

**REGISTERED COMPANY NUMBER: SC209080 (Scotland)**  
**REGISTERED CHARITY NUMBER: SC002558**

**Report of the Trustees and**  
**Audited Financial Statements for the Year Ended 31 March 2018**  
**for**  
**West Dunbartonshire Citizens Advice**  
**Bureau**

**West Dunbartonshire Citizens Advice  
Bureau**

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for the Year Ended 31 March 2018**

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**West Dunbartonshire Citizens Advice  
Bureau**

**Report of the Trustees  
for the Year Ended 31 March 2018**

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2018. The trustees have adopted the provisions of 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) (effective 1 January 2015).

**OBJECTIVES AND ACTIVITIES**

**Objectives and aims**

The principal objective of the charity is to provide an advice and representation service to the residents of West Dunbartonshire.

West Dunbartonshire Citizens Advice Bureau offers a free, confidential, impartial and independent advice, assistance and representation service. The aim of the service is to ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities or through an inability to express their needs effectively. An equally important objective is to exercise a responsible influence on the development of social policies and services both locally and nationally.

The bureau frontline service, which is delivered from town-centre, full-time premises in Alexandria, Clydebank and Dumbarton, is staffed in the main by a pool of 50 volunteers who are assisted by a team of support staff. These volunteers have all undergone a rigorous training program which lasts a minimum of four months.

The Trustees of West Dunbartonshire Citizens Advice Bureau have overseen a number of difficult restructures in the last few years. West Dunbartonshire regularly fares poorly in the indices of multiple deprivation and the Directors are aware that the current situation is unlikely to improve in the near future. Trustees' thoughts will focus on the extent to which West Dunbartonshire Citizens Advice Bureau can continue to meet high levels of demand. The Directors recognise the need for a more effective working partnership if current needs and future demands are to be met.

**Public benefit**

The charity meets the definition of a public benefit entity under FRS 102.

**Volunteers**

In accordance with FRS 102 and the Charities SORP (FRS 102), the economic contribution of general volunteers is not recognised in the financial statements due to inaccurate measurement bases.

**ACHIEVEMENT AND PERFORMANCE**

**Charitable activities**

The financial statements show the overall position of the charity as at 31 March 2018, its incoming resources and the application of these resources for the year ended that date.

Income received during the year totalled £484,990 (2017 £428,836) and expenditure totalled £460,395 (2017 £426,196). A surplus of £24,595 was generated against a surplus of £2,640 in 2017. This surplus can be mainly attributed to the legacy of £44,271 received during the year (2017 nil).

**Review of activities**

There was no increase in management staff in the reporting period.

**FINANCIAL REVIEW**

**Principal funding sources**

The charity is largely dependent on the local authority as a key funder. For the financial year 2018/19, West Dunbartonshire Council/West Dunbartonshire Community Planning Partnership has confirmed there will be a 2% reduction in funding.

In addition to core funding, where possible the charity seeks to attract additional funding from trusts and charities. However, the principal funders remain West Dunbartonshire Council, West Dunbartonshire Community Planning Partnership and Scottish Government agencies.

**West Dunbartonshire Citizens Advice  
Bureau**

**Report of the Trustees  
for the Year Ended 31 March 2018**

**FINANCIAL REVIEW**

**Reserves policy**

The Trustees believe that the charity should hold financial reserves in order to ensure that the charity can continue to operate and meet the needs of clients in the event of unforeseen, and potentially damaging, financial circumstances arising. The Trustees therefore consider that it is prudent to set aside an amount equivalent to three months operating expenditure. The present level of reserves are as shown on the Balance Sheet.

**Risk management**

The Trustees have assessed the major risks to which the charity is exposed, in particular those related to the operations and finances of the charity, and are satisfied that systems and procedures are in place to mitigate our exposure to the major risks. Risk assessments are made on a regular basis.

