



CLACKMANNANSHIRE CITIZENS ADVICE BUREAU LIMITED

(a company limited by guarantee and registered charity)

Company number SC493971

Charity number SC001839

REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31st MARCH 2018



CLACKMANNANSHIRE CITIZENS ADVICE BUREAU LIMITED
REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31st MARCH 2018

CONTENTS	PAGE
TRUSTEES' REPORT (INCORPORATING A DIRECTORS' REPORT)	1-10
REPORT OF THE INDEPENDENT EXAMINER	11
STATEMENT OF FINANCIAL ACTIVITIES	12
BALANCE SHEET	13
NOTES TO THE ACCOUNTS	14-24

CLACKMANNANSHIRE CITIZENS ADVICE BUREAU LIMITED

TRUSTEES' REPORT (INCORPORATING DIRECTORS' REPORT AS REQUIRED BY COMPANIES ACT 2006)

FOR THE YEAR ENDED 31st MARCH 2018

The charity's trustees, who are also directors for the purposes of company law, present their annual report and financial statements for the year to 31st March 2018. These are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The company was incorporated as a company limited by guarantee on 23rd December 2014 but was dormant until 1st October 2015. With effect from that date all of the activities, assets and liabilities and the charity registration of Clackmannanshire Citizens Advice Bureau, an unincorporated charity, were transferred to the company which had been set up for that purpose. The charity was registered with OSCR in 1980 but the Bureau has been operating since it was set up in 1967.

REFERENCE AND ADMINISTRATIVE DETAILS

Company number: SC493971

Registered charity number: SC001839

Registered and principal office address: Glebe Hall
Burgh Mews
Alloa
FK10 1HS

Trustees/Directors:	Margaret Paterson	(Chair)
	Julie McGrath	(Vice Chair, co-opted - appointed 20/06/2018)
	Elma O'Neill	
	Les Pike	(volunteer)
	Lynda Swinnerton	(volunteer)
	Laura Ferguson	(co-opted)
	Donna Hingley	(co-opted - appointed 22/08/2018)
	Sandra Mason	(resigned 26/08/2018)
	Margaret Hall	(resigned 22/08/2018)
	Norman Mitchell	(co-opted – resigned 23/05/2018)
	Rebekah Caunt	(co-opted – resigned 11/12/2017)

STRUCTURE, GOVERNANCE AND MANAGEMENT

Clackmannanshire Citizens Advice Bureau Limited is an independent charity. It is a member of Citizens Advice Scotland (the operating name of the Scottish Association of Citizens Advice Bureaux) which is a registered charity that provides support to member bureaux. As a member bureau it must comply with the 12 principles and other membership conditions of the Association.

CLACKMANNANSHIRE CITIZENS ADVICE BUREAU LIMITED

TRUSTEES' REPORT (continued)

The charity is constituted as a company limited by guarantee and the charity's governing document is its Memorandum and Articles of Association. The structure of the company consists of the members and the directors.

Membership is open to any individual aged 18 or over who lives or works in the operating area of Clackmannanshire which is the area of local benefit. The individual can approach the Board of Directors to ask to become a member though employees cannot be members. The members elect people to serve as directors. At present there are no members who are not also directors.

Directors are elected at each general meeting and no restriction has currently been placed on the time they may serve. In the period between general meetings the directors can also appoint co-opted directors who serve until the end of the next annual general meeting but can be reappointed at that meeting. The aim is for Board members to bring a variety of skills and experience and to represent the various sectors of the community that the charity operates within. In addition the volunteer workers at the Bureau choose representatives to be put forward for election as directors.

The Board elects office bearers from its members, including a Chair and Vice-Chair who hold office until the end of the next annual general meeting but can be re-appointed up to a maximum period in office of 5 years. Training for the Board as directors and trustees has been provided by CAS and an induction pack containing relevant information has been developed. The Board members are volunteers and receive no remuneration or other benefits though they may be reimbursed for out of pocket expenses incurred in carrying out their duties.

The Board delegates the day-to-day operation and management of the Bureau to the Managing Director who is not a Board member.

OBJECTIVES AND ACTIVITIES

The Bureau is established for the purpose of benefitting the community in Clackmannanshire and elsewhere by the advancement of education, the projection of health and the relief of poverty, sickness and distress. The aim is to ensure that all individuals receive information, advice and assistance about their rights and responsibilities and the services that are available to them so that they are not disadvantaged through lack of knowledge or an inability to represent themselves effectively. This is achieved by providing a free independent confidential and impartial up to date advice and support service. This advice covers numerous matters including, but not limited, to benefits, debt and money advice, health, employment, housing, family and welfare matters and consumer issues.

All adviser staff, paid and volunteers, are only able to give advice unsupervised after undertaking a 6 month training programme and reaching the standard required to be certificated by Citizens Advice Scotland (CAS). Advisers keep their knowledge up to date with both online desk training and attending training courses.

The core service provides general advice covering all of the areas outlined above. In addition the Bureau undertook 12 significant projects during the year, each separately funded, providing advice and support services on specific matters or aimed at specific sectors of the community in the

CLACKMANNANSHIRE CITIZENS ADVICE BUREAU LIMITED

TRUSTEES' REPORT (continued)

Bureau's operating area. In line with the holistic approach provided by the Bureau, project workers are able to provide support on a wide range of issues or refer clients to the general advice service or other projects.

General advice service

Funding for the general advice service was received from Clackmannanshire Council with whom the Bureau had a service level agreement, which was agreed in November 2017. The agreement covered the financial year to 31st March 2018.

The role of session supervisor is shared mainly by paid staff on a rota basis. The supervisor supports volunteers and manages the drop in service. The operational management and delivery of the general advice service is the responsibility of a full-time member of paid staff. The debt advice service is provided and co-ordinated by another full-time worker.

Volunteers play a vital part in the delivery of the core service as generalist advisers, receptionists, providing administrative support or as part of our social policy team. One of our most experienced volunteers regularly provides cover as session supervisor when needed. Without the expertise and dedication of our volunteers it would not be possible to provide our core services to the local community. There were approximately 13 trainees or qualified advisers (2017: 15) and 8 workers carrying out reception, administrative or social policy duties (2017:10). Many volunteers work one or two days a week, though some work up to 4 days.

