

Report of the Directors and
Unaudited Financial Statements
for the Year Ended 31 March 2019
for
Coatbridge Citizens Advice Bureau

Charity Number – SC017271

Company Number – SC194748

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for the Year Ended 31 March 2019

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Coatbridge Citizens Advice Bureau

Company Information
for the Year Ended 31 March 2019

DIRECTORS:
S Lavery (deceased 28.04.19)
A Hepburn
P Martin MBE
I Watt
J S Dempsie
C Russell
D G Craig
R McIntosh
W McDonald
M Ewing
P McDonnell
J Kane

CHAIRPERSON: T Clarke

TREASURER: D G Craig

BUREAU MANAGER: M Tobin

REGISTERED OFFICE: Unit 10
Fountain Business Centre
Ellis Street
Coatbridge
Lanarkshire
ML5 3AA

CHARITY REGISTRATION NUMBER: SC017271

COMPANY REGISTRATION NUMBER: SC194748

INDEPENDENT EXAMINER: Paul Brien CA
MRA Business Services Limited
Chartered Accountants
2 & 6 Wellgatehead
Lanark
ML11 9AA

Coatbridge Citizens Advice Bureau

Report of the Directors for the Year Ended 31 March 2019

The trustees are pleased to present their annual trustees' report together with the financial statements of the charitable company for the year ending 31 March 2019 which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended), the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

DIRECTORS

The directors shown below have held office during the period from 1 April 2018 to the date on which this report is signed.

S Lavery (deceased 28/04/19)
A Hepburn
P Martin MBE
I Watt
J S Dempsie
C Russell
D G Craig
W McDonald
R McIntosh
M Ewing
P McDonnell
T Clarke
J Kane

Constitution and Objects

The company's objective is to ensure that individuals within Coatbridge and the surrounding areas do not suffer through ignorance of their rights and responsibilities or of the services available, or through an inability to express their needs effectively. The company is governed by its Memorandum and Articles of Association and is a registered charity.

The Bureau

The Bureau operates within the Citizens Advice Scotland Membership Standards and is subject to regular quality audits. The Bureau was awarded full compliance for both quality of advice and policies and procedures in May 2018 and was accredited to Scottish National Standards through Scottish Legal Aid Board in January 2019. The company operates from town centre premises and provides a holistic, one to one, walk in advice service. The office is open from 9.30am to 3.15pm Monday to Thursday and 9.30am to 12pm on a Friday morning. Appointments are available outwith our published drop in advice sessions. A telephone, web chat and email advice service is also available. The advice service is provided by a team of around 20 highly motivated volunteers who give their time freely to help those more unfortunate than themselves. If the Bureau paid its volunteers an average wage based on paid staff costs, given the numbers of hours contributed, the salary costs of the volunteers for 2018/19 would have been around £109,000 a year. Coatbridge Bureau had 2,668 clients, many returning throughout the year as Coatbridge CAB dealt with 8,770 areas of advice given. This is an increase on last year, the issues presenting are more complex and time consuming and the resultant financial gains for our clients was £1.4 million. The volunteers provide a very valuable and necessary service to their community. Their dedication, capacity to embrace change and enthusiasm to help others less fortunate is unrivalled. The Directors would like to thank them for their continued support to the service. Statistics show that for every £1 of core funding received to operate the bureau the CAB return on client gain is £19 which is still excellent value for money and would be a lot higher if we had more admin resources to check outcomes with clients and it is still one of the highest within the Scottish Citizens Advice Network which is a reflection of the great work that both staff and volunteers do.

We would like to thank our funders for their support in the last year and we look forward to working with them in the future to not only maintain but grow our advice and information services to the public. Primary sources of funding for the Bureau are: North Lanarkshire Council, Bank of Scotland Foundation, Corra Foundation, The Henry Smith Charity, Citizens Advice Scotland, The Lady Marian Grant Trust, Souter Charitable Trust, The Russell Trust, DWP, Scottish Government and Aspiring Communities with European Funding.

We continue to work in partnership with several local organisations to benefit our clients as well as being actively out in the community through 7 outreach surgeries including regular attendance at local information events and within the two large supermarkets (ASDA and Tesco), along with presentations to local groups and holding information stands at some local school parent's nights.