**FUTURE PLANS**

Notwithstanding our commitment to working with West Dunbartonshire Council and other partners to achieve the aims of the Advice Services Partnership (particularly in relation to welfare reform), as always there are a number of key objectives for the charity:

- consolidating the West Dunbartonshire Citizens Advice Bureau service
- continued recruitment of volunteer Advisors and Trustees
- retention of high calibre support staff
- development of new working partnerships
- maintaining a quality service

Future plans include taking a lead role in the preparations in West Dunbartonshire for Universal Credit Full Service Roll Out, Development of Digital Support Services, preparation for the new Scottish Social Security Service and enhancement of the Local Energy Awareness Project which will align with measures to support the Scottish Governments Child Poverty Targets.

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Governing document**

West Dunbartonshire Citizens Advice Bureau is a company limited by guarantee, incorporated in Scotland on 13 July 2000, company number SC209080 and registered as a Scottish charity on 13 July 2000, charity number SC002558. The charity was formed under a Memorandum of Association which established its objects and powers and is governed under its Articles of Association.

**Recruitment and appointment of new trustees**

The Board of Trustees (also known as Directors for the purpose of the Companies Act) are elected annually from its membership. There are three categories of membership:

- Local Resident Member (eight places) - membership in this category is open to any individual (of age 16 or over) who is resident in the operating area;
- Local Group Member (two places) - membership in this category is open to any individual who is nominated for membership by a voluntary, statutory or other organisation or body operating within the operating area;
- Volunteer Worker Member (four places) - membership in this category is open to any individual who is a member of the volunteer staff of the Bureau.

In addition, there is a place for the Chief Executive and three co-opted Directors.

In addition to the elected places, both West Dunbartonshire Council (the core funder) and Citizens Advice Scotland (the national umbrella organisation) are entitled to nominate observers to attend Board Meetings. West Dunbartonshire Community Planning Partnership is represented by a Monitoring Officer with responsibility for financial and performance monitoring.

**West Dunbartonshire Citizens Advice  
Bureau**

**Report of the Trustees  
for the Year Ended 31 March 2018**

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Organisational structure**

The management of the charity is the responsibility of the Trustees who are elected and co-opted under the terms of the Articles of Association. The Chief Executive Officer is responsible for all operational aspects of the organisation.

The Chief Executive Officer provides regular written reports to the Board of Trustees which is responsible largely for the strategic management of the organisation. The Board also focuses on policy-making and the oversight function. In the period covered by this report there are three sub-committees active within the Bureau. These were:

- the Staffing sub-committee
- the Finance sub-committee
- the Development Working Group

The nature and composition of these sub-committees can change as a result of external influences and/or changing needs. The powers of Directors are as detailed in the Memorandum and Articles of Association.

**Induction and training of new trustees**

It is a requirement of membership of the Board of Trustees of West Dunbartonshire Citizens Advice Bureau (CAB) that each new trustee agrees to undertake induction training. Induction training for the Trustees includes the following:

- aims and principles of the CAB service
- summary of legal responsibilities of the Board
- trustees' responsibilities
- the role of sub-committees
- responsibilities in relation to staff and volunteers
- how West Dunbartonshire Citizens Advice Bureau services are organised
- quality management issues
- responsibility for planning and finance
- compliance risk issues

Induction training is conducted in-house, with occasional supplementary training for Trustees provided by Citizens Advice Scotland.

**Key management personnel**

The Board of Trustees do not consider any one individual to have responsibility as key management.

**Wider network**

West Dunbartonshire Citizens Advice Bureau is a member of Citizens Advice Scotland and Trustees receive professional advice from Anna Grant, CAS Development Officer. West Dunbartonshire Citizens Advice Bureau received core funding from West Dunbartonshire Council which is entitled to be represented at Board meetings. Meetings are also attended by West Dunbartonshire Council's nominated Monitoring Officer.

