

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

Report of the Trustees and
Audited Financial Statements for the Year Ended 31 March 2017
for
West Dunbartonshire Citizens Advice
Bureau

**West Dunbartonshire Citizens Advice
Bureau**

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for the Year Ended 31 March 2017**

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**West Dunbartonshire Citizens Advice
Bureau**

**Report of the Trustees
for the Year Ended 31 March 2017**

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 2017. 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 14 weeks.

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 more effective partnership working if current need is 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.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

The financial statements show the overall position of the charity as at 31 March 2017, its incoming resources and the application of these resources for the year ended that date.

Income received during the year totalled £428,836 (2016 £463,320) and expenditure totalled £426,196 (2016 £441,337). A surplus of £2,640 was generated against a surplus of £21,983 in 2016.

Review of activities

There was no increase in management staff in the reporting period, the increase in management costs is a result of reallocation of staff costs.

FINANCIAL REVIEW

Principal funding sources

The charity is largely dependent on the local authority as a key funder. For the financial year 2017/18, West Dunbartonshire Council/West Dunbartonshire Community Planning Partnership has confirmed there will be no overall reduction in funding. We are currently in negotiation in relation to a Service Level Agreement.

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.

**West Dunbartonshire Citizens Advice
Bureau**

**Report of the Trustees
for the Year Ended 31 March 2017**

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

Our future plan will also reflect the outcome of deliberations of the Development Working Group established to consider external changes which will impact on how the charity conducts its business.

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 Director (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 Director (six 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 Director (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 Manager and two 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 2017**

STRUCTURE, GOVERNANCE AND MANAGEMENT

Organisational structure

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

The Manager 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 four sub-committees active within the Bureau. These were:

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

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 issues

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

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.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

SC209080 (Scotland)

Registered Charity number

SC002558

Registered office

Bridgend House
179 High Street
Dumbarton
G82 1NW

**West Dunbartonshire Citizens Advice
Bureau**

**Report of the Trustees
for the Year Ended 31 March 2017**

REFERENCE AND ADMINISTRATIVE DETAILS

Trustees

A M Watson

Mrs A Hemphill

Mrs B Pasquire

Mrs M Richardson

W W McCluskey

Ms F Prophet

I McKeown

D Mitchell

- appointed 27.6.16

Mrs I MacDonald

- appointed 8.9.16

A Rennie

- appointed 8.9.16

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

EVENTS SINCE THE END OF THE YEAR

Information relating to events since the end of the year is given in the notes to the financial statements.

**West Dunbartonshire Citizens Advice
Bureau**

**Report of the Trustees
for the Year Ended 31 March 2017**

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 15 August 2017 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**

We have audited the financial statements of West Dunbartonshire Citizens Advice Bureau for the year ended 31 March 2017 on pages eight to seventeen. 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).

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.

Respective responsibilities of trustees and auditors

As explained more fully in the Statement of Trustees Responsibilities set out on page five, 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.

We have been appointed as auditors under Section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and under the Companies Act 2006 and report in accordance with regulations made under those Acts.

Our responsibility is to audit and express an opinion on the financial statements in accordance with applicable law and International Standards on Auditing (UK and Ireland). Those standards require us to comply with the Auditing Practices Board's Ethical Standards for Auditors, including APB Ethical Standard - Provisions Available for Small Entities (Revised), in the circumstances set out in note 18 to the financial statements

Scope of the audit of the financial statements

An audit involves obtaining evidence about the amounts and disclosures in the financial statements sufficient to give reasonable assurance that the financial statements are free from material misstatement, whether caused by fraud or error. This includes an assessment of: whether the accounting policies are appropriate to the charitable company's circumstances and have been consistently applied and adequately disclosed; the reasonableness of significant accounting estimates made by the trustees; and the overall presentation of the financial statements. In addition, we read all the financial and non-financial information in the Report of the Trustees to identify material inconsistencies with the audited financial statements and to identify any information that is apparently materially incorrect based on, or materially inconsistent with, the knowledge acquired by us in the course of performing the audit. If we become aware of any apparent material misstatements or inconsistencies we consider the implications for our report.

Opinion on financial statements

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 2017 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.

Opinion on other matter prescribed by the Companies Act 2006

In our opinion 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.

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.

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

15 August 2017

**West Dunbartonshire Citizens Advice
Bureau**

**Statement of Financial Activities
(Incorporating an Income and Expenditure Account)
for the Year Ended 31 March 2017**

	Notes	Unrestricted fund £	Restricted funds £	2017 Total funds £	2016 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	366,978	61,858	428,836	463,320
Total		<u>366,978</u>	<u>61,858</u>	<u>428,836</u>	<u>463,320</u>
EXPENDITURE ON					
Charitable activities	3				
Charitable activities		364,338	61,858	426,196	441,337
NET INCOME		2,640	-	2,640	21,983
RECONCILIATION OF FUNDS					
Total funds brought forward		103,577	-	103,577	81,594
TOTAL FUNDS CARRIED FORWARD		<u>106,217</u>	<u>-</u>	<u>106,217</u>	<u>103,577</u>

CONTINUING OPERATIONS

All income and expenditure has arisen from continuing activities.

