and charitable objectives.

RISK MANAGEMENT

CAB Trustees undertake an annual corporate risk assessment to identify key risk factors. These include an assessment of factors relating to: governance; operations; finances; external influences; and compliance. Actions are proposed to address any risks identified in the assessment process and these are included in the bureau's Annual Action Plan, implementation of which is routinely monitored at quarterly Trustee Board meetings. The resulting score from this assessment conducted in November 2017 is that all of the above areas have received the highest possible rating (Green), as confirmed by Citizens Advice.

Internally, risk is minimised by the implementation of explicit financial systems and controls, which include a scheme of delegated financial authority. Budgets are set annually and expenditure is monitored against these on a quarterly basis by the Trustee's Executive Group and the Trustee Board.

FUTURE PLANS

In relation to its work programme, CAB has produced a 3 year Business and Development Programme for 2017 – 2020 that sets out a proposed strategic direction of travel over the period. This programme includes a number of costed activities showing potential developments and associated outcomes.

As part of the programme, subject to satisfactory funding and contract arrangements, CAB plans to continue providing:

- i) A General Advice Service through a variety of channels
- ii) The existing specialist advice services, via the MAS Debt Advice Project arrangements
- iii) Other Money Advice projects including the project funded by Berneslai Homes
- iv) Training and support for volunteers and 3 apprentices
- v) Delivery of outreach services in the areas covered by the BMBC South Area and North Area Council and also the Cudworth; Monk Bretton and Grimethorpe Ward Alliances, as part of the Area Council and Ward Alliances respective commissioning arrangements.

In addition, during the year CAB will focus on reviewing its arrangements to take account of the implications of Barnsley Council's Review of Welfare Advice. In 2016/17, the bureau received a reduction in funding from BMBC for the universal service of £95,000 and has received a further £62,000 reduction for 2017/18.

The Board are also committed to reviewing the bureau's governance arrangements during 2018 / 19 to ensure that these remain fit for purpose. CAB will continue to explore ways of strengthening local partnership working arrangements.

Throughout 2018 / 19 CAB will continue to explore new and additional sources of income as a priority area of work.

STATEMENT OF THE RESPONSIBILITIES OF THE DIRECTORS (TRUSTEES)

Company law requires the directors of the company, who are also the Trustees, prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the charitable company as at the balance sheet date and of its incoming resources and application of resources, including income and expenditure, for the financial year. In preparing those financial statements, the

Trustees are required to:

- select suitable accounting policies and then apply them consistently
- make judgements and estimates that are reasonable and prudent; and
- prepare the financial statements on the going concern basis unless it is inappropriate to assume that the company will continue on that basis.

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

In accordance with company law, as the company's directors, we certify that:

- so far as we are aware, there is no relevant audit information of which the company's auditors are unaware; and
- as the directors of the company we have taken all the steps that we ought to have taken as directors in order to make ourselves aware of any relevant audit information and to establish that the company's auditors are aware of that information.

APPROVAL

This report has been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities (issued in April 2008) and in accordance with the special provisions of Part VII of the Companies Act 2006 relating to small companies.

The report was approved by the Directors (Trustees) on 26th July 2018 and signed on their behalf by:



Dr Janine Eldred (Chair)

INDEPENDENT EXAMINER'S UNQUALIFIED REPORT TO THE MEMBERS OF BARNSELEY & DISTRICT CITIZENS ADVICE BUREAU

Independent Examiner's Report to the Trustees of Barnsley & District Citizens Advice Bureau

I report on the financial statements of the company for the year ended 31 March 2018 as set out on pages 8 to 17.

This report is made solely to the charity's trustees, as a body, in accordance with Section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in this 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 charity and the charity's trustees as a body, for my work, for this report, or for the opinions I have formed.

Respective responsibilities of trustees and examiner

The charity's trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of financial statements. 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 Association of Chartered Certified Accountants.

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 financial statements 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 where 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 charity and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements 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 financial statements present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

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


- a) which gives me reasonable cause to believe that in any material respect the requirements:

**INDEPENDENT EXAMINER'S UNQUALIFIED REPORT TO THE MEMBERS OF
BARNSELEY & DISTRICT CITIZENS ADVICE BUREAU - Continued from page 6**

- to keep accounting records in accordance with section 386 of the Companies Act 2006;
and
- to prepare financial statements which accord with the accounting records and to comply with the accounting requirements of the 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

- b) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the financial statements to be reached.



