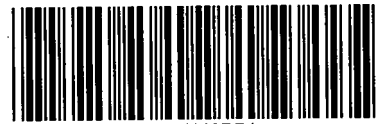


Company number 05052691

CITIZENS ADVICE BUREAU IN SWALE
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2014

WEDNESDAY



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COMPANIES HOUSE

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TRUSTEES' 10th ANNUAL REPORT

APRIL 2013 - MARCH 2014

Legal & Administrative Details

The Directors of the Company (who are trustees for the purpose of Charity Law) present their report and financial statements for the period ended 31 March 2014. This report has been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities (issued March 2005) and in accordance with the special provisions relating to small companies within Part 15 of the Companies Act 2006.

Charity Name	Citizens Advice Bureau in Swale
Status	Company limited by guarantee
Company Number	5052691
Registered Address	17 Station Street Sittingbourne ME10 3DU
Registered Charity Number	1103010
Citizens Advice Membership Number	75/0016
VAT Registration Number	785 6178 78
Bank	Lloyds TSB Bank plc 125 High Street Sittingbourne ME10 4BD
Independent Examiner	M J Moore FCA MHA MacIntyre Hudson (formerly Larkings) Chartered Accountants 31 St George's Place Canterbury CT1 1XD
Honorary Legal Adviser	David Walker MA (Cantab) Solicitor 10 Harvey Drive Sittingbourne ME10 4UR

Trustee Board 2013 –14

Trustee/Director	Name	Office & Date of Appointment	Year of Joining CAB	Representing
Voting Elected Members	Barry Brockman	2004 <i>Treasurer from 2010</i>	1997	
	Richard Calvert	2006 <i>Chairman from 2010</i>	2006	
	William Foreman	2004	1982	
	David Walker	2010	2004	
	Edward Wilcox	2010	2010	
Voting Representative Members	Derek Conway	2008 <i>Deputy Chairman from 2010</i>	2008	Swale Borough Council
	Nicholas Hampshire	2007	2007	Swale Borough Council
	Trevor Payne	2011	2011	Faversham Town Council
In Attendance at Trustee Board Meetings			Year of Joining	Post Held
Non-Voting	David Parker	2006	2000	Manager
	Sara Jones	2010	2000	Deputy Manager
	Mark Hinton	2013	2012	Development Manager (ASTF)
	Laurence Courtney	2011	2005	Voluntary Staff Rep (Faversham)
	Penny Newell	2011	2010	Voluntary Staff Rep (Sittingbourne and Sheppey)
	Denny West	2007	2005	Paid Staff Rep
	Anthony Hanley	2010	2009	Minutes Secretary
Not in Attendance at Board Meetings	Barbara Wood		2000	Volunteer Recruitment advisor

Structure, Governance & Management

Governing Document

The organisation is a Charitable Company limited by guarantee, incorporated on 23 February 2004 and registered as a charity on 2 April 2004. The company was established under a Memorandum of Association which established the objects and powers of the Charitable Company and it is governed under Articles of Association. In the event of the Company being wound up the Members are required to contribute an amount not exceeding £1.

Recruitment & Appointment of Trustee Board

The Directors of the Company are also Charity Trustees for the purposes of Charity Law and under the Company's Articles are known as Trustees. Under the requirements of the Memorandum & Articles of Association, the Trustees are elected to serve a period of three years after which they must be re-elected at the next Annual General Meeting.

The officers of the Trustee Board may not hold office for more than six consecutive years. After the end of this period, a further two years must pass before any person can hold another office.

The Trustees are all drawn from the Swale community, of whom two are nominated by Swale Borough Council and one that is nominated by Faversham Town Council. Efforts are made to ensure that there is balance in terms of the areas within the community from which Trustees hail and also in the skills that they bring to the Citizens Advice Bureau (CAB).

Trustee Induction & Training

All new Trustees are given an induction pack which includes

- the obligations of Trustees
- the main documents which set out the operational framework for the Charity including the Memorandum & Articles
- the Aims, Principles & Policies Training Pack

Training sessions on the obligations of new Trustees and/or the work of the Charity are held prior to Board meetings.

Risk Management

The Trustee Board maintains a register detailing the risks to which the charity is exposed. This is reviewed annually. Where appropriate, systems have been established to mitigate the risks the Charity faces. For example, all financial procedures are also reviewed annually.

Procedures are in place to ensure compliance with the health and safety of all staff, clients and visitors. The quality of advice given to clients is assured through adhering to the Citizens Advice Membership Scheme and the Community Legal Service Quality Mark.

Organisational Structure

The CAB is organised with a Board of a minimum of 3 members up to a maximum of 15 members to oversee policy and planning. During this reporting period the Board consisted of 8 members who met four times a year. The Manager, Deputy Manager, Development Manager and up to four staff representatives also sit on the Board, but they have no voting rights. The Manager is appointed to strategically manage and supervise the day to day administration of CAB in Swale.

Objectives & Activities

Objects of the Charity for Public Benefit

The Charity's objects are to promote any charitable purpose for the benefit of the community in Swale and the neighbourhood thereof ("the area of benefit"), by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress.

Aims & Principles

The Bureau belongs to the National Association of Citizens Advice Bureaux (Citizens Advice), all of whose members adhere to the following aims and principles:

Aims

- to ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities or of the services available to them or through an inability to express their needs effectively; and equally,
- to exercise a responsible influence on the development of social policies and services both nationally and locally.

Principles

The service is independent and provides free, confidential and impartial advice to everybody regardless of race, gender, disability, sexual orientation, age or nationality.

Opening Hours

GENERAL BUREAU

DROP-IN/ APPOINTMENTS	FAVERSHAM	SHEERNESS	SITTINGBOURNE
Monday	10.00am—2.30pm	-	10.00am—2.00pm
Tuesday	10.00am—2.30pm (appointments only)	10.00am—2.00pm	10.00am—2.00pm (appointments only)
Wednesday	10.00am— 2.30pm	10.00am—2.00pm	10.00am—2.00pm
Thursday	-	-	-
Friday	10.00am—2.30pm	-	10.00am—2.00pm

TELEPHONE ADVICE	FAVERSHAM	SHEERNESS	SITTINGBOURNE
Monday	10.00am—2.30pm	10.00am—2.00pm	10.00am—2.00pm
Tuesday	10.00am—2.30pm	10.00am—2.00pm	10.00am—2.00pm
Wednesday	10.00am—2.30pm	10.00am—2.00pm	10.00am—2.00pm
Thursday	-	-	-
Friday	10.00am—2.30pm	10.00am—2.00pm	10.00am—2.00pm

SPECIALIST ADVICE SERVICES

Appointments are available

Monday - Friday 9.00am—5.00pm at all three bureaux

Some Saturdays at Sittingbourne bureau for debt advice

Additional Advice Services and Contact Details

ASTF OUTREACH PROJECT VENUES			
VENUE	DAY	TIME	APPOINTMENT / DROP IN
Murston Community Bank	Monday	10.00am—12.00pm	Drop in
SATEDA	Tuesday (fortnightly)	9.30am—11.00am	Drop in
HMP Sheppey Visitor Centre / Old Mill Coffee Shop	Tuesday	12.00pm—2.00pm	Drop in
HMP Stanford Hill	Tuesday (as and when required)	12.00pm-4.00pm	Appointment only
Sheppey Gateway	Wednesday (weekly, debt advice only)	10.00am—1.00pm	Drop in
Sittingbourne Jobcentre Plus	Wednesday (once per month, debt advice only)	10.00am—1.00pm	Appointment only
HMP Sheppey	Wednesday (monthly, debt advice only)	9.00am-12.00pm	Appointment only
Sheerness Jobcentre Plus	Thursday (fortnightly)	10.00am-1.00pm	Appointment only