Welfare Rights

The project provides an outreach and home visit service to those clients who are unable to come to the Bureau. Benefit Tribunal Representation is available for our clients and during 2018/19 144 mandatory reconsiderations were lodged on behalf of clients along with 112 appeals represented by Coatbridge CAB at hearings. Many of our clients would not have gone forward with an appeal without our support and we were successful in many of them. This trend is continuing into 2019/20. This is reflective of the current situation where many clients are being refused benefits and then have to claim Universal Credit. The team have continued to be busy with income maximisation and McMillan grant service for people diagnosed with cancer through our referral partnership with NLAN and McMillan Cancer Care. Funding for a full time Welfare Rights officer was provided for the year to March 2019 by The Henry Smith Charity, The Robertson Trust and Welfare Mitigation Money through Citizens Advice Scotland and Scottish Government.

PASS

The Patients Advice and Support Service replaced The Independent Advisory Support service from 1st April 2012. The service is funded by the Scottish Government with a part-time caseworker based in Coatbridge and Lanark Bureaux. The caseworkers provide a service to help patients resident in Lanarkshire who have experienced problems when using NHS facilities. The service also incorporates a service to inmates in Shotts prison. This is a very busy post and along with her counterpart based in Clydesdale CAB have the highest client group in Scotland which is a credit to their hard work. The PASS Officer has also undertaken extra hours to support East Ayrshire CAB due to their staffing shortages.

Housing Advice Service

The project provides a second tier service for North Lanarkshire CAB advisors and is based in the Coatbridge Bureau. It is funded by North Lanarkshire Council as part of their homeless prevention strategy using funds supplied by the Scottish Government for that purpose. The aim of the project is to improve the quality of housing advice in North Lanarkshire. Further funding has been provided by Lloyds TSB to increase the hours of the support officer to 30 November 2019 and the demand for this service has never been greater with 2,137 various housing issues with homelessness being the biggest issue and then rent arrears/affordability being dealt with across North Lanarkshire which is higher than 2017/18.

Debt Advice Workers

The full time post was funded by North Lanarkshire Council until September 2016 when it was withdrawn due to austerity cuts within North Lanarkshire Council. This service has been greatly missed by the community of Coatbridge and future funding to reinstate it was successful in August 2018 and it proves that there is a great demand for this service as North Lanarkshire has been identified as one of the worst areas in Scotland with debt issues. Our volunteers are excellent at identifying debt issues as it is often an undisclosed underlying issue over and above what they come to see us about and that is why the CAB service and its holistic approach to advice is so important. We are also very proactive through the local paper and social media to let the community know that this service has now been reinstated. We are also involved in a North Lanarkshire Debt Project from February 2019 to July 2019 trialling a new approach to Debt services by offering a multi-channel service in order to reach those who may not want to or cannot come into a CAB office and this has also proved to be successful.

As part of the CAB service we still work with Skills Development Scotland and PACE to provide face to face sessions for companies with employees facing redundancy.

Pension Wise

This was a part time project funded by Treasury to advise clients aged 50+ on options available to them to release equity from private or occupational pensions. Coatbridge CAB provided this service to clients in Coatbridge 2 1/2 days a week and 1 day a fortnight in Cumbernauld. Due to the low national take up of this service despite media coverage, the project has now been reduced across Scotland and Coatbridge CAB, though our neighbouring bureau, Airdrie CAB, now provide appointments with Kathleen in Coatbridge CAB every second Tuesday by phoning 0800 138 3944.

Future Strategy

The Bureau plans to continue the activities outlined subject to satisfactory funding arrangements. The Bureau has implemented a volunteer recruitment strategy using local press and media and as a result, although we have lost volunteers to paid employment and further education, we were able to keep the volunteer numbers throughout the year at around 20. We currently have 1 Community Job Scotland post funded through Scottish Government for a part time receptionist which supports the smooth running of the Bureau, as well as helping develop skills for the young people currently in post.