D P Bohorun FCA FCMA ACIE (Independent Examiner)
Bohorun & Co Ltd t/a Bohoruns Accountants
Chartered Certified Accountants
& Registered Auditors
6 Howley Park Business Village
Pullan Way
Leeds
LS27 0BZ

Date: 6/8/2018

BARNSELEY & DISTRICT CITIZENS ADVICE BUREAU
A COMPANY LIMITED BY GUARANTEE
STATEMENT OF FINANCIAL ACTIVITIES

8

FOR THE YEAR ENDED 31 MARCH 2018

INCOME AND EXPENDITURE ACCOUNT		2018			2017		
	Note	Unrestricted Funds	Restricted Funds	Total 2018	Unrestricted Funds	Restricted Funds	Total 2017
		£	£	£	£	£	£
Incoming Resources							
Incoming resources from generated funds:							
Voluntary income - Donations and other income		506		506	734		734
Activities for generating funds - Bank interest		920		920	841		841
Contributions for apprentices		1,000		1,000	0		0
Recharges & rebranding fees		250		250	21,408		21,408
Room hire changes		1,802		1,802	2,438		2,438
Incoming resources from charitable activities:							
Grants and contract funding	2	0	657,066	657,066	112,000	570,257	682,257
Total Incoming Resources		4,478	657,066	661,544	137,421	570,257	707,678
Resources Expended							
Charitable activities	3	0	(665,828)	(665,828)	(100,479)	(542,646)	(643,125)
Governance costs	3	0	(2,242)	(2,242)	(808)	(2,320)	(3,128)
Total Resources Expended		0	(668,070)	(668,070)	(101,287)	(544,966)	(646,253)
Net Incoming/(outgoing) Resources before Transfers/							
Net Income/(Expenditure) for the year		4,478	(11,004)	(6,526)	36,134	25,291	61,425
Transfers between funds	10	(25,360)	25,360	0	75,648	(75,648)	0
Net Movement in Funds		(20,882)	14,356	(6,526)	111,782	(50,357)	61,425
TOTAL MOVEMENT IN FUNDS							
		Unrestricted Funds	Restricted Funds	Total Funds			
		£	£	£			
FUNDS BALANCES AT 1 APRIL 2017		466,208	14,285	480,493			
Net Movement in Funds 2018		(20,882)	14,356	(6,526)			
FUNDS BALANCES AT 31 MARCH 2018		445,326	28,641	473,967			

None of the charitable company's activities were acquired or discontinued during the year and there were no recognised gains and losses for 2017 and 2018.

The notes on pages 11 to 17 form part of these accounts.

BALANCE SHEET AT 31 MARCH 2018

	Note	2018 £	2017 £
FIXED ASSETS			
Tangible fixed assets	5	31,395	36,935
CURRENT ASSETS			
Debtors	6	17,344	14,273
Prepayments	7	1,697	0
Cash at bank and in hand	8	479,738	497,298
		<u>498,779</u>	<u>511,571</u>
CURRENT LIABILITIES			
Creditors - amounts falling due within one year	9	<u>56,207</u>	<u>68,013</u>
NET CURRENT ASSETS		442,572	443,558
TOTAL NET ASSETS		<u>473,967</u>	<u>480,493</u>
REPRESENTED BY RESTRICTED FUNDS	10	28,641	14,285
UNRESTRICTED FUNDS	10	445,326	466,208
TOTAL FUNDS		<u>473,967</u>	<u>480,493</u>

For the years ending 31 March 2017 and 31 March 2018 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Trustees' responsibilities:

The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476; and

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

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime and SORP2015.

These accounts were approved by the trustees on 26th July 2018 and signed on their behalf by:



Dr Jan Eldred Chair

Company Registration Number: 04649873

Charity Registration Number: 1097422

CASH FLOW STATEMENT FROM 1 APRIL 2017 TO 31 MARCH 2018

Reconciliation of surplus for the Year to the cash at the end of the period.