- *Faversham Town Council funded Casework*
- *Financial Capability Advice*
- *Solicitor on Legal Rota*
- *Face to Face Money Advice Casework*
- *Welfare Benefits Casework*

Support Services on Request

Signing, Induction Loop

Contact Details

Registered Office

17 Station Street
Sittingbourne, ME10 3DU

Other Offices

43 Stone Street
Faversham, ME13 8PH

Hope Street Centre
Sheerness, ME12 1QH

Advice lines

0844 499 4124 and 0844 499 4125

Manager's Office tel/fax

e-mail
website
twitter

01795 436520/431315
admin@cabinswale.org.uk
www.cabinswale.org.uk
@cabinswale

Chairman's Overview

It is my pleasure to present the 10th Annual Report and Accounts for CAB in Swale.

2013 / 14 has again been a successful year for CAB in Swale in terms of providing a quality advice service for our clients, overwhelmingly the residents of the Borough. Although this year there are signs of the economy picking up, the majority of our clients are not seeing an improvement in living standards, which means that the demand for our service, especially in the areas of debt and welfare benefits, remains very high.

We are audited regularly by Citizens Advice, the National Charity of which we are a member. You will remember that last year I was able to report an audit of our quality of advice, which with a score of 84% was among the top two or three in Kent. The second part of the audit was for organisational efficiency. Both audits should have been at the same time, but sickness (of the audit team) delayed the second part until this year. Swale was judged to be a well run bureau and the two parts together represent something of which the whole team can be justly proud. A recent table reveals our score to be in the top 10% for the whole of the UK.


As many of you will know, David Parker decided that the time was right for him to retire, and we can all thank him for the tireless work he put in over a period of 5 years. He hasn't managed to escape, however, as he has agreed to become a member of the Trustee Board, as well as becoming chair of Kent and Medway CAB (KAMCA) of which we are a member. We are pleased to have appointed Lola Williams to replace him as Manager. She has had extensive experience of working with Shepway and Thurrock Citizens Advice Bureaux.

It was reported last year that the bureau had secured funding from the Big Lottery Advice Services Transition Fund for a two year project built around partnerships with other organisations. There have been new outreach services in Sheppey and Sittingbourne and new prison advice services for offenders and their families. The project started in October, under the leadership of Mark Hinton, and has reached its target of partnerships, with several outreach sessions in partner organisations.

We shall be implementing a renewal of our IT hardware this year, something which is well overdue, and which should speed up the recording of advice and generally make the lives of advisers and supervisors less fraught. Financially, the equipment is depreciated over a number of years.

As I noted at the beginning, business continues to be brisk and we have no shortage of clients, the bureau helped with around 6,348 clients in the year, a figure which I feel sure could be increased with more resources of opening hours, volunteers, staff and of course money. The debt and welfare benefit specialist services are extremely valued by our clients, and Swale has a fine record of submitting comprehensive social policy reports which help to inform CAB centrally and influence Government policy.

I would like to thank all of our funders for their continued support for our work, especially Swale Borough Council, Faversham Town Council and AmicusHorizon, and of course thank our greatest asset, our people, perhaps especially our small army of unpaid volunteer advisers.



Richard Calvert
Chairman

Manager's Report

The Bureau which has had a presence in Swale since the 1970s, after a 9 year campaign led by Peter J. Morgan, is spread across 3 offices in Faversham, Sheppey and Sittingbourne. It is truly volunteer led in the sense that all our gateway assessors and advisers under our core service are volunteers and one of our advice session supervisors is also a volunteer. We appreciate the fact that our volunteers, some of whom have been with the bureau for over 30 years, including those who provide reception and administrative support are the backbone of the bureau.

In the year 2013/14, volunteers recorded 11,218 working hours which has a market rate value of £130,683. They dealt with approximately 6348 clients, some of whom attended drop in sessions, made enquiries by telephone, letter and email.

During this period, the Bureau dealt with various changes including Welfare reforms and the subsequent impact on clients' lives, the IT migration from CASE to PETRA in April 2013, the aftermath of the end of the Legal Services Commission (LSC) contract and the introduction of the Big Lottery Advice Services Transition Fund project from October 2013. Throughout these changes, our staff and volunteers' commitment to the delivery of a quality client service was unwavering.

When benefit rules change they impact on the whole workforce and on peoples' lives. Volunteers and staff need re-training and new skills need to be acquired. Clients' expectations require careful management especially when those changes mean less benefit income or delays both in benefit applications and the outcome of benefit challenges.

In addition, staff and volunteers have had to learn a new computer management system for recording client cases, collecting statistics and reporting service impact. However, it is to the staff and volunteers credit that the Bureau was able to manage these changes effectively.

The LSC contract ended in March 2013 which meant we had to modify our approach to the delivery of specialist advice in Benefits and Debt. We are pleased that we have been able to continue delivering the specialist service as part of our core activity. The demand for the service especially in relation to appeals and disputes following applications for Employment and Support Allowance has increased.

Debt specialist work continued after the end of the LSC contract as a result of the face to face debt advice contract with the Money Advice Service. More information about our Debt specialist advice service can be found on page 23 of this report.

In the future, the eventual introduction of Universal Credit and the migration from Disability Living Allowance (DLA) to Personal Independence Payments (PIP) are both expected to lead to a further increase in requests for help. We hope to meet any future increase in the demand for our service with the continuing support of our funders and from new funding streams.

Since the start of the Advice Services Transition Fund in October 2013 we have seen the beginning of greater partnership working with various organisations in Swale. Page 21 of this report contains Mark Hinton's report about the project.

Our condolences go to the family and friends of Stella Calvert, Advice Session Supervisor between 1997 - 2014, who passed away on Tuesday 18 February 2014. Stella was much loved by staff and volunteers, and will be missed greatly.

Our thanks to staff and volunteers who have made the year 2013/14 a success for the Bureau.

Lola Williams, Manager

Advice Services

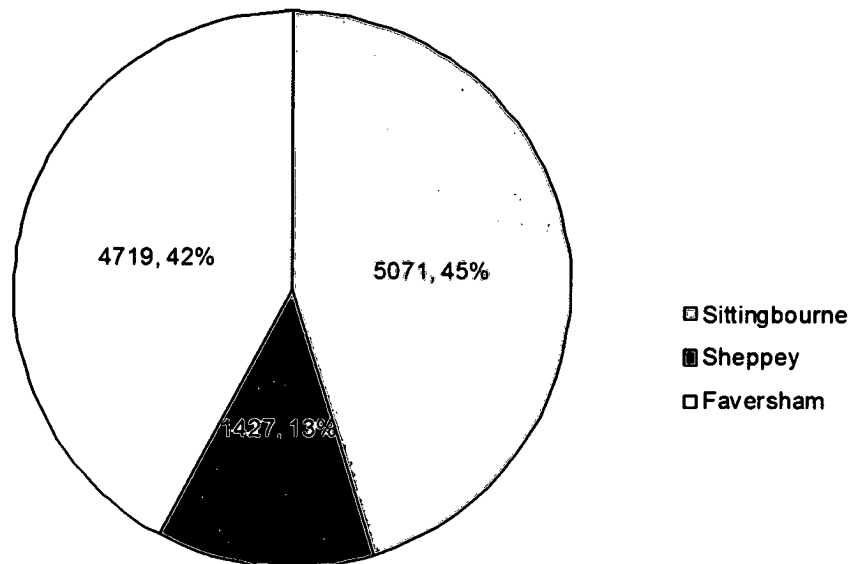
CAB in Swale benefited from the services of 51 voluntary advisers, session supervisors, receptionists and administrators during the year. CAB in Swale delivered 8 daily sessions on a drop-in basis, 8 daily sessions by phone and 2 daily sessions on an appointment only basis each week at its three Swale Offices.