During the year a number of short-term projects were undertaken within the general advice service. Funding was received from CAS for local implementation of national campaigns including Scams Awareness Month, Calling Time on Nuisance Calls, Big Energy Saving Week, Older People's Social Security payment uptake, and for a social policy survey on local buses.

A specialist employment adviser provided a service within the Bureau one day a week on a voluntary basis from February 2018. This enabled the Bureau to provide more specialised information and advice to clients who presented with more complex issues.

The Criminal Justice project worker was employed by Stirling CAB during 2017/18 but was mainly based in this bureau as the service is provided to those within the criminal justice within Clackmannanshire and is funded by the Council. In April 2018 the project and its funding were transferred to this bureau. The project operates three days a week providing advice and support on a variety of issues with the aim of helping to mitigate some of the issues that may contribute to clients re-offending. Clients are either referred by the local Criminal Justice Service or by Bureau staff, or may self refer if they have previously had contact with the project.

A new social policy team has been developed, staffed by volunteers, to review issues raised by advisers and identify whether there are local or national issues which should be highlighted and raised with the relevant authorities. Funding was received from Citizens Advice Scotland to undertake research into the impact of Universal Credit. A number of additional reports have been produced, covering issues including the local delivery of the Scottish Welfare Fund, which have been published and made available to a wider audience for use in research and as evidence.

CLACKMANNANSHIRE CITIZENS ADVICE BUREAU LIMITED

TRUSTEES' REPORT (continued)

Volunteer Development

The Bureau secured funding from the Robertson Trust for three years from late September 2016 for a project to increase and enhance the volunteer adviser resource. This has enabled the employment of a dedicated Volunteer Development Officer on a part-time to co-ordinate the recruitment, induction, training and ongoing support of volunteers and to make connections with relevant contacts to help achieve this. This role has been supported by two Volunteer Support Workers employed with funding from Community Jobs Scotland. Without this funding we would not have the capacity or resources from within the core service to maintain and develop this essential element of our services.

The move to new premises has enabled more flexibility in the delivery of training with a space to provide group training in-house and a layout which facilitates the provision of support to trainees. A new more structured internal training programme has been developed which will run over a 3-month period at least twice a year. This is intended to ensure more efficient and focussed training and further increase the team of volunteers available to deliver services.

Patient Advice and Support Service (PASS)

PASS was created by the Patient Rights (Scotland) Act 2011 to promote understanding of patient rights and responsibilities, to provide independent advice and support to those wishing to give feedback or comments or raise concerns or complaints about NHS treatment and care received, and to work with the NHS to use feedback to improve NHS service provision. It aims to support patients, their carers and families in their dealings with the NHS and in other matters affecting their health. Citizens Advice Scotland (CAS) holds the national contract for the service and sub-contracts with a lead bureau in each of the health board areas. This bureau acts as lead bureau for the Forth Valley Health Board and then has formal agreements with all Forth Valley Citizens Advice bureaux to provide initial advice through their generalist service and refer clients. A full-time Patient Adviser post is funded and a part-time administrator is also employed.

PASS provides a holistic approach to ensure that any additional issues are identified and either address, or if required referred internally or to an external organisation. Clients can also be assisted on how to access health and community services that offer additional support with health care needs.

The contract was initially for a term of three years starting in April 2012 which was extended annually to March 2017, and has now been extended for a further three years to March 2020. Since April 2017 the nature of the service provided has changed with the Patient Adviser also manning a national helpline, webchat and email service on a regular basis for an agreed number of sessions, at least once a week. The helpline provides frontline advice and then refers if appropriate to the local Patient Adviser to provide additional support. Clients from the Forth Valley health authority area can also contact the Patient Adviser directly by phone or by email.

Welfare Reform Mitigation project

Grant funding is provided by the Scottish Government through CAS to mitigate the impact that changes to the welfare system have on people. The project first started in October 2013 and since

CLACKMANNANSHIRE CITIZENS ADVICE BUREAU LIMITED

TRUSTEES' REPORT (continued)

April 2016 the service in this bureau has changed to focus more specifically on the most vulnerable in society. The funding has been extended until at least March 2019.

A part-time worker provides advice to vulnerable individuals who are affected by welfare reform, particularly those with poor mental health, or who have complex needs and struggle to navigate the benefits system and receive the benefits to which they are entitled. Assistance has included help with claims process and appealing decisions. A tribunal representation service is provided where required to clients who are most vulnerable. Referrals to the service come from advisers within the Bureau, from other projects and from outside agencies.

Energy projects

The Bureau ran a number of energy projects during the year with funding from various sources. Each project had a different focus but they were delivered so as to provide the most effective service to our clients and their needs. We have developed an expertise in this particular area with three staff attaining the City & Guilds Energy Awareness qualification and have continued to assist drop in clients with energy issues after specific projects have ended. The projects were:

Energy Best Deal project - during the financial year the Bureau participated in two Energy Best Deal campaigns which together ran for 7 months. The three part-time workers delivering these campaigns provided one to one energy assessments in the Bureau to assist clients to reduce their fuel costs by changing supplier or tariff, help them to apply for fuel grants and provide energy efficiency advice. Energy information sessions were also delivered to groups.

Local Energy Advice Project - this 18 month project ran until October 2017 and supported people who were either in, or at risk of, fuel poverty. The aim of the project was to increase advice provision on energy related matters across the whole of Clackmannanshire by providing a new service predominantly through outreach and home visits, and also working with local community groups. This enabled access for clients who were unable to attend the Bureau. Clients received face-to-face support from the Bureau's specialist energy adviser on reducing energy costs, switching tariffs, payment method or suppliers. If required, the adviser called their energy suppliers on their behalf to resolve issues. They were also enabled to access savings and support, including benefits checks and assistance with any other issues that arose.