**Related parties**

Certain Trustees are employed by West Dunbartonshire Council, who are principal funders of the charity. However, they have no influence over grant funding. One individual is however, the Leader of West Dunbartonshire Council and the Trustees have put policies in place to manage any conflict of interest.

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered Company number**

SC209080 (Scotland)

**Registered Charity number**

SC002558

**West Dunbartonshire Citizens Advice  
Bureau**

**Report of the Trustees  
for the Year Ended 31 March 2018**

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered office**

Bridgend House  
179 High Street  
Dumbarton  
G82 1NW

**Trustees**

A M Watson	- resigned 27.6.18
Mrs A Hemphill	
Mrs B Pasquire	
Mrs M Richardson	
W W McCluskey	
Ms F Prophet	
I McKeown	- resigned 4.7.17
D Mitchell	
Mrs I MacDonald	
A Rennie	
J McColl	- appointed 4.7.17
Ms L Close	- appointed 1.9.17
	- resigned 15.11.17

**Company Secretary**

J McCormack

**Auditors**

Gillespie & Anderson  
Statutory Auditors  
Chartered Accountants  
147 Bath Street  
Glasgow  
G2 4SN

**Bankers**

Bank of Scotland  
94/102 High Street  
Dumbarton  
G82 1PQ

**WEBSITE**

[www.wdcab.co.uk](http://www.wdcab.co.uk)

**West Dunbartonshire Citizens Advice  
Bureau**

**Report of the Trustees  
for the Year Ended 31 March 2018**

**STATEMENT OF TRUSTEES RESPONSIBILITIES**

The trustees (who are also the directors of West Dunbartonshire Citizens Advice Bureau for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

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

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

**AUDITORS**

**Statutory Auditor**

The Statutory Auditor, Alastair Stewart BA(Hons) CA of Gillespie & Anderson, Statutory Auditors, Chartered Accountants, has expressed a willingness to continue in office.

Approved by order of the board of trustees on 22 August 2018 and signed on its behalf by:



J McCormack - Secretary

**Report of the Independent Auditors to the Trustees and Members of  
West Dunbartonshire Citizens Advice  
Bureau**

**Opinion**

We have audited the financial statements of West Dunbartonshire Citizens Advice Bureau (the 'charitable company') for the year ended 31 March 2018 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2018 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 and regulation 8 of the Charities Accounts (Scotland) Regulations 2006.

**Basis for opinion**

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and the provisions available for small entities, in the circumstances set out in note 18 to the financial statements, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

**Conclusions relating to going concern**

We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where:

- the trustees' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the charitable company's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

**Other information**

The trustees are responsible for the other information. The other information comprises the information included in the annual report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

**Opinion on other matters prescribed by the Companies Act 2006**

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Trustees has been prepared in accordance with applicable legal requirements.

**Matters on which we are required to report by exception**

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Trustees.



**Report of the Independent Auditors to the Trustees and Members of  
West Dunbartonshire Citizens Advice  
Bureau**

**Matters on which we are required to report by exception**

We have nothing to report in respect of the following matters where the Companies Act 2006 and the Charities Accounts (Scotland) Regulations 2006 (as amended) requires us to report to you if, in our opinion:

- the charitable company has not kept proper and adequate accounting records or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to take advantage of the small companies exemption from the requirement to prepare a Strategic Report or in preparing the Report of the Trustees.

**Responsibilities of trustees**

As explained more fully in the Statement of Trustees Responsibilities, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

**Our responsibilities for the audit of the financial statements**

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Independent Auditors that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at [www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of our Report of the Independent Auditors.

**Use of our report**

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006, and to the charitable company's trustees, as a body, in accordance with Section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and regulation 10 of the Charities Accounts (Scotland) Regulations 2006. Our audit work has been undertaken so that we might state to the charitable company's members and trustees those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members and trustees as a body, for our audit work, for this report, or for the opinions we have formed.