This year our priority will be our Business Plan which needs to be updated to ensure that we have a full funding strategy and business plan for the Bureau. This will be presented to the Board in order to take forward the growth and improvement of our financial position. The Directors and Bureau Manager are actively involved in ensuring that the level of Bureau funding is maintained and improved. The current Business Plan is reviewed on a regular basis to keep in line with the current funding and future opportunities. The Board look forward to continued expansion and promotion of the Bureau services during the new financial year.

Reserves Policy

The Board has maintained its policy of having reserves to cover expenses for a period of 2/3 months for the Main Bureau and will continue this policy of financial management in the next financial year.

Investment Policy

Bureau and Project funds are held in the appropriate Treasurer's Bank Accounts. The Board does not invest Bureau funds in any other way.

Risk Review

The Business Plan includes the financial strategy of the company to resource its activities. A robust financial accounting system ensures that management of finances is efficient and effective. The accounts are prepared by our bookkeeper Alistair and the accounts are monitored by the Manager and Company Treasurer, with management accounts being presented to the Directors at each bi-monthly meeting of the Board. An independent annual review of the company accounts is carried out and the financial strategy adjusted to meet the requirements of the forthcoming year's activities. A budget for the current financial year has been prepared and agreed by the Board with a bi-monthly review, to ensure sufficient reserves are held to fund the Bureau activities. A risk assessment recognises that staff and volunteer turnover are a major risk and recruitment and training procedures require continual review.

Responsibilities of the Board of Directors

The directors are required by company law to prepare financial statements for each financial year which give a true and fair view of the financial activities of the charity and of its financial position at the end of that year. In preparing those financial statements the directors are required to:

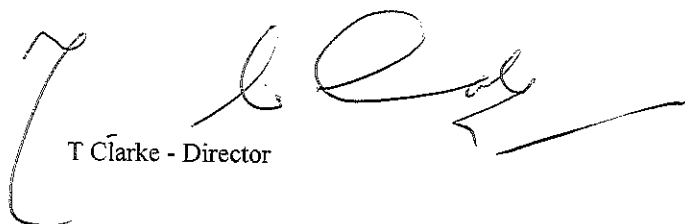
- a) Select suitable accounting policies and apply them consistently
- b) Observe the methods and principles on the Charities SORP 2015 (FRS 102)
- c) Make judgement and estimates that are reasonable and prudent
- d) State whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements.
- e) Prepare the financial statements on a going concern basis unless it is inappropriate to assume the charity will continue in business

Coatbridge Citizens Advice Bureau
Report of the Directors for the Year Ended 31 March 2019

The directors are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). They are also responsible for safeguarding the assets of the charity and for taking reasonable steps for the prevention of fraud and other irregularities.

This report has been prepared in accordance with the Statement of Recommended Practice – Accounting and Reporting by Charities (January 2015) applicable to charities preparing their accounts in accordance with the special provision of Part 15 of the Companies Act 2006 relating to small entities

Approved by the Board of Trustees on 5th December 2019 and signed on their behalf by:



T Clarke - Director

Coatbridge Citizens Advice Bureau
Statement of Financial Activities for the Year Ended 31 March 2019