Big Energy Saving Network projects - for the second year the Bureau was successful in obtaining funding under this initiative for two separate projects each with a slightly different focus, one funded by the Department for Business, Energy and Industrial Strategy (BEIS) and the other by National Energy Action (NEA). These both ran from November 2017 to March 2018 and were delivered externally rather than in the Bureau. Each project was delivered by a part-time worker who received training for the role of Network Champion. The aim of the projects was to assist vulnerable consumers reduce energy costs either directly through outreach advice sessions and events or indirectly by providing training to frontline workers and community volunteers to extend the network of people who are able to identify those at risk of fuel poverty and give help and advice.

Big Energy Saving Week - this was part of a national campaign funded through CAS to help the public cut their fuel bills, access financial support such as the Warm Home Discount, and become

CLACKMANNANSHIRE CITIZENS ADVICE BUREAU LIMITED

TRUSTEES' REPORT (continued)

more aware of energy issues. A range of community events was held at various locations including health centres and MSP/MP offices.

Housing Debt Advice service

This service has been delivered since January 2017 through a service level agreement with Clackmannanshire Council to provide council tenants with a comprehensive debt advice service, to prevent homelessness and rent arrears. A part-time worker is employed as a Housing Debt Adviser. The change in how assistance is given with housing costs through the benefit system under Universal Credit has continued to contribute to demand for the service.

Council tenants experiencing money problems are referred to the service by their Housing Officer. Clients are assisted to maximise their income, minimise their outgoings and gain control of their finances by taking a holistic and sustainable approach to financial management. The service assists tenants in claiming relevant benefits, arranging payment of arrears, renegotiating other debts and other debt management solutions. Those who have not engaged with the service when initially referred at an earlier stage and who are faced with imminent eviction will also be represented in court if required.

Financial Inclusion Outreach service

This 12 month project commenced in July 2017, funded by a grant from the Bank of Scotland Foundation. The aim of the project is to increase knowledge and skills in terms of maximising income and dealing with money, whilst assisting with general enquiries on issues such as benefits and debt. It is focused on providing advice to people who are financial excluded and also unable to access advice services at the Bureau.

Regular weekly outreach advice sessions have been provided by the part-time project worker at local community groups where demand for services has been high, especially from carers and those with long-term illness, disability and mental health problems many of whom have complex needs. Group talks have also been given to local groups giving advice on maximising income and financial inclusion issues. Home visits were provided for housebound people although these were limited by the resources available.

Prison Outreach service

In January 2018 a 12-month project to provide advice services to families visiting those detained in HMP Glenochil commenced, funded by a grant from the Charles Hayward Foundation. This project is based in the Family Centre at the prison which has recently been set up. Many of the families are struggling to cope with the impact that having a family member in prison has on their financial situation, are unaware of the assistance they may be entitled to and need help to claim it.

Personal Budgeting Support (Universal Credit) service

This service commenced in July 2017 and provided budgeting support to Universal Credit claimants who need support to manage their finances due to the changes in the payment of benefits. Following the introduction of Universal Credit, the Department of Work and Pensions provided funding to local authorities for this purpose. Clackmannanshire Council decided to use third parties to deliver the service and entered into an arrangement with the Bureau. Claimants

CLACKMANNANSHIRE CITIZENS ADVICE BUREAU LIMITED

TRUSTEES' REPORT (continued)

were referred to the Bureau by the Council. A part-time worker was employed to deliver the service.

Low Income Families Education project

A grant was received from the Big Lottery Fund through the National Awards for All Scotland programme to fund a part-time project worker for 12 months to provide a financial education service to families on low incomes. This service is aimed at families not in receipt of Universal Credit and is intended to complement the budgeting support service as described above.

Pension Wise service

The Pension Wise service is a national project delivered by Citizens Advice bureaux which provides face-to-face guidance to those over 50 affected by the reforms to defined contribution pensions. A part-time adviser was employed by the Bureau from March 2015 until May 2017, after which the number of advisers was reduced in response to the reduction in funding for the service to CAS by HM Treasury. Since then we have referred clients to the Pension Wise adviser for the Forth Valley area who attends the Bureau for pre-arranged appointments.

ACHIEVEMENTS AND PERFORMANCE

The Bureau has continued to provide a high standard of advice services and successfully passed the triennial organisational and quality of advice audit by CAS, one of the requirements of membership. The staff, paid and volunteers, provide an essential service to support the residents of Clackmannanshire particularly some of the most vulnerable. Whilst we aim to empower and educate clients to help themselves where possible, many need significant assistance and have very limited other support. Without our services these people would be unable to manage or resolve their financial, housing, utility and benefit difficulties or to access the support that is available and to which they are entitled.

Over the year the Bureau's general advice service and projects assisted clients on 6,021 occasions (2017:3,269), dealing with 14,922 separate issues (2017:10,125). The recorded financial gain to those clients was £1,171,086 (2017:£756,126). The highest areas of concern are welfare benefits and debt, which together account for 60% of total issues raised. Clackmannanshire has one of the highest levels of social deprivation in Scotland. The significant increase in bureau activity is a result of the reintroduction of the drop in service, the additional interview space at the Bureau, and the effectiveness of outreach and other projects. We have seen a significant number of people seeking advice who have not previously used the service.

The Bureau is open 5 days a week and together with the re-introduction of a full drop in service, the new premises enable more clients to be seen during the Bureau opening hours. A greater proportion of clients are having their issue resolved at their initial visit. More complicated or time-consuming cases may be given an appointment or referred to a specialist project worker. We have also introduced an appointment system for the completion of the more complex benefit application forms on Fridays to reduce the waiting times during drop in hours as these can take about 2 hours to complete. This is aimed primarily at those clients who are unable to complete a form without considerable assistance. New projects have enabled us to provide more support, including representation, to clients with benefit appeals and tribunals.

CLACKMANNANSHIRE CITIZENS ADVICE BUREAU LIMITED

TRUSTEES' REPORT (continued)

In December 2017 the Bureau moved premises within central Alloa from Drysdale Street to Glebe Hall which we share with Clackmannanshire Third Sector Interface. This followed an 18 month search for a suitable building which would offer additional space and better accessibility for clients and staff. A grant was obtained from Citizens Advice Scotland to cover the majority of the expenditure associated with the move. The premises required refurbishment and redecoration, a new phone system, IT installation and cabling, and additional interview rooms were created giving a total of 7. The new premises provide a dedicated reception area and increase the staff and volunteer capacity to around 30 at any one time.