Alastair Stewart BA(Hons) CA (Senior Statutory Auditor)  
for and on behalf of Gillespie & Anderson  
Statutory Auditors  
Chartered Accountants  
Eligible to act as an auditor in terms of Section 1212 of the Companies Act 2006  
147 Bath Street  
Glasgow  
G2 4SN

22 August 2018

**West Dunbartonshire Citizens Advice  
Bureau**

**Statement of Financial Activities  
(Incorporating an Income and Expenditure Account)  
for the Year Ended 31 March 2018**

	Notes	Unrestricted fund £	Restricted funds £	2018 Total funds £	2017 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies	2	413,459	71,531	484,990	428,836
<b>Total</b>		<u>413,459</u>	<u>71,531</u>	<u>484,990</u>	<u>428,836</u>
 <b>EXPENDITURE ON</b>					
<b>Charitable activities</b>	3				
Charitable activities		389,594	70,801	460,395	426,196
<b>NET INCOME</b>		23,865	730	24,595	2,640
 <b>RECONCILIATION OF FUNDS</b>					
<b>Total funds brought forward</b>		106,217	-	106,217	103,577
<b>TOTAL FUNDS CARRIED FORWARD</b>		<u><u>130,082</u></u>	<u><u>730</u></u>	<u><u>130,812</u></u>	<u><u>106,217</u></u>

The notes form part of these financial statements

**West Dunbartonshire Citizens Advice  
Bureau**

**Balance Sheet  
At 31 March 2018**

	Notes	2018 £	2017 £
<b>FIXED ASSETS</b>			
Tangible assets	10	5,647	7,237
<b>CURRENT ASSETS</b>			
Debtors	11	9,688	19,623
Cash at bank		141,052	92,693
		<u>150,740</u>	<u>112,316</u>
<b>CREDITORS</b>			
Amounts falling due within one year	12	(25,575)	(13,336)
<b>NET CURRENT ASSETS</b>		<u>125,165</u>	<u>98,980</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		130,812	106,217
<b>NET ASSETS</b>		<u>130,812</u>	<u>106,217</u>
<b>FUNDS</b>			
Unrestricted funds	15	130,083	106,217
Restricted funds		729	-
<b>TOTAL FUNDS</b>		<u>130,812</u>	<u>106,217</u>

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

The financial statements were approved by the Board of Trustees on 22 August 2018 and were signed on its behalf by:



Mrs A Hemphill -Trustee



Mrs B Pasquire -Trustee

The notes form part of these financial statements

**West Dunbartonshire Citizens Advice  
Bureau**

**Cash Flow Statement  
for the Year Ended 31 March 2018**

	Notes	2018 £	2017 £
<b>Cash flows from operating activities:</b>			
Cash generated from operations	1	49,453	(470)
<b>Net cash provided by (used in) operating activities</b>		<u>49,453</u>	<u>(470)</u>
<b>Cash flows from investing activities:</b>			
Purchase of tangible fixed assets		(1,094)	(9,558)
<b>Net cash provided by (used in) investing activities</b>		<u>(1,094)</u>	<u>(9,558)</u>
<b>Change in cash and cash equivalents in the reporting period</b>		<u>48,359</u>	<u>(10,028)</u>
<b>Cash and cash equivalents at the beginning of the reporting period</b>		<u>92,693</u>	<u>102,721</u>
<b>Cash and cash equivalents at the end of the reporting period</b>		<u><u>141,052</u></u>	<u><u>92,693</u></u>

The notes form part of these financial statements

**West Dunbartonshire Citizens Advice  
Bureau**

**Notes to the Cash Flow Statement  
for the Year Ended 31 March 2018**

<b>1. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES</b>	2018	2017
	£	£
<b>Net income for the reporting period (as per the statement of financial activities)</b>	24,595	2,640
<b>Adjustments for:</b>		
Depreciation charges	2,684	2,321
Decrease/(increase) in debtors	9,935	(11,321)
Increase in creditors	12,239	5,890
	<hr/>	<hr/>
<b>Net cash provided by (used in) operating activities</b>	<b>49,453</b>	<b>(470)</b>
	<hr/> <hr/>	<hr/> <hr/>