During 2013/14 6,348 people contacted the Bureau and received help and advice at these sessions from volunteers who recorded 11,218 hours of voluntary time. This footfall led to the 5,352 clients for whom an enquiry was opened and whose statistics are included in the pages of this report. This voluntary time is equivalent to more than 7 full-time posts. Valued at estimated market rates these volunteer hours are worth £130,683 to the community.

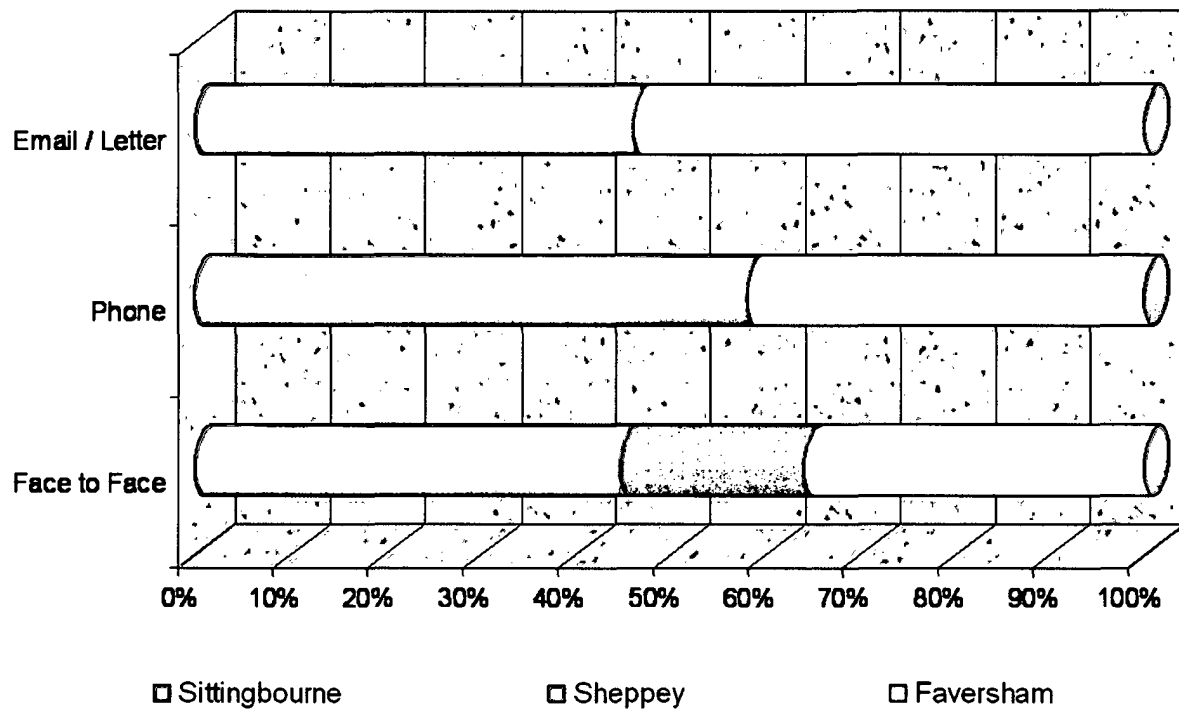
Statistics by Bureau are shown below:

- Sittingbourne: 5,072 volunteer hours dealing with people face to face, by telephone and by e-mail or letter
- Faversham: 4,719 volunteer hours dealing with people face to face, by telephone and by letter
- Sheppey: 1,427 volunteer hours dealing with people face to face

Distribution of hours per Bureau



Initial contact with clients



Clients and Client Statistics

Based on statistics from our Petra recording system 5,352 clients were advised on 13,710 issues during the year leading to 24,097 separate pieces of work.

The tables and charts following this page show a range of statistics about these clients and indicate fairly distinct groups within the community:

- 19.58% were under 30
- 9.47% were age 65 or over
- 14.78% were from ethnic minorities
- 37.34% were disabled
- 77.60% were not in paid employment

The 5 most advised nationalities were British, Polish, Lithuanian, Latvian and Irish. We receive clients across all the wards comprising Swale Borough Council.

AGE BAND	
Up to 19	81
20-29	967
30-49	1933
50-64	1350
65+	507
Not Recorded	514
TOTAL	5352
MARITAL STATUS	
Single	1782
Married/Cohabiting/Civil Partnership	2055
Married but separated	382
Divorced	372
Widowed	200
Not Recorded	561
TOTAL	5352
NATIONALITY	
British	3804
Polish	30
Lithuanian	20
Latvian	19
Irish	10
Other	122
Unknown or Declined	1347
TOTAL	5352
HOUSING TENURE	
Own Outright	559
Buying Home (mortgage, etc.)	796
Shared Ownership	75
Private Tenant	1385
Staying with relatives/friends or homeless	489
Housing Asoka/RSL Tenant	1293
Other/Not Recorded	755
TOTAL	5352

GENDER	
Male	2383
Female	2858
Not Recorded	111
TOTAL	5352
DISABILITY	
Disabled	2000
Not Disabled	2357
Unknown / Withheld	995
TOTAL	5352
ETHNICITY	
White British	4561
White Irish	42
White Other	256
Black or Black British	76
Other	142
Unknown or Declined	275
TOTAL	5352
OCCUPATION	
Employed >= 30 hrs p/w	689
Employed < 30 hrs p/w	510
Student	29
Permanently sick/disabled	544
Looking after home/family	150
Unemployed	800
Retired	424
Self employed	173
Carer	224
Other/Not Recorded	1809
TOTAL	5352

Clients sought advice on a wide range of issues. A categorisation of the 13,710 issues is shown below. Although the statistics clearly show that debt and benefit matters dominated, they also show a substantial number of enquiries were made on other matters with employment, housing, relationship and legal matters featuring strongly.

Benefits & Tax Credits	3054
Consumer Goods & Services	281
Debt	6336
Education	37
Employment	817
Financial Services & Capability	216
Health & Community Care	142
Housing	882
Immigration & Asylum	39
Legal	434
Relationships & Family	920
Tax	129
Travel & Transport	89
Utilities & Communications	135
Other	199
Total	13,710

CLIENTS BY LOCAL AUTHORITY WARD	
Abbey	244
Borden	26
Boughton and Courtenay	96
Chalkwell	160
Davington Priory	136
East Downs	39
Grove	161
Hartlip, Newington and Upchurch	58
Iwade and Lower Halstow	64
Kemsley	194
Leysdown and Warden	114
Milton Regis	152
Minster Cliffs	121
Murston	239
Queenborough and Halfway	188
Roman	170
Sheerness East	250
Sheerness West	249
Sheppey Central	213
St Ann's	182
St Michaels	154
Teynham and Lynsted	147
Watling	189
West Downs	25
Woodstock	68
Unknown / Not Recorded	1713
TOTAL	5352

Social Policy

We are very well placed to see how policies are affecting ordinary people. When clients tell us their problems, we explore the various issues raised and provide the information and advice they need. We also establish why the problems have arisen, which could be due to unfair practices or inadequate policies.