OPERATING ACTIVITIES	£
Deficit for the Year to 31 March 2018	(6,526)
ADJUSTMENTS TO RECONCILE NET INCOME TO NET CASH PROVIDED BY OPERATIONS	
Debtors	(3,071)
Prepayments	(1,697)
Accruals: General	(5,432)
Accruals: Holiday	2,403
Accruals: Audit	0
Accruals: Premises Service Level Agreement	4,792
Creditors-Amounts due within 1 Year: Grants received in advance	(13,569)
Pension creditor	0
NET CASH PROVIDED BY OPERATING ACTIVITIES	(23,100)
INVESTING ACTIVITIES	
Plant & Machinery - Depreciation	2,498
Fixtures & Fittings - Depreciation	3,042
Net cash provided by Investing Activities	5,540
NET CASH INCREASE FOR THE PERIOD	(17,560)
Cash at beginning of period	497,298
CASH AT END OF PERIOD	479,738

**BARNSELEY & DISTRICT CITIZENS ADVICE BUREAU
A COMPANY LIMITED BY GUARANTEE
NOTES ON THE ACCOUNTS - 31 MARCH 2018
ACCOUNTING POLICIES**

1 1.1 Basis of preparation of financial statements

The accounts have been prepared under the historical cost convention, as modified by the revaluation of certain fixed assets and investments measured at market value. The accounts have been prepared in accordance with the FRS102 (effective January 2015), and the requirements of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities their accounts in accordance with SORP 2015 (effective January 2015).

1.2 Fund accounting

- Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.
- Designated funds are unrestricted funds earmarked by the trustees for particular purposes.
- Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of an appeal.

1.3 Incoming resources

All incoming resources are included in the Statement of Financial Activities (SoFA) when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

- Voluntary income is received by way of grants, donations and gifts and is included in full in the SoFA when receivable. Grants, where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.
- Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included in these accounts.
- Investment income is included when receivable.
- Incoming resources from grants, where related to performance and specific deliverables, are accounted for as the charity earns the right to consideration by its performance.

1.4 Resources expended

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates:

- Costs of generating funds comprise the costs associated with attracting income.
 - Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.
 - Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include the audit fees and costs linked to the strategic management of the charity.
 - All costs are allocated between the expenditure categories of the SoFA on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis as set out in the accounts.
- Resources expended are allocated to activities on the basis of staff time spent on those activities or the use of related resources in those activities.

ACCOUNTING POLICIES - continued on page 12

ACCOUNTING POLICIES - continued from page 11

1

1.5 Tangible fixed assets and depreciation

Assets acquired at an item cost of less than £1,000 are all treated as revenue items, in accordance with Citizens Advice Bureau policy.

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost residual value of each asset over its useful life, as follow:

Plant and Machinery - 15% reducing balance method.
Fixtures, fittings and equipment - 15% reducing balance method.

1.6 Taxation

As a registered charity, Barnsley & District Citizens Advice Bureau is exempt from income tax and corporation tax under section 505 (1) of the Income and Corporation Taxes Act 1988.

1.7 Pensions

The charity operates a defined contribution pension scheme. The pension charge represents the amount payable by the charity towards a stakeholder pension scheme and to some employees' personal pension schemes.

2

GRANTS AND CONTRACT FUNDING

	2018	2018	2018	2017	2017	2017
	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
	Funds	Funds		Funds	Funds	
	£	£	£	£	£	£
Barnsley MBC - Core *		50,000	50,000		112,000	112,000
Money Advice Service		312,060	312,060		302,333	302,333
Big Lottery - Reaching Communities		0	0		57,801	57,801
BMBC - North Area Council		91,769	91,769		71,792	71,792
Berneslai Homes		37,000	37,000		37,000	37,000
BMBC - South Area Council		64,937	64,937		36,358	36,358
B.I.S. - Email & WEB Chat		0	0		7,000	7,000
Pension Wise		0	0		2,500	2,500
BMBC - British Sign Language		5,000	5,000		5,000	5,000
BMBC - North East Ward Alliances		3,974	3,974		8,093	8,093
BMBC (Source DWP) Personal Budgeting Skills		40,898	40,898		2,938	2,938
BMBC - Dearne Development & Carers Grant		8,140	8,140		11,000	11,000
Henry Smith Charity-Families with Young Children		29,367	29,367		4,883	4,883
Barnsley College - Generalist Advice		3,637	3,637		6,365	6,365
Cit A. - Energy B. D. & EBD Extra & DRO		10,284	10,284		17,194	17,194
	0	657,066	657,066	0	682,257	682,257

* Barnsley MBC-Core. This was shown as unrestricted funding for the Year 2017 and has been restated as restricted funding.