**West Dunbartonshire Citizens Advice  
Bureau**

**Notes to the Financial Statements  
for the Year Ended 31 March 2018**

**1. ACCOUNTING POLICIES**

**Basis of preparing the financial statements**

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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) (effective 1 January 2015)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

**Going concern**

The trustees are aware of the potential decrease in funding in future years but still consider that there are no material uncertainties about the charity's ability to continue as a going concern.

**Presentation currency**

The financial statements are presented in sterling which is the functional currency of the charity.

**Critical accounting judgements and key sources of estimation uncertainty**

The Trustees have made judgements, estimates and assumptions that affect the amounts reported within the financial statements during the year. Actual results may differ from these estimates. Estimates and underlying assumptions are reviewed on an ongoing basis. The Trustees estimates, assumptions and judgements that have a significant risk of causing a material adjustment to the carrying amount of assets and liabilities within the financial statements are addressed and detail is provided in the associated notes.

**Income**

Donations and legacies consists of donations, grants and legacies.

Donations are recognised when the charity is entitled to the income, receipt of the income is probable and the amount can be measured reliably.

Income from grants is recognised when the charity is entitled to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received, the amount can be measured reliably and the income is not deferred.

Legacy income is recognised when it is probable that it will be received and the amount has been quantified.

**Expenditure**

Expenditure has been classified under the headings that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of the resources.

Expenditure is recognised on an accrual basis when a legal liability is incurred, payment of the liability is probable and the amount can be measured reliably. The amount includes any VAT which cannot be fully recovered. VAT is reported as part of the expenditure to which it relates.

Charitable activities comprise all resources expended undertaking work to meet the charity's charitable objectives. Such costs include the direct costs of charitable activities approved by the charity and all support costs relating to these activities. Governance costs include direct resources expended in the general running of the charity and are primarily associated with constitutional and statutory requirements. These costs are allocated entirely to charitable activities.

**Allocation and apportionment of costs**

Support costs are allocated wholly to charitable activities. Whilst the Trustees recognise that a small part of some items of expenditure included in support costs do relate to indirect governance costs, they are of the opinion that the time and costs involved in performing such an analysis outweigh the potential benefits arising from any such work.

**West Dunbartonshire Citizens Advice  
Bureau**

**Notes to the Financial Statements - continued  
for the Year Ended 31 March 2018**

**1. ACCOUNTING POLICIES - continued**

**Tangible fixed assets**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Improvements to property	- Straight line over life of lease
Fixtures and fittings	- 20% on cost
Computer equipment	- 33% on cost

All tangible fixed assets having a value to the charity greater than one year, other than those acquired for specific purposes, are capitalised. It is the charity's policy to capitalise all relevant expenditure greater than £500.

**Taxation**

The charity is exempt from corporation tax on its charitable activities.

**Fund accounting**

Funds are classified as either unrestricted fund or restricted funds, defined as follows:

Unrestricted funds are expendable at the discretion of the Trustees in furtherance of the objects of the charity. If parts of the unrestricted funds are earmarked at the discretion of the Trustees for a particular purpose, they are designated as a separate fund. This designation has an administrative purpose only and does not legally restrict the Trustees discretion to apply the funds.

Restricted funds are funds subject to specific requirements as to their use which may be declared by the donor or with their authority or created through legal process, but still within the wider objects of the charity.

**Hire purchase and leasing commitments**

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

**Pension costs and other post-retirement benefits**

The charity operates a defined contribution pension scheme. Contributions payable to the pension scheme are charged to the statement of financial activities in the period to which they relate.

**West Dunbartonshire Citizens Advice  
Bureau**

**Notes to the Financial Statements - continued  
for the Year Ended 31 March 2018**

**1. ACCOUNTING POLICIES - continued**

**Financial instruments**

The charity has no complex financial instruments but does hold basic financial instruments of; cash at bank, debtors and creditors.