Individual projects as outlined in the section above complement our core service and have enabled us to provide more holistic, specialist and in-depth advice and support on issues of particular relevance to the people of Clackmannanshire. Following a number of successful funding applications this year, 6 significant new projects (2017: 8 projects) were undertaken, bringing the total number of project delivered during the year to 13 (2017: 12 projects). In addition we ran 7 short term projects which served a specific purpose, met an immediate need or were a pilot for a longer term project.

Through the development of partnership arrangements, outreach surgeries located within other support organisations are provided to improve access to advice services, particularly to clients who have not previously used our services. The Bureau has been working more closely with the Integrated Mental Health Team of Clackmannanshire Council, Clackmannanshire Carers Centre, Play Alloa, Tullibody Healthy Living Initiative, Hawkhill Community Association and the Family Centre at HMP Glenochil. This approach is proving very successful and we provide training and assistance to a number of groups and organisations across the region. We hope to develop and extend relationships in the future, providing further outreach sessions and home visiting services, though this will depend on the funding that we are able secure as the project funding for a dedicated outreach service ends in June 2018.

Resourcing the service continues to be a constant challenge given the unpredictable nature of the level of demand from day-to-day and the reliance on volunteers to provide the service. A continued increase in clients and services has meant the need to make changes to the organisational structure and systems. Some paid members of staff have taken on additional management roles and others have moved to new projects.

To help meet the challenge for obtaining funding to support the general advice service and provide additional services where a need has been identified, one of the management team now spends a day a week working with the managing director to find potential sources of funding and make applications. As well as the traditional sources for funding of trusts and foundations we have spent an increasing amount of time tendering for contracts in the public sector.

Following the success of the initial two young people finding other employment, the Bureau has provided three further placements under the Community Jobs Scotland scheme funded by the Scottish Council for Voluntary Organisations (SCVO). This creates work opportunities for young unemployed people within third sector organisations throughout Scotland, targeted at more vulnerable young people and in particular groups of young people who are more disadvantaged in the labour market. The placements run for 26 or 52 weeks and the people experience working in

CLACKMANNANSHIRE CITIZENS ADVICE BUREAU LIMITED

TRUSTEES' REPORT (continued)

administrative and adviser roles, enabling them to develop skills and confidence, identify their strengths and provide valuable experience for gaining further employment.

Some of our volunteers come to work at the Bureau in order to gain work experience and skills to either enter or return to employment. During the year three volunteers left the Bureau for paid employment and one to go into further education. One volunteer successfully applied for a new part-time post as a generalist adviser to help meet the demand for our core services and has since moved into a project worker role

FINANCIAL REVIEW AND RESERVES POLICY

The financial statements show a net surplus for the financial year of £107,041 generated to 31st March 2018 (2017: £47,466). This has been achieved by making further savings in expenditure and obtaining new funding for the projects described above, which contribute to the overhead costs of the Bureau.

The surplus also includes grant funding received before 31st March 2018 which relates to projects that will not commence until, or will continue into, the next financial year. Under the accounting rules which govern charity accounts this income has to be included when there is entitlement to the funds, even though the associated expenditure will not be incurred until a later period. The total of this funding included in these accounts was £45,055.

Income as shown in the accounts rose from £314,359 in the previous financial year to £418,576. As well as the funding received in advance of its associated costs, as noted above, this income includes the grant of £49,481 from CAS for the main costs of moving premises. All of that grant had been utilised by the end of the financial year.

Funding from Clackmannanshire Council which is essential for the continued operation of the core and general advice service was reduced by a further 2% for 2017/18, following a 7.1% reduction in 2016/17, a total over the two years of £11,529. This is due to the need for the Council to reduce all expenditure which has affected the third sector organisations it supports through grants. The amount received is not sufficient to cover the core expenditure on the Bureau's support costs and overheads and the provision of the general advice service. The contribution of funding for other projects in sharing overhead and support costs, where allowed, has therefore become increasingly necessary. In order to reduce reliance on the core funding and to replace income from projects as they finish the Bureau will continue to actively seek funding from other sources mainly for additional projects. It will also keep its costs under review and seek best value for money or further reduce these where possible.

In November 2018 we were successful in our bid for funding for the core services and housing debt advice service, following the Council's decision to issue a tender on Public Contracts Scotland. The funding is at the same level as we received in 2017/18 and for the first 9 months of 2018/19. The contract is for two years, starting in December 2018 with a possible extension period of a year.

The Bureau's policy is to hold a level of available reserves which will enable the core service to continue to operate for three months in the event of funding income not being received as anticipated, provide a contingency against unexpected costs and also enable other key activities to

CLACKMANNANSHIRE CITIZENS ADVICE BUREAU LIMITED

TRUSTEES' REPORT (continued)

continue where there is a gap in funding. The available reserves at the balance sheet date excluding fixed assets were £125,074 in unrestricted income funds. This is considered to be an appropriate level given that the core funding is now received monthly in arrears instead of quarterly in advance, that there is increasing competition for other sources of funding and having set the budget for 2018/19.

There were deficits at the year end on the restricted funds held in respect of the Big Energy Saving Network (BEIS) project (£458), Big Energy Saving Network (NEA) project (£698) and the Housing Debt Advice service (£665). For the Big Energy Saving Network projects this was due to expenditure being made in advance of the receipt of funds. The Housing Debt Advice service continues into the following financial year and the fund balance will be kept under review with expenditure reduced if necessary or transfers will be made from unrestricted funds.

DECLARATION

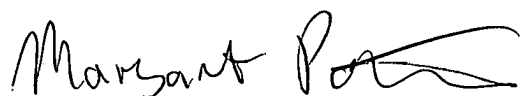
The trustees confirm that:

1. for the year ending 31st March 2018 the company was entitled to exemption from audit under section 477(1) of the Companies Act 2006; and
2. no notice requiring an audit had been deposited under section 476 of the Companies Act 2006 in relation to the financial statements for the financial period.