All advisers are trained to identify and report social policy matters to our Social Policy Coordinators, Cleone and Lynne, and this information is fed back to Citizens Advice, the national organisation of which we are a member. The data is used to produce Evidence Reports for government and to campaign for change with subjects ranging from pay day loans, consumer rights, to rent deposits.

During this reporting period, our social policy coordinators have sent around 300 bureau evidence reports to the national office, and, benefits and tax credit issues have dominated. This is not surprising due to the ongoing welfare reforms.

When policies change, peoples' lives are affected. We are seeing the effects of the welfare reform on our clients' lives especially those on Employment and Support Allowance, and our staff and volunteers are working hard on behalf of clients and contributing to ongoing welfare reforms.

The Big Lottery has a social policy element and we are working with local groups to ensure the voices of vulnerable clients are well represented.

We also make representations to local MPs with clients' consent in order to help them resolve difficult and ongoing issues.

Lola Williams — Manager

What we do: Views and News from Members of Staff

The Benefits of Volunteering for CAB in Swale

Various people volunteer for CAB in Swale for many different reasons. Our Volunteers range from retired people to young parents, university students, part time workers and job hunters.

In the last year CAB in Swale recruited Volunteers to train as Gateway Assessors, Receptionists and Administration support.

Some of the reasons our volunteers have given as to why they want to volunteer are;

To make a difference

It can be incredibly rewarding to help the local community in Swale. Some of our advisers were previously clients who were impressed by the service they received and wanted to be able to do the same for others.

To boost their confidence

Volunteering is a great way to gain confidence. The training enables volunteers to increase their skills in a supportive environment. Many of our volunteers have been out of the workplace for a number of years and have said how their experience has been invaluable when attending interviews for paid work.

To meet new people

Volunteering is a great way to make new friends. We have often had volunteers who have recently moved to Swale, and by working as part of a team have quickly made new friends.

To improve their prospects

Volunteering for the CAB improves employability and a high proportion of our volunteers who leave CAB in Swale each year go on into paid work. Our Law students find that volunteering increases their chances of gaining a training contract as well as invaluable experience of dealing with client enquiries.

Training

CAB in Swale trainee advisers, undertake a self study training programme while at the same time gaining hands on experience in the bureau, as well as participating in further training courses.

What our volunteers say

"Thanks for all the help you've given me, it's been a great experience and I wouldn't have the job I have now without the experience the CAB has given to me." - Volunteer adviser Faversham.

"My short time at the CAB was extremely interesting. Everybody was very supportive and professional. I would love to return another time, later....." – Trainee gateway assessor Sheppey.

"I have a new temporary job! I would like to take this opportunity to thank you for your help and support. I have learnt a lot from my time at CAB" - Volunteer adviser Faversham.

"Volunteering means that I can utilise my experience for the benefit of the community, and gives me satisfaction of being able to contribute." - Volunteer adviser Sittingbourne.

Linda Weller, Recruitment and Training Officer

The View from the Paper Pile

The Daily Life in the Administrative (Admin) Unit

A CAB is a changeable place; one day is seldom the same as the next. This is as true of the Admin Unit as it is of other departments. Many clients at the front door and on the phone with different requests; various Caseworkers with their varied workload; reports to prepare, minutes to write, the list goes on.

The Admin Unit is the nexus of the Bureau. This is where the Annual Reports and newsletters come from and all paperwork and stationery needed for the day-to-day functioning of the Bureau. The vast majority of CAB in Swale's publications are printed in-house.

We process all incoming post and ensure that it gets to the relevant person. We order all stationery and track usage. We do the administrative work on the debt cases on behalf of the Face2Face Caseworkers. We book and minute staff and Trustee Board Meetings. We run reports and generate Bureau statistics. We do lots of things, some big, some small.

The Admin Unit is a point of contact for clients receiving assistance from Specialist Caseworkers, from volunteers, from paid staff and Trustees. Unlike other Bureau staff who are either part-time or visiting other offices, there is always an Admin presence at the Sittingbourne office from 9.00 AM to 5.00 PM, Monday to Friday. This continuous presence enables us to deal with problems as they arise, and provides us with the accumulated knowledge and experience necessary to remedy small-scale issues in Bureau as they transpire.

We also have a good track record of helping our Admin volunteers to obtain paid employment. Over the last year, two of our Admin volunteers have gone from long-term unemployment to full-time paid work. They find that volunteering in the Admin Unit further enhances their ability to work both in a team and on their own initiative to accomplish a diverse array of tasks to deadlines.

The Admin Unit is composed of one full-time Co-ordinator and two Admin Workers, one of whom is full-time and the other is part-time.

Anthony Hanley – Admin Co-ordinator

A Day in the Life of a Generalist Adviser

- 9.30 A queue of clients are already waiting at the gate for opening time.
- 10.00 The queue is long and the receptionist has started to book in the clients. The buzzer on the door is constant as the flow of clients turn up for a drop in session with an adviser.
- The first client is very distressed and crying. The client is taken into an interview room and asked if he is ok to talk or would he prefer 10 minutes. The client hands his suicide note over the table and a photo of his relative – the client has come to the bureau in a last attempt to resolve his issues before he ends his life.
- I take the note to the Advice Session Supervisor (supervisor) and return to the client with a cup of tea. He is still crying and very apologetic for his behaviour. The client carries an extensively written diary of all his actions in a typical day. The client discloses that he has a very serious mental illness and is no longer taking his medication. The client is very distressed and I am finding it extremely difficult to understand what the underlying issues are. The client is taken upstairs to the kitchen, allowing for the interview room to be freed up for the other advisers.
- 11.00 I manage to discover that the client is receiving support from a crisis team. The client provides the team's telephone number from his diary. He also shows me the implement he was going to use to harm himself. I ask the client if I can have it and then take it to the manager.
- With the client's permission, I telephone the crisis team informing them about the client and his mental state.
- 11.20 The nurse speaks to the client, and he hands me the phone. The nurse says "Mr ** seems ok, I'll leave him with you to deal with". I was also informed that a nurse will visit the client later that day.
- 11.45 I have been with the client for nearly two hours. My supervisor takes over to give me a break as the client's mental state becomes harder to deal with. The client is offered another cup of tea and to a certain extent he seems happier.
- 12.00 I again sit with the client and now that he seems more settled I can begin to unravel the underlying issue of why this client is feeling suicidal. Firstly, he informs me that he has been made redundant from his job - this is due to the resulting behaviour from his mental illness. The client had had many discussions with his boss in respect of his behaviour – the boss had now decided to terminate his contract. The client informed me that he has a mental health employment worker who assists him in respect of gaining employment. A call was then made to the mental health employment case worker - I am informed that the client has had numerous jobs; unfortunately they have all come to an end due to behavioural problems in the workplace resulting from his mental illness. The present boss is sympathetic and understands the client's needs and symptoms: high spending habits in particular. Negotiations were made in respect of payments awarded from redundancy and how they would be made to the client.
- 12.30 Secondly the client also disclosed that he had a high number of debts and the majority were caused by high spending. Scott from the Money Advice Unit was approached and he agreed that under the circumstances he would see the client immediately.
- 1.15 Initial employment negotiations had been made with the employment case worker, although further work was going to be needed and the client's debts were being immediately dealt with. I have been informed by the client that his boss agreed to pay his redundancy in three equal monthly payments – this will help curtail the client's high spending and stop him getting into more debt. Money Advice Unit continues to work with the client and his debts. The other advisers have dealt with the long queue and the waiting room is empty. I then write up the client's query and record outcomes.
- 2.00 The bureau closes to clients with the other advisers and supervisor continuing with the day's work.