Cash and cash equivalents comprise cash at bank and on hand, demand deposits with banks and other short-term highly liquid investments with original maturities of three months or less and bank overdrafts. A bank overdraft would be shown within current liabilities.

Debtors are initially recognised at fair value and subsequently measured at amortised cost using the effective interest method, less losses for bad debts except where the effect of discounting would be immaterial. In such cases, trade and other debtors are stated at cost less losses for bad debts.

Creditors are initially recognised at fair value and subsequently measured at amortised cost using the effective interest rate unless the effect of discounting would be immaterial. In such cases, trade and other creditors are stated at cost.

**Employee benefits**

The total cost of employee benefits to which employees have become entitled as a result of service rendered to the entity during the reporting period are recognised and charged to the statement of financial activities in the period to which they relate.

**Provision for liabilities**

A provision is initially recognised when there is an obligation at the balance sheet date as the result of a past event, it is probable that there will be the transfer of funds in settlement and the amount of the obligation can be estimated reliably. The provision is subsequently measured by placing a charge against the provision only for expenditure for which the provision was originally recognised.

**2. DONATIONS AND LEGACIES**

	2018 £	2017 £
Legacies	44,271	-
Grants	440,719	428,836
	<u>484,990</u>	<u>428,836</u>

Grants received, included in the above, are as follows:

	2018 £	2017 £
West Dunbartonshire Council	383,889	366,379
East Dunbartonshire Citizens Advice Bureau	982	3,570
Knowes Housing Association	8,346	8,346
Citizens Advice Scotland	47,502	50,541
	<u>440,719</u>	<u>428,836</u>

**3. CHARITABLE ACTIVITIES COSTS**

	Direct costs (See note 4) £	Support costs (See note 5) £	Totals £
Charitable activities	<u>250,483</u>	<u>209,912</u>	<u>460,395</u>



**West Dunbartonshire Citizens Advice  
Bureau**

**Notes to the Financial Statements - continued  
for the Year Ended 31 March 2018**

**4. DIRECT COSTS OF CHARITABLE ACTIVITIES**

	2018	2017
	£	£
Staff costs	250,483	253,247

**5. SUPPORT COSTS**

	Management	Governance costs	Totals
	£	£	£
Charitable activities	206,090	3,822	209,912

Support costs, included in the above, are as follows:

**Management**

	2018	2017
	Charitable activities	Total activities
	£	£
Wages	84,224	57,245
Social security	5,543	3,566
Pensions	3,688	2,985
Rent	48,562	42,317
Rates and water	2,084	2,077
Insurance	2,827	790
Light and heat	7,088	9,958
Post, stationery, telephone	20,805	17,731
Sundries	2,280	1,635
Training & conferences	5,002	4,823
Premises expenses	73	1,423
Travel	6,495	6,175
Repairs & renewals	5,015	3,119
Equipment	1,994	9,777
Subscriptions	6,694	170
Professional fees	790	4,133
Bank charges	242	-
Depreciation of tangible and heritage assets	2,684	2,321
	<u>206,090</u>	<u>170,245</u>

**Governance costs**

	2018	2017
	Charitable activities	Total activities
	£	£
Auditors' remuneration	2,520	1,858
Auditors' remuneration for non audit work	1,302	846
	<u>3,822</u>	<u>2,704</u>

**West Dunbartonshire Citizens Advice  
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**Notes to the Financial Statements - continued  
for the Year Ended 31 March 2018**

**6. NET INCOME/(EXPENDITURE)**

Net income/(expenditure) is stated after charging/(crediting):

	2018	2017
	£	£
Auditors' remuneration	2,520	1,858
Auditors' remuneration for non audit work	1,302	846
Depreciation - owned assets	2,684	2,321
Other operating leases	48,562	42,317
	48,562	42,317

**7. TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the year ended 31 March 2018 nor for the year ended 31 March 2017.