The trustees have taken advantage of the small companies' exemption in the Companies Act 2006 in preparing their report.

The trustees declare that they have approved the trustees' report (including directors' report) above.

Signed on behalf of the charity's trustees/directors



Margaret Paterson (Chair)

Date: 6 December 2018

CLACKMANNANSHIRE CITIZENS ADVICE BUREAU LIMITED

**REPORT OF THE INDEPENDENT EXAMINER TO THE TRUSTEES FOR THE YEAR ENDING
31st MARCH 2018**

I report on the accounts of the charity for the period ended 31st March 2018 which are set out on pages 9 to 23.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. The charity trustees consider that the audit requirement of Regulation 10(1) (a) to (c) of the 2006 Accounts Regulations does not apply.

It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination is carried out in accordance with Regulation 11 of the 2006 Accounts regulations. 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 seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

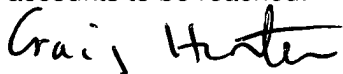
In the course of my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with Section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
 - to prepare accounts which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulations

have not been met,

or

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



Name: Craig Hunter

Relevant Professional qualification: CA

On behalf of: Haines Watts
Victoria House
87 High Street
Tillicoultry
FK13 6AA

Date: 14 December 2018

CLACKMANNANSHIRE CITIZENS ADVICE BUREAU LIMITED

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)

FOR THE YEAR ENDED 31st MARCH 2018

	Note	Unrestricted funds £	Restricted funds £	Total funds 2018 £	Total funds 2017 £
Income from:					
Donations	4.1	18,402	130,947	149,349	33,787
Charitable activities	4.2	175,123	93,907	269,030	280,563
Bank interest		-	-	-	9
Other		197	-	197	-
Total income		<u>193,722</u>	<u>224,854</u>	<u>418,576</u>	<u>314,359</u>
Expenditure on:					
Charitable activities	5	<u>124,345</u>	<u>187,190</u>	<u>311,535</u>	<u>266,893</u>
Total expenditure		<u>124,345</u>	<u>187,190</u>	<u>311,535</u>	<u>266,893</u>
Net income/(expenditure)		69,377	37,664	107,041	47,466
Transfers between funds	14	<u>1,855</u>	<u>(1,855)</u>	<u>-</u>	<u>-</u>
Net movement in funds		<u>71,232</u>	<u>35,809</u>	<u>107,041</u>	<u>47,466</u>
Reconciliation of funds:					
Total funds brought forward		<u>64,071</u>	<u>7,426</u>	<u>71,497</u>	<u>24,031</u>
Total funds carried forward		<u>135,303</u>	<u>43,235</u>	<u>178,538</u>	<u>71,497</u>

There have been no recognised gains or losses, other than the results for the period and all profits or losses have been accounted for on an historical cost basis.

The notes on pages 14 to 24 form part of these financial statements

CLACKMANNANSHIRE CITIZENS ADVICE BUREAU LIMITED**(Company no. SC493971)****BALANCE SHEET****AS AT 31st MARCH 2018**

	Note	Total funds 2018 £	Total funds 2017 £
Fixed assets			
Tangible fixed assets	11	<u>10,229</u>	<u>-</u>
Current assets:			
Debtors	12	35,188	43,544
Cash at bank and in hand		<u>152,868</u>	<u>71,277</u>
Total current assets		188,056	114,821
Liabilities:			
Creditors falling due within one year	13	<u>(19,747)</u>	<u>(43,324)</u>
Net current assets		<u>168,309</u>	<u>71,497</u>
Total net assets		<u>178,538</u>	<u>71,497</u>
Funds of the charity:	14		
Unrestricted income funds		135,303	64,071
Restricted income funds		43,235	7,426
Total funds		<u>178,538</u>	<u>71,497</u>

The financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime of the Companies Act 2006.

The company was entitled to exemption from audit under s477 of the Companies Act 2006 relating to small companies. The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

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

These financial statements were approved by the Board on 6 December 2018 and are signed on their behalf by:



Margaret Paterson (Chair)

The notes on pages 14 to 24 form part of these financial statements.

CLACKMANNANSHIRE CITIZENS ADVICE BUREAU LIMITED

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31st MARCH 2018

1. BASIS OF PREPARATION

a. Basis of accounting

These accounts have been prepared on the basis of historic cost with items recognised at cost or transaction value and in compliance with:

- i) Financial Reporting Standards 102 Section 1A (FRS102 S1A) Small Entities;
- ii) Accounting and Reporting by Charities: Statement of Recommended Practice (SORP 2015);
- iii) Companies Act 2006; and
- iv) Charities Accounts (Scotland) Regulations 2006 (as amended).

The charitable company has applied the provisions of FRS102 S1A and has not prepared a statement of cash flows.

b. Going concern

These accounts have been prepared on the going concern basis. There are no material uncertainties about the company's ability to continue.

c. Public benefit entity

The charitable company constitutes a public benefit entity as defined by FRS 102.

2. ACCOUNTING POLICIES

a. Income

Income is included in the Statement of Financial Activities (SoFA) when the charity becomes entitled to the income, its receipt is probable, i.e. more likely than not, and the monetary value can be measured reliably. Amounts received in advance of this are treated as deferred income.

The following policies are also applied to particular categories of income:

- i) Income from donations and legacies includes grants which are not related to performance or delivery of specific services. It is included in full when receivable and any conditions affecting entitlement have been met or it is probable that any conditions in the charity's control will be met.
- ii) Income from charitable activities includes grants and other income specifically for the provision of services to beneficiaries where the services to be delivered and/or the performance level are specified. It is only recognised when any performance or other conditions affecting entitlement which are outside the control of the charity have been met. Amounts received in advance of this are deferred and can include grants where the time period over which they can be utilised is in a future reporting period.

The company has received government grants in the reporting period (details in note 4). These are accounted for as above.

b. Donated services

The value of services provided by volunteers is not included in the accounts but is described in the report of the trustees.