Nicola McCormick— Volunteer Trainee Adviser @ Sittingbourne

A Day in the Life of a Voluntary Supervisor

9.40 Arrive and open up Bureau. Check diary and message book.

9.50 Pre-session briefing. Update team on yesterday's staff meeting. Outline plan for day.

10.00 Opening time! Kate, our receptionist, tells me there are 5 clients already waiting.

Gina goes to see Mr A, a returning client with a serious neighbour problem, which has led to police involvement. She needs to draft a letter for him, which I will need to check.

Harry sees Mr B, a young, single, homeless, recovering drug addict, who can't find accommodation. This will keep Harry busy for a while as phone calls are needed. I must keep an eye on this one.

Ms C is seen by Ivy. Client is a young lady who has just been dismissed from her first job, a grievance letter needs to be drafted.

Joe is a trainee. I go in with him to observe his first interview. Client is worried about her ex-partner's rights over their child. I made sure that Joe gets the correct information for client and after her departure, provide feedback on the conduct of the interview. (which was very well handled!) Our clerical assistant, Leona, will put the client's details on Petra.

Back in the general office I check Gina's letter for Mr A and Ivy's for Ms C and discuss with each of them the options for their clients.

11.15 Harry comes in to tell me he is having a difficult time trying to find accommodation for Mr B. We agree to ask client to come back later as we are awaiting return phone calls. I must keep that interview room free for Ms E, the 11.30 appointment. Gina is now free to see her.

A very welcome cup of coffee has appeared!

Jo is writing up his case notes for my approval. 3 clients are still waiting but there is no free interview room. I decide to take the next, Mrs F, to the empty office upstairs, having made sure there were no confidential documents in view. She has mental health problems and cannot work. She has been told that her benefit is changing and has been assured of a smooth transition but she has not received any money for 3 weeks. During the interview however, she took a call from home to tell her that the payment had been made today, so no action needed for this client, except to flag the case up as a Social Policy issue to Megan, our Social Policy Co-ordinator.

2 hours into my day now and I have provided support and guidance to advisers and Gateway assessors, supervised a trainee, interviewed one client and managed the practicalities of day, mainly availability of staff and rooms. No emergencies as yet though!

So why do I volunteer to do it? because it is challenging, stimulating work, usually satisfying, sometimes frustrating, but never dull! And, not least, because it gives me the hugest privilege of working with a superb team of like-minded, supportive and friendly people, focused on providing the best possible quality of advice to the local community.

Still a long way to go through, before I lock up at 5ish.

Now, where *did* I leave that coffee.....?

Margaret Davies – Voluntary Session Supervisor @ Faversham

Advice Service Transition Fund

The successful Big Lottery Advice Services Transition Fund bid has generated £243,788 income over the period 1st October 2013 – 30th September 2015. The bulk of this funding is managed by CAB in Swale as lead partner with smaller sums allocated to a number of partner agencies. The project's core aim was to "...improve the quality of, access to and sustainability of advice services for local people, by developing a network of advice providers and frontline organisations." To date the project has engaged the 10 original signatories and a further 19 bodies, working together to provide a collective approach to advice services locally. The appointment of 2 half-time advisers has enabled us to provide support to over 260 clients in outreach locations who may not have otherwise received it.

Beyond the core work of providing advice and information to clients, we have also successfully run 7 financial capability workshops and offered training and support to some 160 frontline and second-tier staff and volunteers in subjects ranging from benefit issues to insolvency. Partnership working has encouraged a much higher profile for CAB in Swale, with attendance at 9 partner-organised events across the area including those organised by the DWP, Sheppey Gateway and Swale CVS. The implementation of an online referral system (Nellbooker) with 4 partners has led to 49 referrals coming into the Bureau remotely, improving clarity of systems and speeding up access. There have been several spin-offs from the core work of the partnership, including work on issues ranging from fuel poverty/energy awareness, social inclusion, the Transforming Rehabilitation agenda, and (inevitably) sustainability beyond the life of the Big Lottery funded period.

The project still has several key targets to achieve in year two. Investment in IT infrastructure will enable further development of online access to advice services via web-based routes, and having a better awareness of the advice landscape in Swale will inform the creation of an overarching advice strategy for the partnership. Consideration must be given to capacity issues, both as the current partnership continues to expand and in servicing expectations after September 2015. Partnership working is an inherently uneven process, with much variation in the level of engagement to date, and both the strategic development and communication structures to support it will be key themes of the next full Partnership meeting to be held in September 2014. This will also address the next Big Lottery reporting requirement, which is prioritising an increased interest in issues of efficiency and cost saving.

Mark Hinton ASTF Development Manager

From Advising to Bookkeeping Thoughts and Thanks

After 21 years, first as an Adviser then as Bookkeeper, I have decided, with regrets, to retire this year. I have seen many changes, from hand written case sheets and doing the bookkeeping in a big handwritten ledger to being fully computerised. But the first thoughts that come into my mind when I think over my time with the CAB is the common bond between us all which is friendship, dedication and the willingness to help all those who, through circumstances thrust upon them by life, need support and advice.

I have met and worked with so many diverse characters all of whom just wanted to assist those who needed help and it is so difficult to mention any people in particular. However Pam Brookes, my first manager, was and is inspirational and remains one of my best friends. Then the youngest Adviser this year who was Tinashe Imani, a gap year student, who brightened up working on Tuesdays. The oldest, Iris Nolan who is such a good friend and colleague (not forgetting the Wednesday Ladies!). Also thank you to William Foreman for his support and help over the years.

I have made so many good friends over the years, so, thank you CAB and everybody I have worked with for such good memories.

Marion Burton – Bookkeeper



Thank you for everything!

~ from one of our clients

Specialist Advice Services

Debt Work

Debt continues to dominate the enquiries that clients seek advice on (46% of the total enquiries opened).

There are many reasons why people get into debt and these include poor financial skills, social and peer pressure, and questionable lending practices. Our role is to provide the information and advice that is in the best interest of the client.

Funding for debt advice within Swale is provided by the Money Advice Services, in partnership with Citizens Advice. The current agreement was renewed on 1st April 2014 and will run until 30th September 2014. This Face to Face debt advice project provided debt advice and support to 751 clients during the year.

During the year, we helped manage total indebtedness of £7.167m. Of this £1.575m was priority debt and £5.592m was non priority.

£72,129 related to payday lending. The bureau has seen a huge rise in the number of clients with debts owed to payday lenders. Payday loans have continued to dominate the national news during the year and CAB in Swale has raised social policy reports, when necessary, to Citizens Advice.

This social policy work by Citizens Advice has resulted in new rules being introduced by the Financial Conduct Authority from 1 July 2014 to control payday lenders. Payday lenders must follow these new rules when advertising their products and taking payments.