**Trustees' expenses**

There were no trustees' expenses paid for the year ended 31 March 2018 nor for the year ended 31 March 2017.

**8. STAFF COSTS**

	2018	2017
	£	£
Wages and salaries	302,769	283,315
Social security costs	26,415	21,788
Other pension costs	14,754	11,940
	343,938	317,043

The average monthly number of employees during the year was as follows:

	2018	2017
Case workers	12	9
Management & administration	6	6
	18	15

No employees received emoluments in excess of £60,000.

**9. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES**

	Unrestricted fund	Restricted funds	Total funds
	£	£	£
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies	366,978	61,858	428,836
<b>Total</b>	366,978	61,858	428,836
<b>EXPENDITURE ON</b>			
<b>Charitable activities</b>			
Charitable activities	364,338	61,858	426,196
<b>Total</b>	364,338	61,858	426,196

**West Dunbartonshire Citizens Advice  
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**Notes to the Financial Statements - continued  
for the Year Ended 31 March 2018**

<b>9. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued</b>				
	Unrestricted fund £	Restricted funds £	Total funds £	
<b>NET INCOME</b>	2,640	-	2,640	
<b>RECONCILIATION OF FUNDS</b>				
<b>Total funds brought forward</b>	103,577	-	103,577	
<b>TOTAL FUNDS CARRIED FORWARD</b>	<u>106,217</u>	<u>-</u>	<u>106,217</u>	
<b>10. TANGIBLE FIXED ASSETS</b>				
	Improvements to property £	Fixtures and fittings £	Computer equipment £	Totals £
<b>COST</b>				
At 1 April 2017	8,898	660	-	9,558
Additions	-	-	1,094	1,094
At 31 March 2018	<u>8,898</u>	<u>660</u>	<u>1,094</u>	<u>10,652</u>
<b>DEPRECIATION</b>				
At 1 April 2017	2,189	132	-	2,321
Charge for year	2,187	132	365	2,684
At 31 March 2018	<u>4,376</u>	<u>264</u>	<u>365</u>	<u>5,005</u>
<b>NET BOOK VALUE</b>				
At 31 March 2018	<u>4,522</u>	<u>396</u>	<u>729</u>	<u>5,647</u>
At 31 March 2017	<u>6,709</u>	<u>528</u>	<u>-</u>	<u>7,237</u>
<b>11. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR</b>				
			2018	2017
			£	£
Other debtors			982	11,935
Prepayments			8,706	7,688
			<u>9,688</u>	<u>19,623</u>
<b>12. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR</b>				
			2018	2017
			£	£
Social security and other taxes			-	5,848
Accrued expenses			25,575	7,488
			<u>25,575</u>	<u>13,336</u>

**West Dunbartonshire Citizens Advice  
Bureau**

**Notes to the Financial Statements - continued  
for the Year Ended 31 March 2018**

**13. LEASING AGREEMENTS**

Minimum lease payments under non-cancellable operating leases fall due as follows:

	2018	2017
	£	£
Within one year	51,319	50,246
Between one and five years	116,215	148,081
In more than five years	36,000	54,000
	<u>203,534</u>	<u>252,327</u>

**14. ANALYSIS OF NET ASSETS BETWEEN FUNDS**

	Unrestricted fund	Restricted funds	2018 Total funds	2017 Total funds
	£	£	£	£
Fixed assets	4,918	729	5,647	7,237
Current assets	134,758	15,982	150,740	112,316
Current liabilities	(9,593)	(15,982)	(25,575)	(13,336)
	<u>130,083</u>	<u>729</u>	<u>130,812</u>	<u>106,217</u>