CLACKMANNANSHIRE CITIZENS ADVICE BUREAU LIMITED

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31st MARCH 2018

c. Expenditure

All expenditure is recognised on an accruals basis and is inclusive of VAT as the charity is not required to register for VAT. It is recognised when there is a legal or constructive obligation to make payment, when it is probable that settlement will be required and the amount of the obligation can be measured reliably.

Expenditure on charitable activities is the full cost of delivering advice and related services and any other activities that further the charitable aims. It includes the full costs of those activities (see d. below).

d. Determination of full cost of activities

Expenditure is allocated to an activity when it relates directly to that activity. Shared costs such as premises and office costs, which contribute directly to more than one activity, are apportioned between those activities based on the number of staff hours spent on those activities.

Support costs are for those central functions which assist but do not directly deliver the charitable activities. They include governance costs which are those costs associated with meeting statutory and constitutional requirements such as independent examination fees and AGM expenses. These costs are apportioned to activities on the basis of the number of staff hours spent on those activities.

e. Operating leases

Rental charges are charged on a straight line basis over the term of the lease.

f. Fund accounting

Unrestricted funds are those available for use for any purpose at the discretion of the trustees. Restricted funds are those which must be spent on the particular purpose or activity which is narrower than the general purposes within the objects of the charity.

Where a restricted fund is in deficit at the end of a financial period and it is unlikely that this will be covered by future income a transfer is made from the unrestricted fund to cover that deficit.

g. Fixed assets and depreciation

Assets for use by charity are capitalised at cost if they can be used for more than one year, and cost at least £1,000; if not they are treated as expenditure. They are depreciated over their estimated useful economic lives on a straight line basis as follows:

Office equipment	over 3-5 years
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h. Debtors

Debtors, including grants invoiced in advance and other debtors, are recognised at the settlement amount due. Prepayments are valued at the amount prepaid net of any trade discounts due.

i. Creditors and provisions

Creditors and provisions for liabilities and charges are recognised where there is a present legal or constructive obligation from a past event that will probably result in the charity paying out

CLACKMANNANSHIRE CITIZENS ADVICE BUREAU LIMITED

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31st MARCH 2018

resources and the amount can be measured or estimated reliably. Creditors and provisions are recognised at their settlement amount after allowing for any trade discounts due.

3. LEGAL STATUS

The charity is constituted as a company limited by guarantee, incorporated in the United Kingdom and registered in Scotland. The address of the registered office is Glebe Hall, Burgh Mews, Alloa, FK10 1HS. The company does not have any share capital. The liability of each of the members in the event of winding up is limited to £1.

4. INCOME

4.1 Donations and legacies	Unrestricted funds	Restricted funds	Total funds 2018	Total funds 2017
	£	£	£	£
Donations	43	-	43	250
Contribution to costs of accommodating project worker from other bureau	2,000	-	2,000	2,000
Grants from:				
Bank of Scotland Foundation for Financial Inclusion Outreach project	-	24,890	24,890	-
Charles Hayward Foundation for Prison Outreach project	-	7,000	7,000	-
Big Lottery Fund for Financial Education project	-	9,676	9,676	-
Henry Smith Charity for Welfare Rights Representation service	-	28,400	28,400	-
SCVO for Community Jobs Scotland posts	12,159	-	12,159	12,387
Robertson Trust for Volunteer Development project	-	11,500	11,500	11,500
Santander Discovery Foundation for Financial Education project	-	-	-	5,000
Grants from Citizens Advice Scotland for:				
Relocation and refurbishment of premises	-	49,481	49,481	-
Small grants	4,200	-	4,200	2,650
Total 2018	18,402	130,947	149,349	
Total 2017	17,287	16,500		33,787

CLACKMANNANSHIRE CITIZENS ADVICE BUREAU LIMITED

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31st MARCH 2018

4.2 Income from charitable activities	Unrestricted funds	Restricted funds	Total funds 2018	Total funds 2017
	£	£	£	£
Grants with service requirements from:				
Clackmannanshire Council for:			-	
General advice service	117,171	-	117,171	119,562
Housing debt advice service	-	17,000	17,000	4,250
Personal Budgeting Support for Universal Credit claimants	10,000	-	10,000	-
CAS for:				
PASS project	-	42,394	42,394	70,816
Pension Wise Service	2,500	2,972	5,472	17,641
Welfare Reform Mitigation project	-	15,054	15,054	15,054
Local Energy Advice project	-	8,487	8,487	16,939
Financial Education (Martin Lewis) project	-	-	-	6,320
Money Advice short-term project	-	-	-	9,486
Small grants	3,752	-	3,752	1,250
Department of Business Energy & Industrial Strategy for Big Energy Saving Network project	-	4,000	4,000	4,000
National Energy Action for Big Energy Saving Network project	-	4,000	4,000	-
Income from CAS for the provision of services:				
Energy Best Deal	41,700	-	41,700	1,200
Money Advice Service	-	-	-	14,045
Total 2018	175,123	93,907	269,030	
Total 2017	138,557	142,006		280,563

Included in income are grants to which the Bureau was entitled but for which related expenditure will be incurred in the next financial year. These are the Henry Smith Charity grant and the Big Lottery Fund award. Part of the Bank of Scotland Foundation and Charles Hayward Foundation grants also relate to expenditure in the following year.

Citizens Advice Scotland (CAS) receives funding from other organisations, including the Scottish and UK governments, to provide particular advice services through projects and other initiatives. Individual Citizens Advice bureaux make an application to provide the services and if this is approved the funding is distributed through CAS in accordance with the terms of the funding.

Clackmannanshire CAB Ltd acts as lead and employing bureau in a consortium with other bureaux to provide the Patient Advice and Support Service (PASS) in the Forth Valley Health Board area. It receives the gross grant and passes on their element to the other bureaux (see note 5).

CLACKMANNANSHIRE CITIZENS ADVICE BUREAU LIMITED

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31st MARCH 2018

The general advice service provided by the Bureau is dependent on the contribution made by volunteers working as generalist advisers and providing reception and administration services.