Expense	CENTRAL	Restricted											Total Restricted	Total Year 2017/18	Total Year 2016/17
		Core Service	Money Advice	North Area Council	South Area Council	Barnesdal Homes	Henry Smith	Barnsley College	Dearne Developm't	Ward Alliance Outreaches	BSL	PBS			
Total Salaries	77,573.20	51,287.81	237,285.40	32,478.21	52,050.08	20,987.23	21,248.63	1,889.83	8,871.54			14,511.27	447,200.00	524,773.20	525,877.23
Staff & Volunteer															
Staff - Training	535.80	491.55	253.20				212.50						957.25	1,493.05	719.09
Staff - Travel	548.56	99.14	170.10	610.23	1,236.56	52.45	142.89		243.77	133.23		6.30	2,894.69	3,243.24	3,945.21
Volunteer - Training		10.80											10.80	10.80	107.05
Volunteer - Expenses	3,979.70				115.00								115.00	4,094.70	3,882.28
Other	100.00	364.32	13.00			108.99							488.22	568.22	687.68
Total Staff & Volunteer	5,164.05	965.81	436.30	610.23	1,351.56	161.35	355.39		243.77	133.23		6.30	4,263.78	9,427.81	9,341.29
Office															
IT equipment, support	6,676.87			49.99	92.62								142.61	6,819.48	6,051.07
Office Equipment expenses													237.98	5,777.96	145.50
Depreciation- Equip, Fxt. & Figs.	5,540.00						237.98							5,777.96	6,518.30
Postage	3,236.82													3,236.82	3,091.73
Printing & Stationery	3,888.94	41.40							82.89				124.09	4,023.03	3,867.37
Reference materials, subscripts.	15,370.04	483.84	721.35	125.68	44.00	44.00			55.84			13.00	1,467.71	16,837.75	14,798.21
Telephone & Communications	7,072.80			10.00	15.00								25.00	7,097.80	7,351.36
Partnership Costs				39,488.00									44,716.00	44,716.00	38,562.00
Other	219.05	182.12											182.12	381.17	1,086.80
Total Office	42,014.32	667.38	721.35	39,871.67	151.62	44.00	237.98		136.53		5,230.00	13.00	48,875.49	88,889.81	83,482.14
Premises															
Service Charges & Room Hire	27,543.25			3,300.00									3,300.00	30,843.25	10,154.33
Rates	3,279.85													3,279.85	3,578.40
Insurance	1,472.69													1,472.69	1,469.64
Cleaning, repairs & maintenance	6,820.68													6,820.68	8,800.04
Total Premises	38,916.27			3,300.00									3,300.00	42,216.27	24,002.41
Governance															
Audit	1,073.70													1,073.70	1,113.70
Legal & professional fees	1,149.00													1,149.00	51.00
Trustee expenses	19.30	70.00											70.00	89.30	627.00
Other															1,137.00
Total Governance	2,242.00	70.00											70.00	2,312.00	3,128.70
Other															
Publicity & promotion	216.30													216.30	131.20
Disbursements															-55.87
Bank charges	235.30													235.30	345.80
Total Other	451.60													451.60	421.13
Reallocating of Central Costs															
Xcharges Salaries	-77,573.20	17,450.86	35,549.31	4,864.08	7,421.41	4,028.54	3,951.51	331.43	1,182.97			2,803.32	77,573.23	0.03	-0.01
Xcharges Staff & Volunteer	-5,164.05	1,158.51	2,344.29	322.37	514.66	265.56	283.18	13.70	78.58			203.19	5,164.04	-0.01	0.03
Xcharges Office	-42,014.32	8,919.72	19,840.34	2,711.30	4,000.33	2,222.15	2,188.67	210.80	687.21			1,474.02	42,014.34	0.02	0.02
Xcharges Premises	-38,916.27	8,877.21	17,872.30	2,616.57	3,821.20	2,028.10	2,023.97	208.00	539.31			1,331.62	38,916.28	0.01	0.01
Xcharges Governance	-2,242.00	354.80	1,139.77	161.57	206.07	128.69	125.94	19.63	39.34			66.20	2,242.01	0.01	-0.02
Xcharges Other	-451.60	97.52	208.16	28.53	44.67	23.53	22.95	1.58	7.32			17.29	451.53	-0.07	-0.03
Total Xcharges	-166,361.44	38,656.42	76,754.17	10,694.42	15,808.34	8,698.57	8,556.22	782.92	2,514.73			5,895.84	166,361.43	-0.01	-0.00
TOTAL EXPENSE	-	86,649.20	315,107.22	86,754.53	69,361.62	38,886.15	30,389.20	2,482.75	6,568.57	133.23	5,230.00	20,428.21	688,070.68	688,070.68	646,252.90