**West Dunbartonshire Citizens Advice
Bureau**

**Balance Sheet
At 31 March 2017**

	Notes	2017 £	2016 £
FIXED ASSETS			
Tangible assets	10	7,237	-
CURRENT ASSETS			
Debtors	11	19,623	8,302
Cash at bank		92,693	102,721
		<u>112,316</u>	<u>111,023</u>
CREDITORS			
Amounts falling due within one year	12	(13,336)	(7,446)
NET CURRENT ASSETS		<u>98,980</u>	<u>103,577</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		106,217	103,577
NET ASSETS		<u>106,217</u>	<u>103,577</u>
FUNDS	15		
Unrestricted funds		106,217	103,577
Restricted funds		-	-
TOTAL FUNDS		<u>106,217</u>	<u>103,577</u>

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

The financial statements were approved by the Board of Trustees on 15 August 2017 and were signed on its behalf by:

A M Watson -Trustee

Mrs B Pasquire -Trustee

The notes form part of these financial statements

**West Dunbartonshire Citizens Advice
Bureau**

**Notes to the Financial Statements
for the Year Ended 31 March 2017**

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.

Income

All income is recognised when the charity is entitled to the income, it is probable that the income will be received and the amount can be measured reliably.

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 government and other 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 reliability 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 2017**

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	- 25% 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.

Financial instruments

The charity has no complex financial instruments but does hold basic financial instruments of : debtors, cash at bank and creditors. Basic financial instruments are initially recognised at transaction value.

2. DONATIONS AND LEGACIES

	2017	2016
	£	£
Grants	428,836	463,320

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

	2017	2016
	£	£
West Dunbartonshire Council	366,379	368,887
East Dunbartonshire Citizens Advice Bureau	3,570	3,570
Knowes Housing Association	8,346	8,346
Citizens Advice Scotland	50,541	82,517
	<u>428,836</u>	<u>463,320</u>

**West Dunbartonshire Citizens Advice
Bureau**

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2017**

3. CHARITABLE ACTIVITIES COSTS

	Direct costs (See note 4) £	Support costs (See note 5) £	Totals £
Charitable activities	253,247	172,949	426,196

4. DIRECT COSTS OF CHARITABLE ACTIVITIES

	2017 £	2016 £
Staff costs	253,247	283,502

5. SUPPORT COSTS

	Management £	Governance costs £	Totals £
Charitable activities	170,245	2,704	172,949

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

Management

	2017 Charitable activities £	2016 Total activities £
Wages	57,245	19,041
Social security	3,566	-
Pensions	2,985	-
Rent	42,317	47,862
Rates and water	2,077	3,114
Insurance	790	2,563
Light and heat	9,958	10,494
Post, stationery, telephone	17,731	16,155
Sundries	1,635	4,201
Training & conferences	4,823	3,424
Premises expenses	1,423	4,932
Travel	6,175	4,581
Repairs & renewals	3,119	4,578
Equipment	9,777	11,904
Subscriptions	170	-
Professional fees	4,133	14,571
Depreciation of tangible and heritage assets	2,321	6,534
	<u>170,245</u>	<u>153,954</u>

**West Dunbartonshire Citizens Advice
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**Notes to the Financial Statements - continued
for the Year Ended 31 March 2017**

5. SUPPORT COSTS - continued

Governance costs

	2017	2016
	Charitable activities	Total activities
	£	£
Auditors' remuneration	1,858	2,808
Auditors' remuneration for non audit work	846	1,073
	<u>2,704</u>	<u>3,881</u>

6. NET INCOME/(EXPENDITURE)

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

	2017	2016
	£	£
Auditors' remuneration	1,858	2,808
Auditors' remuneration for non audit work	846	1,073
Depreciation - owned assets	2,321	6,534
Other operating leases	42,317	47,862
	<u>47,342</u>	<u>58,277</u>

7. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2017 nor for the year ended 31 March 2016 .

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2017 nor for the year ended 31 March 2016 .

8. STAFF COSTS

	2017	2016
	£	£
Wages and salaries	283,315	271,523
Social security costs	21,788	20,093
Other pension costs	11,940	10,927
	<u>317,043</u>	<u>302,543</u>

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

	2017	2016
Case workers	9	10
Management & administration	6	4
	<u>15</u>	<u>14</u>

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

**West Dunbartonshire Citizens Advice
Bureau**

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2017**

9. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	372,457	90,863	463,320
Total	372,457	90,863	463,320
 EXPENDITURE ON			
Charitable activities			
Charitable activities	350,474	90,863	441,337
Total	350,474	90,863	441,337
 NET INCOME			
	21,983	-	21,983
 RECONCILIATION OF FUNDS			
Total funds brought forward	81,594	-	81,594
 TOTAL FUNDS CARRIED FORWARD	103,577	-	103,577