	Unrestricted Funds	Restricted Funds			2019 Total	2018 Total
		Welfare				
	Bureau	PASS	Rights	Housing		
Income from charitable activities						
North Lanarkshire Council	72120			62706	134826	112777
Citizens Advice Pension Wise	8354				8354	12004
Citizens Advice - Energy Best Deal	4825				4825	16050
Citizens Advice - PASS	0	24942			24942	25126
NL Tribunal Unit Aspiring Communities	16758				16758	0
Citizens Advice - Scam Awareness	300				300	0
Citizens Advice - Food on the Table	300				300	0
Citizens Advice - Big Energy Savings	1000				1000	0
Citizens Advice - EU Citizens Support	2000				2000	0
Citizens Advice - Volunteer Award	100				100	0
Community Jobs Fund	21988				21988	16325
Welfare Rights	4821		14464		19285	14464
Robertson Trust	0		7417		7417	5500
Citizens Advice - Financial Health	7467				7467	961
Trusthouse Charitable Trust	0				0	5269
Bank of Scotland Foundation	24730				24730	24003
Charles Haywood Foundation	0				0	3000
Campaign Income	0				0	600
Donations	398				398	557
Henry Smith Charity			22000		22000	16500
NLC Community Grants	0				0	525
Russell Trust			2000		2000	0
Souter Trust			1000		1000	0
Lady Marion Gibson Trust			2500		2500	0
Corra Foundation				4400	4400	1417
Sundry	0				0	140
Ayrshire Citizens Advice - PASS		6000			6000	0
NCS Refund	908				908	0
Motherwell & Wishaw CAB - debt pilot	7403				7403	0
Total income	173472	30942	49381	67106	320901	255218
Expenditure on charitable activities						
Salaries	124878	26705	27446	50302	229331	183881
Pension Costs	3374	682	7882	9764	21702	18492
Training	532		634		1166	748
Telephone & internet	2012	287	285	291	2875	3209
Postage, Stationery & Advertising	1259	226	273	385	2143	3964
Travel Expenses	2535	535	302	941	4313	6129
Membership Fees	1527	226	150	150	2053	1901
Sundry Expenses	1458	212	201	213	2084	1457
Accountancy & Professional	1320	240	236	235	2031	2398
Rent & Rates	14532	1211	2400	2421	20564	20577
Insurance	865	316	1390	449	3020	3718
Heat & Light	1449	78	135	156	1818	1799
Repairs & Maintenance	4479	224	223	277	5203	4476
Total Expenditure	160220	30942	41557	65584	298303	252749
Net Income/(Expenditure) for year	13252	0	7824	1522	22598	2469
Total Funds Brought Forward	95085	0	0	0	95085	92616
Total Funds Carried Forward	108337	0	7824	1522	117683	95085

The statement of financial includes all gains and losses recognises in the year. All income and expenditure derives from cc

Coatbridge Citizens Advice Bureau
Balance Sheet 31 March 2019

	Notes	31.3.19 £	31.3.18 £
CURRENT ASSETS			
Debtors	5	15,191	7,176
Cash at bank and in hand		<u>141,361</u>	<u>108,405</u>
		156,552	115,581
CREDITORS			
Amounts falling due within one year	6	<u>38,869</u>	<u>20,496</u>
NET CURRENT ASSETS		<u>117,683</u>	<u>95,085</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>117,683</u>	<u>95,085</u>
RESERVES	7		
Restricted funds		0	0
Unrestricted funds		<u>117,683</u>	<u>95,085</u>
		<u>117,683</u>	<u>95,085</u>

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

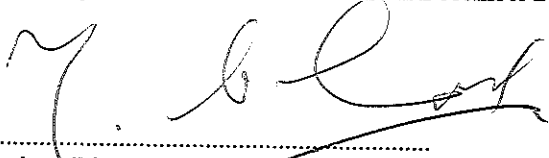
Members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2019 in accordance with Section 476 of the Companies Act 2006.

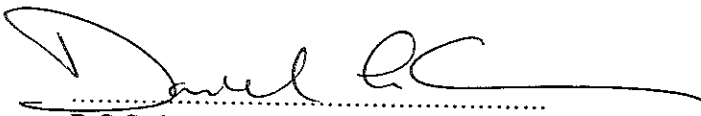
The directors acknowledge their responsibilities for:

- ensuring that the company keeps accounting records which comply with Sections 386 and 387 of the Companies Act 2006 and
- preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

The financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by the Board of Directors on 5th December 2019 and signed on its behalf by:


.....
T Clarke - Director


.....
D G Craig - Director

1. ACCOUNTING POLICIES

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

a) Basis of accounting

The financial statements have been prepared under the historical cost convention and in accordance with the Companies Act 2006, Charities Accounts (Scotland) Regulations 2006 (as amended), the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP 2015) in accordance with the Financial Reporting Standards applicable in UK (FRS 102) issued in January 2015 (as updated through Bulletin 1 published on 2 February 2016), and applicable accounting standards. The principal accounting policies adopted in preparation of the financial statements are as follows:

Preparation of the accounts on a going concern basis

The trustees are of the view that the immediate future of the charity for the next 12 to 18 months is secure and that on that basis the assessment of the trustees is that the charity is a going concern.