4	STAFF COSTS	2018	2017
	Salaries and wages	464,317	474,282
	Redundancy Costs	0	1,437
	Holiday Accrual Entitlement	(2,403)	(2,358)
	Social Security costs	37,329	37,335
	Pension Employer contributions	25,530	15,181
		<u>524,773</u>	<u>525,877</u>

No employee was paid £60,000 or more during the year. No remuneration was paid to any of the trustees of the charity during the year, the reimbursement of travel expenses to one trustee was £827 (2017 - £828)

The average number of employees (part time & full) during the period, stated as F.T.E. was as follows:

	2018	2017
Core Fund	4	4
Money Advice Service	9	10
Reaching Communities Building Brighter Futures	0	2
Berneslai Homes	1	1
South Area Council	2	1
North Area Council	1	1
Henry Smith	1	0
Personal Budgeting Support	1	0
	<u>19</u>	<u>19</u>

5 TANGIBLE FIXED ASSETS

	Plant & Machinery	Fixtures & Fittings	Total
Cost	£	£	£
At 1 April 2017	26,991	33,031	60,022
Additions during year	0	0	0
Disposals during year	0	0	0
At 31 March 2018	<u>26,991</u>	<u>33,031</u>	<u>60,022</u>
Depreciation			
At 1 April 2017	10,341	12,746	23,087
Charge for year	2,498	3,042	5,540
Relating to disposals	0	0	0
At 31 March 2018	<u>12,839</u>	<u>15,788</u>	<u>28,627</u>
Net book amounts			
At 31 March 2018	<u>14,152</u>	<u>17,243</u>	<u>31,395</u>
At 31 March 2017	<u>16,650</u>	<u>20,285</u>	<u>36,935</u>

	Unrestricted Funds £	Restricted Funds £	2018 Total £	2017 Total £
6 DEBTORS				
Due within one year:				
Grants receivable	1,786	15,558	17,344	14,273
	<u>1,786</u>	<u>15,558</u>	<u>17,344</u>	<u>14,273</u>
7 PREPAYMENTS				
Due within one year:	0	1,697	1,697	0
	<u>0</u>	<u>1,697</u>	<u>1,697</u>	<u>0</u>
8 CASH AT BANK AND IN HAND				
Balance at bank	429,778	49,710	479,488	497,048
Cash in hand	250	0	250	250
	<u>430,028</u>	<u>49,710</u>	<u>479,738</u>	<u>497,298</u>
9 CREDITORS - amounts falling due within one year:				
Bank Overdrawn	0	0	0	0
Henry Smith **	0	24,750	24,750	24,417
Money Advice Service Advance Payment	0	0	0	25,629
Awards for All - Big Lottery	0	9,999	9,999	0
Holiday Accruals	0	0	0	2,403
Deame Development	0	0	0	1,847
North Area Council **	0	3,575	3,575	0
Pensions	0	0	0	0
Accrued expenses	17,883		17,883	13,717
	<u>17,883</u>	<u>38,324</u>	<u>56,207</u>	<u>68,013</u>

** Is income received in advance during the year 2017/18 that is to meet expenditure for the year 2018/19

10 MOVEMENTS IN FUNDS

	Balance 31.03.2017 £	Incoming Funds £	Outgoing Funds £	Transfers in/(out) £	Balance 31.03.2018 £
Restricted Funds:					
Barnsley MBC - Core *	0	50,000	(89,649)	39,649	0
Money Advice Service	0	312,060	(315,197)		(3,137)
BMBC - North Area Council	0	91,769	(86,754)		5,015
Barneslai Homes	6,782	37,000	(38,869)		4,913
BMBC - South Area Council	0	64,937	(69,362)		(4,425)
B.I.S. - Email & WEB Chat	0	0			0
Pension Wise	0	0			0
BMBC - British Sign Language	0	5,000	(5,230)	230	0
BMBC - North East Ward Alliances	0	3,974	(133)	(3,841)	0
BMBC (Source DWP) Personal Budgeting Skills	0	40,898	(20,426)		20,472
BMBC - Deame Development & Carers Grant	1,848	8,140	(9,569)		419
Henry Smith Charity-Families with Young Childr	1,635	29,367	(30,398)		604
Cit A. - Energy B. D. & EBD Extra & DRO	394	10,284	0	(10,678)	0
Barnsley College - Generalist Advice	3,626	3,637	(2,483)		4,780
Total Restricted Funds	<u>14,285</u>	<u>657,066</u>	<u>(668,070)</u>	<u>25,360</u>	<u>28,641</u>
Unrestricted Funds:					
Designated					
Contingency & Development Fund					
General	466,208	4,478	0	(25,360)	445,326
Total Unrestricted Funds	<u>466,208</u>	<u>4,478</u>	<u>0</u>	<u>(25,360)</u>	<u>445,326</u>
Total Funds	<u>480,493</u>	<u>661,544</u>	<u>(668,070)</u>	<u>0</u>	<u>473,967</u>