**15. MOVEMENT IN FUNDS**

	At 1.4.17	Net movement in funds	At 31.3.18
	£	£	£
<b>Unrestricted funds</b>			
Advice and Representation Services	106,217	23,866	130,083
<b>Restricted funds</b>			
Local Energy Advice Project	-	729	729
<b>TOTAL FUNDS</b>	<u>106,217</u>	<u>24,595</u>	<u>130,812</u>

**West Dunbartonshire Citizens Advice  
Bureau**

**Notes to the Financial Statements - continued  
for the Year Ended 31 March 2018**

**15. MOVEMENT IN FUNDS - continued**

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
Advice and Representation Services	413,459	(389,593)	23,866
<b>Restricted funds</b>			
Welfare Reform Project	41,109	(41,109)	-
Pensionwise Project	6,094	(6,094)	-
Consortium Project	8,346	(8,346)	-
Patient Advice Support Service	982	(982)	-
Local Energy Advice Project	15,000	(14,271)	729
	<u>71,531</u>	<u>(70,802)</u>	<u>729</u>
<b>TOTAL FUNDS</b>	<u><u>484,990</u></u>	<u><u>(460,395)</u></u>	<u><u>24,595</u></u>

**Comparatives for movement in funds**

	At 1.4.16 £	Net movement in funds £	At 31.3.17 £
<b>Unrestricted Funds</b>			
Advice and Representation Services	103,577	2,640	106,217
<b>TOTAL FUNDS</b>	<u><u>103,577</u></u>	<u><u>2,640</u></u>	<u><u>106,217</u></u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
Advice and Representation Services	366,978	(364,338)	2,640
<b>Restricted funds</b>			
Welfare Reform Project	41,817	(41,817)	-
Pensionwise Project	8,125	(8,125)	-
Consortium Project	8,346	(8,346)	-
Patient Advice Support Service	3,570	(3,570)	-
	<u>61,858</u>	<u>(61,858)</u>	<u>-</u>
<b>TOTAL FUNDS</b>	<u><u>428,836</u></u>	<u><u>(426,196)</u></u>	<u><u>2,640</u></u>

**West Dunbartonshire Citizens Advice  
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**Notes to the Financial Statements - continued  
for the Year Ended 31 March 2018**

**15. MOVEMENT IN FUNDS - continued**

**Unrestricted Fund**

Advice & Representation Fund represents funds to operate the core objectives of the charity.

**Restricted Funds**

Consortium Project represents the provision of advice and information outreach service at three separate housing associations - Bellsmyre HA, Dunbritton HA and Cordale HA.

Local Energy Advice Project represents a project to rise energy awareness and energy efficiency in the area.

Patient Advice Support Service represents advice and support offered to NHS patients concerned or unhappy about the services provided to them by the NHS.

Pensionwise Project represents the provision of a free and impartial service assisting people to understand the new options introduced by the government regarding pensions.

Welfare Reform Project represents funds received for recruitment of two Benefit Information Workers. These workers are responsible for assisting and supporting volunteers and vulnerable benefit claimants.

**16. PENSION COMMITMENTS**

The charity operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charity in an independently administered fund. The pension cost charge represents contributions payable by the charity to the fund and amounted to £14,754 in the year (2017 £11,940). As at 31 March 2018 there were outstanding pension contributions amounting to £1,970 (2017 £1,481) included in accrued charges.

**17. RELATED PARTY DISCLOSURES**

Certain Trustees are employed by West Dunbartonshire Council, who are principal funders of the charity. All such Trustees have no influence over grant funding with the exception to one Trustee. One trustee holds the position of Leader of West Dunbartonshire Council and therefore holds a position of influence and power over funding allocations. The Trustees are aware of this and have put appropriate policies and safeguards in place to manage the conflict of interest.

There were no donations made to the Charity by Trustees during the year (2017 nil).

**18. APB ETHICAL STANDARD - PROVISIONS AVAILABLE FOR SMALL ENTITIES**

In common with many other businesses of our size and nature we use our auditors to prepare and assist with the preparation of the financial statements.