As we near the end of the existing contract, we are delighted to be able to report that Citizens Advice have confirmed that in principle funding will be provided for a further 3 years. This is wonderful news not only for our clients, who we will be able to continue to help but also the staff by providing them with some longer term certainty about their jobs.

Our two full time debt caseworkers and admin staff have worked incredibly hard during the year to meet the demands of the project. They suggested seeing clients on one Saturday of every month, to accommodate those clients who worked and this has proved very successful. They should all be congratulated on the care and attention that goes into this critically important advice area.

Sara Jones – Deputy Manager & Money Advice Supervisor

Debt work case study

The Problem:

Client is male, aged 49, single. He has a mortgaged property. He used to run his own business, but says another company 'stole' his company and customers a few years ago. He has severe mental health issues, including schizophrenia. Client has 4 charging orders on the property totalling over £136k. He has several other debts. Client was being pursued by HMR&C for late tax returns; they were in the process of bankrupting him. Client couldn't bear the thought of this and any risk to his home.

What CAB did:

The Debt Caseworker wrote to HMR&C, and had several telephone conversations with them. We provided a support letter and asked The Mental Health Team to write a support letter also. We were able to show that our client had not been mentally well enough to work and had not been well enough to file tax returns, which he didn't think he had to file.

As a result of our intervention, HMR&C attended the bankruptcy court hearing and dismissed their bankruptcy petition and made no order for costs. They agreed they would not bankrupt our client and would not pursue him any further. They wrote off over £54k. Our client was delighted.

Some months later our client contacted us again, he was again being pursued by HMR&C for late filing tax returns and VAT of £4k. We again intervened and again managed to avert any action, ensuring the debts were written off and our client would not be pursued further. Our client said that with our help and assistance, he is able to think about getting better, now he no longer has the pressure of endless letters and phone calls. He is pleased we stopped the bankruptcy, got HMR&C debts written off and he is still living in his home.

Denny West, Debt Caseworker

Financial Capability Advice

We have continued to offer the Financial Capability Advice programme as a volunteer service from core funding with an emphasis on a project for Primary School children in year 6 along with the partnership work carried out under ASTF with the DWP in Sheerness and Murston.

Welfare Benefits casework

During the financial year, the bureau achieved around £600,000 in new and backdated benefits.

£321,453 was achieved via LSC funding
£81,672 via Faversham Town Council
£191,652 via core funding

The LSC contract has now been completed and caseworkers will be totally funded from core income next year so that the overall level of service does not diminish

Faversham Casework

Faversham Town Council provide funding for casework in Faversham for clients who have multiple issues and require ongoing support. These clients can be very time consuming and come from the most vulnerable sections of the community. Without the funding received it would be difficult to devote the necessary time and effort that these clients need.

Legal Rota

Tassels, a local firm of solicitors, provide a legal rota offering 30 minutes of free advice at Faversham CAB every other Thursday evening. CAB in Swale would like to record its appreciation and thanks to Tassels for continuing to provide this service.

Administration Matters

Staff and Volunteers

During the year 2013/14, 72 people worked for the bureau, of these 51 were volunteers and 21 were paid including the manager. Whilst volunteers are not paid, they do have support costs in terms of training, supervision, travel, administration and premises.

By the end of the reporting period the Bureau had reduced the number of paid staff from 21 to 19, of these 5 worked full-time and 14 worked part-time. Paid staff hours equate to only the equivalent of 10 full time posts (37 hours per week) and one part time post (31 hours per week).

Managing 72 volunteers and members of staff at three sites adds greatly to the complexity of running the organisation, especially as management hours have been significantly reduced.

The workforce comes from a range of backgrounds with an age range spanning eight decades. They all contribute to the happy and productive atmosphere we greatly appreciate.

During the year, three volunteers left CAB in Swale having obtained paid work. Although we are sad to lose advisers in this way we must see it as a success. We have helped volunteers increase their experience, skills and confidence to enable them to apply for and obtain paid work.

Premises

The Sheppey offices are all on the ground floor. We have negotiated a six month rolling lease to give us flexibility as our partnership work with other agencies develops, and so that we can consider other options.

At Sittingbourne the premises are dated and spread over several floors which are connected by very steep stairs. The lease expired in November 2008 and because no suitable alternative was identified we continued to rent the premises. No new lease was signed and the terms of the old lease remain in force.

At Faversham the premises are largely on the ground floor but more space would be ideal. The lease expired in 2006 and we have continued to pay quarterly rental for use of the building.

Information Technology (IT)

As this report is being prepared, we are pleased to confirm that our new IT system is being installed.

Financial Review

Principal Funding Sources

The CAB gratefully acknowledges the support of a number of funders for various projects and activities:

- Swale Borough Council which provides the funds for the CAB in Swale's core activities.
- The Legal Services Commission (LSC) fund is being used to complete ongoing casework.
- The Money Advice Service (MAS) who, in partnership with Citizens Advice, fund the Face to Face Debt Advice Project.
- Faversham Town Council for contributing to the cost of Faversham casework for vulnerable and returning clients.
- Amicus Horizon who contribute to CAB in Swale's core costs in recognition of the advice services provided to many of its tenants.
- Many of the Parish Councils in the Borough.
- Friends of CAB in Swale.
- The Swire Trust.
- Cole Trust Grant.
- Big Lottery Advice Services Transition Fund

Funding levels are shown within the financial statements included in this report.

Reserves Policy

Policy is for reserves of 3 - 6 months' worth of expenditure with part of the reserve specifically allocated to ICT renewal and Disaster recovery. Reserves are currently 4 months expenditure, below the level that our Independent Examiner considers to be ideal in the current economic climate.

PLANS FOR FUTURE PERIODS

CAB in Swale plans to continue to provide core activities and a quality service and will adopt a flexible and innovative approach to achieving these aims. It will seek to maintain project funding for activities which complement and improve the service and will continually consider new options and initiatives.

The Report was approved by the Trustees/Directors on 22 July 2014

Signed on behalf of the Trustees/Directors



Lola Williams
Company Secretary

CAB IN SWALE STAFF AND VOLUNTEERS

April 2013 – March 2014

PAID STAFF April 2013 - March 2014

(Year in which joined CAB)

**Resigned during the year*

***Passed away during the year*

Manager	David Parker (2000)
Deputy Manager & Money Advice Supervisor	Sara Jones (2000)
ASTF Development Manager	Mark Hinton (2012)
Welfare Benefits Supervisors & Caseworkers	Charlotte Frost (2005)
	Tracy Greaves (1991)
Recruitment & Training Officer	Linda Weller (2004)
Advice Session Supervisors	Stella Calvert (1997)**
	Anne Dawes (2000)
	Sue Durden (1993)
Debt Caseworkers	Scott Gower (2010)
	Richard Saye (2008)*
	Denny West (2005)
Outreach Advisors	Rachael Hudson (2012)
	Nicola Baker-Jones (2013)
Bookkeeper	Marion Burton (1993)
Administration Co-ordinator	Anthony Hanley (2009)
Administration Workers	Carol Butterfield (1997)
	Samantha Rose (2004)
	Susan Tummon (2006)
Cleaners	Jean Moppett
	Fay Warr

VOLUNTEERS April 2013 - March 2014

(Year in which joined CAB)