* Barnsley MBC-Core. This was shown as unrestricted funding for the Year 2017 and has been restated as restricted funding.

Purposes of Restricted Funds

The restricted funds relate to specific activities for which specific funds were raised:

Movements on Funds, continued on page 16

10 **Movements on Funds, continued from page 15**

Transfers It was agreed that the North East Ward Alliances, the Energy Best Deal and the DRO Debt Relief Orders resultant balances can be taken to the unrestricted reserves.

The designated contingency & development fund Is designated for the purpose of covering any deficiency for the future funding of the charity and specifically includes the following:

	£
	2018
Pensions liability (potential debt on withdrawal) - Note 13 & 14	100,920
Premises Service Charges from 1st April 2018 to 13 November 2020	76,416
5 Years provision for the renting of new premises following current lease	100,000
Redundancy Costs:-	27,804
Reserves policy (6 Months budgeted organisational core running costs)	112,620
	<u>417,760</u>

11 **ANALYSIS OF NET ASSETS BETWEEN FUNDS**

	Unrestricted Funds £	Restricted Funds £	Total 31.3.2018 £
Tangible fixed assets	31,395	0	31,395
Debtors	1,786	15,558	17,344
Prepayments	0	1,697	1,697
Balances at bank and in hand	430,028	49,710	479,738
Liabilities	(17,883)	(38,324)	(56,207)
Net assets	<u>445,326</u>	<u>28,641</u>	<u>473,967</u>

12 **STATUS**

Barnsley & District Citizens Advice Bureau (The Bureau) is a company limited by guarantee and has no share capital. The Bureau is a registered charity number 1097422. In the event of the winding up of the company, the liability of members is limited to a maximum of £1 each.

13 **COMMITMENTS**

The charity had financial commitments for the Service Level Agreement (Property under lease) which runs to to and including 13 November 2020, The total anticipated outstanding charges from 1st April 2018 are £76,416 (£82,000 from 1st April 2017).

The charity had no other commitments under non cancellable operating leases at 31 March 2018.

14 **PENSION COMMITMENTS**

The charity operates a pension scheme under Growth Plan Series 4 benefits, by administering contributions made towards a stakeholder pension scheme and to certain employees' personal pension schemes. The pension costs represent a fixed rate contribution paid by the charity into the appropriate pension schemes. There were no unpaid contributions (2017: Also none). Employers pension charge for the year was £25,530.15 (2017: £15,181) of which £4,876 was for the repayment of the deficit in Growth Plan Series 1 and 2.

Scheme Actuary has calculated the amount of employer debt on withdrawal liability for Barnsley & District Citizens Advice Bureau to be £100,920 as at September 2017, arising from previous deficits on Growth Plans 1 and 2. The Actuary has scheduled annual repayments to eliminate this liability and in the year 2019/20 this will amount to £6,266.20 and in the year 2018/19 this will be £5,022.60 (2017/18: £4,876).

The current scheme, Growth Plan Series 4, is a defined contribution scheme and as such will not incur any liabilities.

15 **CONTINGENT LIABILITIES**

The estimated amount of employer debt on withdrawal liability for Barnsley & District CAB as at September 2017 has been calculated by the Scheme Actuary at £100,920, last year as at September 2016 it was £113,230.

16 **RELATED PARTY TRANSACTIONS**

The Bureau is a member of the Citizens Advice and conforms with its membership requirements and to its aims, principles and policies. Any amendments of the Bureau's Memorandum and Articles of Association should not be inconsistent with the policies of Citizens Advice. However, Barnsley CAB runs its activities independently.