10. TANGIBLE FIXED ASSETS

	Improvements to property £	Fixtures and fittings £	Computer equipment £	Totals £
COST				
At 1 April 2016	25,863	34,236	63,370	123,469
Additions	8,898	660	-	9,558
Disposals	(25,863)	(34,236)	(63,370)	(123,469)
At 31 March 2017	8,898	660	-	9,558
 DEPRECIATION				
At 1 April 2016	25,863	34,236	63,370	123,469
Charge for year	2,189	132	-	2,321
Eliminated on disposal	(25,863)	(34,236)	(63,370)	(123,469)
At 31 March 2017	2,189	132	-	2,321
 NET BOOK VALUE				
At 31 March 2017	6,709	528	-	7,237
At 31 March 2016	-	-	-	-

**West Dunbartonshire Citizens Advice
Bureau**

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2017**

11. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2017	2016
	£	£
Other debtors	11,935	8,302
Prepayments	7,688	-
	19,623	8,302
	19,623	8,302

12. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2017	2016
	£	£
Social security and other taxes	5,848	-
Accrued expenses	7,488	7,446
	13,336	7,446
	13,336	7,446

13. LEASING AGREEMENTS

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

	2017	2016
	£	£
Within one year	50,246	47,046
Between one and five years	148,081	121,539
In more than five years	54,000	72,000
	252,327	240,585
	252,327	240,585

14. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted fund	Restricted funds	2017 Total funds	2016 Total funds
	£	£	£	£
Fixed assets	7,237	-	7,237	-
Current assets	112,316	-	112,316	111,023
Current liabilities	(13,336)	-	(13,336)	(7,446)
	106,217	-	106,217	103,577
	106,217	-	106,217	103,577

15. MOVEMENT IN FUNDS

	At 1.4.16	Net movement in funds	At 31.3.17
	£	£	£
Unrestricted funds			
Advice and Representation Services	103,577	2,640	106,217
	103,577	2,640	106,217
TOTAL FUNDS	103,577	2,640	106,217

**West Dunbartonshire Citizens Advice
Bureau**

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2017**

15. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
Advice and Representation Services	366,978	(364,338)	2,640
Restricted funds			
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)	-
	<hr/>	<hr/>	<hr/>
	61,858	(61,858)	-
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>428,836</u>	<u>(426,196)</u>	<u>2,640</u>

Unrestricted Fund

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

Restricted Funds

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.

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

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

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

16. PENSION COMMITMENTS

The charity operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the company in an independently administered fund. The pension cost charge represents contributions payable by the company to the fund and amounted to £11,940 in the year (2016 £10,927). As at 31 March 2017 there were £1,481 outstanding pension contributions included in accrued charges.

17. RELATED PARTY DISCLOSURES

Certain Trustees are employed by West Dunbartonshire Council, who are principal funders of the charity. However, they have no influence over grant funding.

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.

**West Dunbartonshire Citizens Advice
Bureau**

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2017**

19. POST BALANCE SHEET EVENTS

The charity has been advised that they are to receive a legacy. As the legacy due has not been quantified at this stage, the recognition test has not been met and no amount has been recognised in the financial statements.

20. FIRST YEAR ADOPTION

The charity had adopted FRS 102 for the year ended 31 March 2017 and has restated the comparative amounts. The transition to the new standard has not resulted in any changes to the amounts stated under FRS 102 for both Statement of Financial Activities for the year ended 31 March 2016 and the Balance Sheet as at 31 March 2016. They remain the same as those stated under former UK GAAP. Transition date was 1 April 2015.

**West Dunbartonshire Citizens Advice
Bureau**

**Detailed Statement of Financial Activities
for the Year Ended 31 March 2017**

	2017 £	2016 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Grants	428,836	463,320
Total incoming resources	428,836	463,320
EXPENDITURE		
Charitable activities		
Wages	226,070	252,482
Social security	18,222	20,093
Pensions	8,955	10,927
	253,247	283,502
Support costs		
Management		
Wages	57,245	19,041
Social security	3,566	-
Pensions	2,985	-
Rent	42,317	47,862
Rates and water	2,077	3,114
Insurance	790	2,563
Light and heat	9,958	10,494
Post, stationery, telephone	17,731	16,155
Sundries	1,635	4,201
Training & conferences	4,823	3,424
Premises expenses	1,423	4,932
Travel	6,175	4,581
Repairs & renewals	3,119	4,578
Equipment	9,777	11,904
Subscriptions	170	-
Professional fees	4,133	14,571
Freehold property	2,189	-
Fixtures and fittings	132	-
Computer equipment	-	6,534
	170,245	153,954
Governance costs		
Auditors' remuneration	1,858	2,808
Auditors' remuneration for non audit work	846	1,073
	2,704	3,881
Total resources expended	426,196	441,337
Net income	2,640	21,983

This page does not form part of the statutory financial statements