* Resigned during the year

Volunteer Advice Session Supervisor	Margaret Davies (2004)	
Social Policy Co-ordinators	Cleone Curtis (1998)	Lynne Taylor (1998)
Advisors	Louise Asekokhai (2009)	Nicola McCormick (2012)
	Laura Binger (2012)	Claire McGovern (2008)
	Ben Bitcheno (2012)	Pat McKenzie (1995)
	Janet Bott (2012)	Len Micklewright (1992)
	Roxanne Butcher (2014)	Anthea Moon (2009)*
	Peter Cheeseman (2001)	Penny Newell (2010)
	Diana Child (2000)	Katie Newton (2013)*
	Pauline Cole (2000)	Iris Nolan (1999)
	Laurence Courtney (2005)	Chrisdina O'Neill (2013)
	Barry Edwards (2004)	Denise Oliver (2013)
	Marjorie Edwards (2006)	Pam Parker (2009)
	Michael Green (2012)*	Sally Pirie (1997)
	Mark Hinton (2012)	Joyce Robb (2005)
	Rachael Hudson (2012)	Sheila Sakaria (2013)*
	Ann Jones (2013)	Marion Setterfield (1999)
	Anna Kiddell (2004)	Gabriela Todorova (2013)*
	Linda Langworthy (2008)	Elizabeth White (2014)
	Noaj Laurance (2006)	Juliet Wildish (2013)
	Kate Lilley (2004)	Ted Young (2007)*
	Gloria Manser (2006)	Tinashe Zimani (2013)
	Chikondi Mbewe (2011)*	
Volunteer Support	Sheila Keeler (1999)	
Receptionists & Administration	Laura Benson (2013)	Elaine Rose (2013)
	Linda Colman (2013)*	Jan Smith (2010)
	Christina Lilley (2013)*	Nicola West (2013)*

CITIZENS ADVICE BUREAU IN SWALE

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF CITIZENS ADVICE BUREAU IN SWALE

I report on the accounts of the company for the year ended 31 March 2014 which are set out on pages i to ix.

This report is made solely to the company's Trustees, as a body, in accordance with section 145 of the Charities Act 2011 and regulations made under section 154 of that Act. My work 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 work or for this report.

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 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 and Wales.

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

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

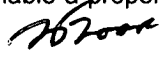
Basis of independent examiner's statement

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

Independent examiner's statement

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

- 1 which gives me reasonable cause to believe that, in any material respect, the requirements:
 - to keep accounting records in accordance with section 386 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 Charitieshave 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.


M J Moore FCA
MHA MacIntyre Hudson
Chartered Accountants
31 St George's Place
Canterbury
Kent CT1 1XD

Date: 22nd August 2014

CITIZENS ADVICE BUREAU IN SWALE

**STATEMENT OF FINANCIAL ACTIVITIES (Incorporating an Income and Expenditure account)
FOR THE YEAR ENDED 31 MARCH 2014**

	Note	Unrestricted funds £	Restricted funds £	Total 2014 £	Total 2013 £
INCOMING RESOURCES					
Incoming resources from generated funds:					
Voluntary income					
Grants and donations:-					
Faversham Town Council		-	6,000	6,000	5,500
Local parishes		1,425	-	1,425	1,235
Other donations		1,572	-	1,572	4,076
Friends of CAB		1,585	-	1,585	1,290
Cole Trust Grant		1,000	-	1,000	-
Activities for generating funds					
Fund raising		-	-	-	-
Investment income		54	-	54	48
Incoming resources from charitable activities:					
Grants and contracts:					
Legal Services Commission		10,232	-	10,232	68,840
Swale Borough Council		133,430	-	133,430	133,430
Amicus Horizon - Housing/Debt Advice		9,000	-	9,000	9,000
National Association of Citizens Advice Bureau		-	107,666	107,666	105,014
Advice Service Transition Fund			75,995	75,995	
Total incoming resources		158,298	189,661	347,959	328,433
RESOURCES EXPENDED					
Charitable activities	2	177,335	137,591	314,926	328,366
Governance costs	2	4,375	1,033	5,408	5,203
Total resources expended		181,710	138,624	320,334	333,569
Net Incoming resources/Net Income for the year before transfers		(23,412)	51,037	27,625	(5,136)
Transfers between funds	9	20,977	(20,977)	-	-
Net Incoming resources for the year		(2,435)	30,060	27,625	(5,136)
Reconciliation of funds					
Total Funds at 1 April 2013		112,602	1,355	113,957	119,093
Total funds at 31 March 2014		110,167	31,415	141,582	113,957

CITIZENS ADVICE BUREAU IN SWALE

**BALANCE SHEET
AS AT 31 MARCH 2014**


	Note	£	2014 £	£	2013 £
Fixed assets					
Tangible assets	5		5,241		3,865
Current assets					
Debtors	6	8,928		18,768	
Cash at bank and in hand	7	154,637		115,835	
		<u>163,565</u>		<u>134,603</u>	
Creditors: amounts falling due within one year	8	<u>(27,224)</u>		<u>(24,511)</u>	
Net current assets			136,341		110,092
Net assets			<u>141,582</u>		<u>113,957</u>
Funds	9				
Unrestricted fund			110,167		112,602
Restricted fund			31,415		1,355
Total Funds			<u>141,582</u>		<u>113,957</u>

The Trustees consider that the company is entitled to exemption from the requirement to have an audit under the provisions of section 477 of the Companies Act 2006 ("the Act") and members have not required the company to obtain an audit for the year in question in accordance with section 476 of the Act.

The Trustees acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and for preparing financial statements which give a true and fair view of the state of affairs of the company as at 31 March 2014 and of its net resources expended for the year in accordance with the requirements of sections 394 and 395 of the Act and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

The financial statements have been prepared in accordance with the provisions applicable to small companies within Part 15 of the Companies Act 2006 and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008)

Approved by the directors for issue on 22nd July 14 and signed on their behalf by:


R Calvert


B Brockman

CITIZENS ADVICE BUREAU IN SWALE

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2014

1 Accounting policies

a) Accounting convention

The financial statements are prepared under the historical cost convention and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008), the Companies Act 2006 and the Statement of Recommended Practice "Accounts and Reporting by Charities" (SORP 2005) issued in March 2005.

b) Incoming Resources

Grants, including grants for the purchase of fixed assets, are recognised in full in the Statement of Financial Activities in the year in which they are receivable. Income is deferred only when the donor has specified that the income relates to a future period.

Income provided by the 'Big Lottery Fund' is recorded as received. The figure recorded reflects those funds due to this organisation, with any funds received on behalf of the other partners to the agreement that have yet to be paid over to the partner are recorded as 'Other creditors' within the

Voluntary income is included in the Statement of Financial Activities when received. Investment income is included when receivable. 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.

c) Resources expended

Resources expended are recognised in the period in which they are incurred. Resources expended exclude VAT where this can be recovered.

Charitable expenditure comprises those costs incurred by the Charity in the delivery of its activities. 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 includes those costs associated with meeting the constitutional and statutory requirements of the Charity and include the Independent Examiners' fees and costs linked to the strategies management of the Charity.

d) Tangible fixed assets

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

Leasehold improvements	25% straight line
Computers, software and equipment	25% straight line
Fixtures and fittings	20% straight line

e) Operating leases

Lease payments under operating leases, where substantially all of the risk and benefits remain with the lessor, are charged as expenses in the period in which they are incurred.

f) Fund accounting

Funds held by the charity are either:

Unrestricted general funds - these are fund which can be used in accordance with the charitable objects at the discretion of the trustees.

Designated funds - these are funds set aside by the Trustees out of unrestricted general funds for specific projects or future purposes.