The principal office and place of business of the charity is Unit 10, Fountain Business Centre, Ellis Street, Coatbridge, ML5 3AA. The charity meets the definition of a public benefit entity under FRS 102.

The financial statements are provided in pounds sterling and rounded to the nearest whole pound.

b) Fund accounting

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

c) Incoming resources

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

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

Income is only deferred when:

- The donor specifies that the grant or donation must only be used in future accounting periods; or
- The donor has imposed conditions which must be met before the charity has unconditional entitlement.

d) Resources expended

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

- Costs of generating funds comprise the costs associated with attracting voluntary income.
- Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.
- Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include the audit fees and costs linked to the strategic management of the charity.
- All costs are allocated between the expenditure categories of the SoFA on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis e.g. floor space, per capita or estimated usage.

e) Operating Leases

Rentals paid for under operating leases are charged to the Statement of Financial Activities. The obligation to pay future rentals on operating leases is shown by way of a note to the Accounts.

f) Pension scheme

The company operates a defined contribution pension scheme for the benefit of its employees. The assets of the scheme are administered by a separate body of Trustees in a fund independent from those of the company.

The pension costs charged against profit represent the amount of employer's contributions payable to the company's pension scheme in respect of the accounting period.

2. LEGAL STATUS

The charity is a company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £1.

3. STAFF COSTS AND NUMBERS

	31.3.19	31.3.18
	£	£
Wages & salaries	229,331	183,881
Pension costs	21,702	18,492
Training	1,166	748
	<u>252,199</u>	<u>203,121</u>

The average number of employees during the year was: 16 11

No staff member received remuneration in excess of £60,000 in either 2018 or in 2019.

4. TAXATION

As a charity, Coatbridge Citizens Advice Bureau is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or Section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

5.	DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR		
		31.3.19	31.3.18
		£	£
	Trade debtors	14,294	6,299
	Prepayments	<u>897</u>	<u>877</u>
		<u>15,191</u>	<u>7,176</u>
6.	CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR		
		31.3.19	31.3.18
		£	£
	Trade creditors and accruals	8,489	6,663
	Deferred Income	<u>30,380</u>	<u>13,833</u>
		<u>38,869</u>	<u>20,496</u>
7.	RESERVES		
	RESTRICTED FUNDS		
		31.3.19	31.3.18
		£	£
	At 1 April 2018	0	15,545
	Surplus for the year	0	452
	Transfer to unrestricted funds	<u>0</u>	<u>(15,997)</u>
	At 31 March 2019	<u>0</u>	<u>0</u>
	UNRESTRICTED FUNDS		
	At 1 April 2018	95,085	77,071
	Surplus for the year	22,598	2,017
	Transfer from restricted funds	<u>0</u>	<u>15,997</u>
	At 31 March 2019	<u>117,683</u>	<u>95,085</u>
	TRANSFER FROM RESTRICTED TO UNRESTRICTED FUNDS		
	Any amounts included within restricted funds to which we are entitled after discharging our contractual obligations, have been transferred into general unrestricted funds.		
8.	TRUSTEE REMUNERATION AND RELATED PARTY TRANSACTIONS		
	The charity trustees were not paid nor received any other benefits from the charity in the current year or the previous year, neither were they reimbursed expenses during the current or previous year.		
	No trustee or other person related to the charity had any personal interest in any contract or transaction entered into by the charity during the current year or the previous year.		
9.	OPERATING LEASE COMMITMENTS		
	At the balance sheet date, commitments under operating leases fall due to be repaid as follows:		
		31.3.19	31.3.18
		£	£
	Within 1 year	20,565	20,565
	Between 2 and 5 years	<u>5,139</u>	<u>25,704</u>
		<u>25,704</u>	<u>46,269</u>

I report on the accounts of the company for the year ended 31 March 2019, which are set out on pages 6 to 10.

Respective responsibilities of directors/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 in accordance with the terms of the Companies Act 2006, 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 Accounts Regulations and the Companies Act 2006 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 was carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. 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.



Paul Brien CA
MRA Business Services Limited
Chartered Accountants
2 & 6 Wellgatehead
Lanark
Lanarkshire
ML11 9AA

Date: 5th December 2019