5. EXPENDITURE ON CHARITABLE ACTIVITIES

	Funding for other bureaux	Salary & other staff costs	Premises costs	Communi- cation costs	Other service costs	Support costs	Total 2018	Total 2017
	£	£	£	£	£	£	£	£
General advice service	-	80,020	36,536	3,802	12,472	31,535	164,365	112,853
PASS	3,927	32,028	1,919	1,449	1,114	11,000	51,437	66,595
Welfare Reform project	-	12,534	486	296	282	2,784	16,382	17,928
Energy projects	-	15,773	833	813	483	4,774	22,676	19,525
Housing Debt Advice service	-	12,104	783	478	454	4,490	18,309	3,606
Outreach services	-	15,399	1,053	785	1,226	6,031	24,494	-
Financial education projects	-	7,414	426	259	247	2,439	10,785	30,036
Welfare Rights project	-	-	-	-	416	-	416	-
Pension Wise service	-	1,843	104	64	61	599	2,671	16,350
Total 2018	3,927	177,115	42,140	7,946	16,755	63,652	311,535	
Total 2017	13,128	178,275	10,590	8,526	5,094	51,280		266,893

Included in costs for the PASS project is funding that this Bureau was required to distribute to the other four bureaux within the Forth Valley area to fund their costs in relation to the project.

General advice services expenditure includes £38,109 relating to the relocation of the Bureau and the works required to refurbish and adapt the premises.

	2018	2017
	£	£
Support costs comprise:		
Management and administration	63,039	50,608
Governance	613	672
	<u>63,652</u>	<u>51,280</u>

CLACKMANNANSHIRE CITIZENS ADVICE BUREAU LIMITED

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31st MARCH 2018

6. NET INCOME/(EXPENDITURE)

This is stated after charging:

	2018	2017
	£	£
Depreciation of tangible fixed assets	3,410	-
Operating lease rentals	1,987	1,829
Independent examination fee (no other services were provided by the independent examiner)	600	600
	<u>5,997</u>	<u>2,429</u>

7. STAFF COSTS AND NUMBERS

7.1 Staff costs

	2018	2017
	£	£
Wages and salaries	218,216	198,571
Social security costs	13,837	11,337
Pension costs	128	-
Voluntary redundancy payment	-	11,914
	<u>232,181</u>	<u>221,822</u>

Pension costs are the mandatory employer's contributions to the personal pensions of employees under pension auto enrolment. The Bureau's staging date for auto enrolment was 1 October 2017.

No employees received employee benefits of more than £60,000 pa (2017: nil).

Key management personnel comprised the managing director, to the end of June the deputy and assistant managers and from July, following a change in roles, the general services and projects coordinators. Their total employee benefits (salary and social security contributions) were £84,265 (2017: £99,517). They received no other benefits.

7.2 Number of staff employed

The average number of staff (full- and part-time) employed during the year was 13.2 (2017: 12.8).

The average number of full-time equivalent employees during the period was:

	2018	2017
	No.	No.
Management and administration	1.9	1.6
Charitable activities	7.1	7.0
	<u>9.0</u>	<u>8.6</u>

CLACKMANNANSHIRE CITIZENS ADVICE BUREAU LIMITED

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31st MARCH 2018

8. TRUSTEES' REMUNERATION AND EXPENSES

None of the trustees have been paid remuneration or received any other benefits for employment with the charity or for services provided.

Under the terms of the memorandum and articles of association trustees may receive payment for expenses incurred in fulfilling their duties as trustees. No trustee has claimed such expenses.

One of the trustees claimed travel expenses of £333 (2017:£140) incurred in their capacity as a volunteer worker.

9. RELATED PARTY TRANSACTIONS

There were no related party transactions during the year which require disclosure (2017: nil).

10. CORPORATION TAXATION

As a charity, Clackmannanshire Citizens Advice Bureau Limited has been granted exemption from tax on income and gains falling within section 478 of the Corporation Tax Act 2010 or s256 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No tax charges have arisen in the charitable company.

11. FIXED ASSETS

	Office equipment
	£
COST	
Additions during the year	<u>13,639</u>
At 31st March 2018	<u>13,639</u>
DEPRECIATION	
Charge for year	<u>3,410</u>
At 31st March 2018	<u>3,410</u>
NET BOOK VALUE	
At 31st March 2018	<u><u>10,229</u></u>

The purchase of the assets was financed by the grant for the relocation and refurbishment of the Bureau from CAS which was a restricted fund. They were transferred to the unrestricted fund as the terms of the grant were satisfied on completion of the move, the assets are for general use and there was no restriction on the use of the assets.

CLACKMANNANSHIRE CITIZENS ADVICE BUREAU LIMITED

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31st MARCH 2018

12. CURRENT ASSETS	2018	2017
	£	£
Debtors for grants	10,500	34,282
Other debtors	-	122
Prepayments	1,269	2,036
Accrued income for services delivered	23,419	7,104
	<u>35,188</u>	<u>43,544</u>

13. CREDITORS FALLING DUE WITHIN ONE YEAR	2018	2017
	£	£
Trade creditors	2,995	2,348
Taxation and social security	4,756	4,325
Other creditors	51	1,509
Accruals	1,423	1,001
Deferred income	10,522	34,141
	<u>19,747</u>	<u>43,324</u>

Deferred income comprises funding invoiced in advance, in accordance with funding agreements, for services to be delivered during the period April to September 2018 (2017: April to June).