Restricted funds - these are funds that can only be used for particular restricted purposes within the objects of the Charity. Restrictions arise when specified by the donor or what funds are used for particular restricted purposes.

g) Company Status

The Charity is a Company limited by guarantee. In the event of the Charity being wound up, the liabilities in respect of the guarantee is limited to £1 per member of the Charity.

CITIZENS ADVICE BUREAU IN SWALE

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2014

2 Total resources expended	Unrestricted funds £	Restricted funds £	Total 2014 £	Total 2013 £
Charitable activities				
<u>Costs directly allocated to activities</u>				
Staff costs	71,439	87,983	159,422	171,467
Redundancy costs	-	-	-	1,056
Training expenses	1,498	806	2,304	3,465
Travelling expenses	8,367	2,788	11,155	10,472
LSC Doctors' disbursements	-	236	236	1,309
<u>Support costs allocated to activities</u>				
Staff costs	41,264	18,275	59,539	63,088
Rent and room hire	16,085	8,424	24,509	27,081
Water rates	342	77	419	638
Insurance	2,192	792	2,984	2,945
Cleaning	368	-	368	487
Heating and lighting	4,157	345	4,502	4,909
Postage	2,643	2,172	4,815	6,581
Office stationery and printing	1,815	3,140	4,955	4,260
Copier expenses	3,357	3,106	6,463	6,548
CitA membership fees	5,316	2,333	7,649	7,967
Subscriptions	1,048	107	1,155	803
Books and publications	103	-	103	713
Decorating and repairs	5,418	-	5,418	3,688
Office equipment and IT services	2,813	2,815	5,628	3,190
Refreshments and office sundries	1,257	-	1,257	612
Professional fees	1,666	3,782	5,448	1,375
Telephone	3,287	410	3,697	3,709
Depreciation	2,900	-	2,900	2,003
	177,335	137,591	314,926	328,366
Governance costs				
Staff costs	1,455	-	1,455	1,493
Independent Examiners' fees	2,120	1,033	3,153	3,140
Trustees insurance	275	-	275	275
AGM and Trustee meeting costs	525	-	525	295
	4,375	1,033	5,408	5,203
	181,710	138,624	320,334	333,569
3 Staff costs			2014 £	2013 £
Wages and salaries			208,213	222,792
Social Security costs			12,203	13,256
Redundancy costs			-	1,056
			220,416	237,104

No employee received remuneration amounting to more than £60,000 in the period.

The average weekly number of employees during the period calculated on a full time equivalent basis was 13 (2013 - 12). No Trustees received remuneration or expenses during the year (2013 - £Nil).

CITIZENS ADVICE BUREAU IN SWALE

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2014

4 Taxation

The Company is a registered Charity and is not subject to Corporation Tax.

5 Tangible fixed assets

	Leasehold improvements £	Computers, software & equipment £	Fixtures & fittings £	Total £
Cost				
As at 1 April 2013	30,321	54,334	2,951	87,606
Additions	-	4,275	-	4,275
Disposals	-	-	-	-
As at 31 March 2014	30,321	58,609	2,951	91,881
Depreciation				
As at 1 April 2013	30,321	50,673	2,747	83,741
Charge for the year	-	2,849	50	2,899
Disposals	-	-	-	-
As at 31 March 2014	30,321	53,522	2,797	86,640
Net book value				
As at 31 March 2014	-	5,087	154	5,241
As at 31 March 2013	-	3,661	204	3,865

6 Debtors

	2014 £	2013 £
Prepayments	1,733	3,663
Accrued income	7,195	15,105
	8,928	18,768

7 Cash at bank and in hand

	2014 £	2013 £
Lloyds TSB Instant access account	119,482	108,694
Lloyds TSB current account	34,665	6,651
Cash in hand	490	490
	154,637	115,835

CITIZENS ADVICE BUREAU IN SWALE

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2014

8 Creditors: Amounts falling due within one year	2014 £	2013 £
Trade Creditors	1,186	2,750
Taxes and social security	4,416	5,085
Other creditors and accruals	17,561	4,017
Deferred income	4,061	12,659
	<u>27,224</u>	<u>24,511</u>

9 Funds

Unrestricted funds - these are funds that can be used in accordance with the Charity's objects at the discretion of the trustees and comprise the following:

	Balance at 01 04 13 £	Incoming Resources £	Resources Expended £	Transfers £	Balance at 31 03 14 £
General funds	90,490	158,298	(181,710)	20,977	88,055
Relocation and IT fund	7,112	-	-	-	7,112
Disaster recovery fund	15,000	-	-	-	15,000
	<u>112,602</u>	<u>158,298</u>	<u>(181,710)</u>	<u>20,977</u>	<u>110,167</u>

Restricted funds - these are funds provided to the Charity for specific purposes and comprise the

Legal Services Commission -					
Doctors' disbursements	-	-	(236)	236	-
Money Advice Services	-	107,666	(85,594)	(22,072)	-
Faversham Town Council	-	6,000	(6,859)	859	-
Information Kiosk	695	-	-	-	695
William Barrows Charity	200	-	-	-	200
Southern Water - Faversham	460	-	-	-	460
Advice Service Transition Fund	-	75,995	(45,935)	-	30,060
	<u>1,355</u>	<u>189,661</u>	<u>(138,624)</u>	<u>(20,977)</u>	<u>31,415</u>

CITIZENS ADVICE BUREAU IN SWALE

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2014

9 Funds (continued)

Designated Funds:

Relocation and IT fund

This fund is a designated fund and represents money to be used for the possible relocation of any of our three offices and for upgrading our IT infrastructure.

Disaster Recovery fund

This fund is a designated fund and represents money to be used for emergencies such as unexpected building repairs.

Restricted Funds:

Legal Services Commission - Doctors' disbursements

£1,000 per annum is provided from case fees to meet the cost of specialist medical reports which support the clients case.

Money Advice Services

The Money Advice Service, in partnership with Citizens Advice, fund the Face to Face Debt Advice Project.

Faversham Town

This grant contributes to the cost of providing casework for Faversham clients.

Information Kiosk

Funding received from East Kent and Coastal PCT to purchase an Information Kiosk at Seashells in Sheerness. The Kiosk was purchased in May 2008 and depreciation and a contribution to the maintenance of it are charged to this fund.

William Barrows

This grant has been provided for use in cases of extreme hardship of residents of the parish of Borden.

Southern Water Charitable Trust

A grant was provided for the Faversham office to upgrade computer equipment.

Advice Service Transition Fund

The ASTF is a Big Lottery funded partnership initiative. The project involves the Citizens Advice Bureau in Swale leading an eleven member team in a two year programme aimed at improving the quality of advice provision and the creation of a long term sustainable advice service.

10 Analysis of net assets between funds	Restricted funds £	Designated funds £	General funds £	Total £
Tangible fixed assets	-	-	5,241	5,241
Debtors	-	-	8,928	8,928
Cash at bank and in hand	31,415	22,112	101,110	154,637
Creditors	(13,131)	-	(14,093)	(27,224)
Total net assets	18,284	22,112	101,186	141,582

CITIZENS ADVICE BUREAU IN SWALE

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2014**

11 Financial commitments

At 31 March 2014 the charity had annual commitments under non-cancellable leases as follows:

	2014	2013
	£	£
Expiry date:		
Less than one year	-	-
Two to five years	2,466	3,288
	<u>2,466</u>	<u>3,288</u>