	2018	2017
Movement in deferred income :	£	£
Balance at start of period	34,141	49,879
Amounts added in current period	10,522	34,141
Amounts released to income in current period	<u>(34,141)</u>	<u>(49,879)</u>
Balance at end of period	<u>10,522</u>	<u>34,140</u>

CLACKMANNANSHIRE CITIZENS ADVICE BUREAU LIMITED

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31st MARCH 2018

14. MOVEMENT IN FUNDS

2018	At 1 Apr 2017 £	Income £	Expenditure £	Transfers £	At 31 Mar 2018 £
Restricted income funds for:					
PASS (CAS)	4,221	42,394	(51,437)	4,822	-
Pension Wise Service (CAS)	(758)	2,972	(2,671)	457	-
Welfare Reform Mitigation project (CAS)	(2,874)	15,054	(16,382)	4,202	-
Local Energy Advice project (CAS)	(72)	8,487	(8,755)	340	-
Financial Education project (Santander Discovery Foundation)	1,973	-	(684)	(1,289)	-
Big Energy Saving Network (DECC)	1,817	-	-	(1,817)	-
Big Energy Saving Network (DBEIS)		4,000	(4,458)		(458)
Volunteer Development project (Robertson Trust)	2,475	11,500	(16,974)	2,999	-
Housing Debt Advice service (Council)	644	17,000	(18,309)	-	(665)
Financial Inclusion Outreach project (Bank of Scotland Foundation)	-	24,890	(22,867)	-	2,023
Prison Outreach project (Charles Hayward Foundation)	-	7,000	(1,627)	-	5,373
Financial Education project (Big Lottery Fund)	-	9,676	-	-	9,676
Big Energy Saving Network (NEA)	-	4,000	(4,698)	-	(698)
Welfare Rights Representation service (Henry Smith Charity)	-	28,400	(416)	-	27,984
Relocation and refurbishment of premises (CAS)	-	49,481	(37,912)	(11,569)	-
Total restricted funds	7,426	224,854	(187,190)	(1,855)	43,235
Unrestricted income funds:					
General funds	64,071	193,722	(124,345)	1,855	135,303
Total funds	71,497	418,576	(311,535)	-	178,538

CLACKMANNANSHIRE CITIZENS ADVICE BUREAU LIMITED

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31st MARCH 2018

2017	At 1 Apr 2016 £	Income £	Expenditure £	Transfers £	At 31 Mar 2017 £
Restricted income funds for:					
PASS (CAS)	-	70,816	(66,595)	-	4,221
Pension Wise Service (CAS)	451	15,141	(16,350)	-	(758)
Welfare Reform Mitigation (CAS)	-	15,054	(17,928)	-	(2,874)
Local Energy Advice project (CAS)	-	16,939	(17,011)	-	(72)
Financial Education project (Santander Discovery Fund)	-	5,000	(3,027)	-	1,973
Big Energy Saving Network (DECC)	-	4,000	(2,183)	-	1,817
Volunteer Development project (Robertson Trust)	-	11,500	(9,025)	-	2,475
Housing Debt Advice service (Council)	-	4,250	(3,606)	-	644
Financial Education (Martin Lewis) project (CAS)	-	6,320	(6,468)	148	-
Money Advice project (CAS)	-	9,486	(9,861)	375	-
Total restricted funds	<u>451</u>	<u>158,506</u>	<u>(152,054)</u>	<u>523</u>	<u>7,426</u>
Unrestricted income funds:					
General funds	<u>23,580</u>	<u>155,853</u>	<u>(114,839)</u>	<u>(523)</u>	<u>64,071</u>
Total funds	<u>24,031</u>	<u>314,359</u>	<u>(266,893)</u>	<u>-</u>	<u>71,497</u>

During the reporting year restricted income funds were held in respect of:

PASS - funding from Citizens Advice Scotland (CAS) for the provision of advice and support services to users of NHS services in Forth Valley Health Authority.

Welfare Reform Mitigation project – funding from CAS for a project to provide advice and support to those affected by Welfare Reform changes, especially the most vulnerable in the local population.

Big Energy Saving Network (BEIS) - a grant from UK Department of Business, Energy and Industrial Strategy to fund the delivery of outreach sessions to assist vulnerable consumers reduce their energy costs and to provide training to frontline workers who have regular contact with vulnerable consumers to enable them to give direct help and advice.

Volunteer Development project - a grant from the Robertson Trust to help fund the employment of a Volunteer Development officer and the related costs of the project.

Housing Debt Advice service - funding from Clackmannanshire Council for the provision of an advice and assistance service on housing debt and related issues to the authority's tenants.

Financial Inclusion Outreach service - a grant from Bank of Scotland Foundation to fund the costs of employing a financial education worker and costs associated to deliver an outreach project.

Prison Outreach project – a grant from the Charles Hayward Trust to fund a support outreach worker for families using the Family Centre at HMP Glenochil.

CLACKMANNANSHIRE CITIZENS ADVICE BUREAU LIMITED

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31st MARCH 2018

Financial Education project – a grant from the Big Lottery Fund through the National Awards for All Scotland programme to fund a worker for the provision of a financial education service to families on low incomes.

Big Energy Saving Network (NEA) - funding from National Energy Action to deliver training to community volunteers and proactively provide energy saving advice through events and outreach programmes in the community to help households reduce their energy costs and consumption.

Welfare Rights Representation service – a grant from the Henry Smith Charity to fund a worker to provide a tribunal representation service to vulnerable clients appealing benefits decisions.

Relocation and refurbishment of premises – a development grant from Citizens Advice Scotland to fund the costs of moving premises.

The transfer from the relocation and refurbishment of premises fund relates to the fixed assets purchased with the grant (see note 11).

Transfers to or from other unrestricted funds were made to clear the deficit or surplus (where permitted) on restricted income funds where these projects had ended. Transfers were also made from unrestricted to restricted funds where it is unlikely that future income will be sufficient to cover the deficit at the year end.

15. SUMMARY OF ASSETS AND LIABILITIES

	Unrestricted funds	Restricted funds	Total funds 2018	Unrestricted funds	Restricted funds	Total funds 2017
	£	£	£	£	£	£
Tangible fixed assets	10,229	-	10,229	-	-	-
Debtors	24,688	10,500	35,188	32,947	10,597	43,544
Cash at bank and in hand	107,340	45,528	152,868	67,599	3,678	71,277
Current liabilities	(6,954)	(12,793)	(19,747)	(36,475)	(6,849)	(43,324)
Total net assets	<u>135,303</u>	<u>43,235</u>	<u>178,538</u>	<u>64,071</u>	<u>7,426</u>	<u>71,497</u>

16. OPERATING LEASES

At the year end there was a total of minimum future commitments under non-cancellable operating leases for office equipment of:

	2018 £	2017 £
In one year	1,987	1,987
In two to five years	<u>4,093</u>	<u>6,080</u>
	<u>6,080</u>	<u>8,067</u>