
WEST DUNBARTONSHIRE CITIZENS ADVICE BUREAU
(A company limited by guarantee)

TRUSTEES' REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2015

WEST DUNBARTONSHIRE CITIZENS ADVICE BUREAU
(A company limited by guarantee)

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WEST DUNBARTONSHIRE CITIZENS ADVICE BUREAU
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**REFERENCE AND ADMINISTRATIVE DETAILS OF THE COMPANY, ITS TRUSTEES AND ADVISERS
FOR THE YEAR ENDED 31 MARCH 2015**

Trustees

Mr Alexander Watson, Chair
Ms Anna Hemphill, Vice Chair
Ms Brenda Pasquire, Treasurer
Ms Margaret Richardson
Mr William McCluskey
Ms Flora Prophet
Mr Joseph Robinson
Ms Linsey Close (resigned 21 May 2014)
Mr James Charnley
Ms Breda Fernie (resigned 25 August 2014)
Mr Ian McKeown

Company registered number

SC209080

Charity registered number

SC002558

Registered office

179 High Street, Dumbarton, G82 1NW

Company secretary

Joseph McCormack

Independent auditors

French Duncan LLP, 133 Finnieston Street, Glasgow, G3 8HB

Bankers

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

WEST DUNBARTONSHIRE CITIZENS ADVICE BUREAU
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TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2015

The Trustees (who are also directors of the charity for the purposes of the Companies Act) present their annual report together with the audited financial statements of West Dunbartonshire Citizens Advice Bureau (the company) for the year ended 31 March 2015. The Trustees confirm that the Annual Report and financial statements of the company comply with the current statutory requirements, the requirements of the company's governing document and the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" issued in March 2005.

Structure, governance and management

● **CONSTITUTION**

The company, which is a recognised charity in Scotland (charity number SC002558), is registered as a company limited by guarantee and was set up by a Memorandum of Association.

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

● **METHOD OF APPOINTMENT OR ELECTION OF TRUSTEES**

The management of the company is the responsibility of the Trustees who are elected and co-opted under the terms of the Articles of Association.

● **POLICIES ADOPTED FOR THE INDUCTION AND TRAINING OF TRUSTEES**

It is a requirement of membership of the Board of Trustees of West Dunbartonshire Citizens Advice Bureau 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.

● **ORGANISATIONAL STRUCTURE AND DECISION MAKING**

Dumbarton and District Citizens Advice Bureau was first formed in 1971 and the Bureau as it is currently constituted was incorporated as a company limited by guarantee in July 2000. On 15 January 2007, Companies House approved the change of name to West Dunbartonshire Citizens Advice Bureau and issued a Certificate of Incorporation to that effect. A copy of the Memorandum and Articles of Association is available from the Bureau's Head Office in Dumbarton.

The Bureau is managed by a Board of Trustees (who are also directors for the purpose of the Companies Act), elected annually from its membership. There are three categories of membership:-

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TRUSTEES' REPORT (continued) FOR THE YEAR ENDED 31 MARCH 2015

- a) 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;
- b) 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;
- c) 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.

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, 2014/15, there were 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.

As at 31 March 2015 the Trustees who served during the year were as follows:

William McCluskey
Brenda Pasquire (Treasurer)
Margaret Richardson
Alexander Watson (Chairperson)
Flora Prophet
Joseph Robinson
Linsey Close (resigned 21 May 2014)
Anna Hemphill (Vice Chair)
James Charnley
Breda Fernie (resigned 25 August 2014)
Ian McKeown

Bureau Manager, Joe McCormack is also Company Secretary

Certain trustees are employed by West Dunbartonshire Council who are principal funders of the charity.

West Dunbartonshire Citizens Advice Bureau is a member of Citizens Advice Scotland and Trustees receive professional advice from Alison Greig, 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 Mary Holt of West Dunbartonshire Council, the nominated Monitoring Officer.

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TRUSTEES' REPORT (continued) FOR THE YEAR ENDED 31 MARCH 2015

● RISK MANAGEMENT

The Trustees have assessed the major risks to which the company is exposed, in particular those related to the operations and finances of the company, and are satisfied that systems and procedures are in place to mitigate our exposure to the major risks. The Development Working Group produced a Risk Assessment Grid which addresses these concerns and this is monitored on a regular basis.

Objectives and Activities

● POLICIES AND OBJECTIVES

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 CAB 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 Directors of West Dunbartonshire Citizens Advice Bureau have overseen a number of difficult restructures in the last few years and recently approved the report of a Working Group which considered the significant challenges facing the Bureau in the coming 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. Directors' 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.

Achievements and performance

● GOING CONCERN

After making appropriate enquiries, the Directors have a reasonable expectation that the company has adequate resources to continue in operational existence for the foreseeable future. For this reason they continue to adopt the going concern basis in preparing the financial statements.

● REVIEW OF ACTIVITIES

The period from April 2014 to March 2015 saw a number of significant changes:

a) In the summer of 2014 the Clydebank office relocated from Alexander Street to new premises at the Social Economy Centre in Kilbowie Road. The new premises created a greatly improved working environment for our staff and volunteers and a more accessible and brighter facility for the people who use our service. The Trustees hope that this new relationship with Clydebank Housing Association (our landlord) will flourish;

b) Our Alexandria office was in serious need of refurbishment and repair. The changing needs of the people using our service as well as the safety of our staff and volunteers had been discussed for some time and in 2014 we secured a major capital grant from Citizens Advice Scotland to carry out refurbishment and repairs. As a result the Alexandria office relocated to the Vale Heath Centre for a short time whilst the work was carried out.

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TRUSTEES' REPORT (continued) FOR THE YEAR ENDED 31 MARCH 2015

Alexandria CAB now has bright and accessible facilities for the people who use this service as well as a safer, brighter working environment for our staff and volunteers;

c) In March 2015 the Dumbarton office was closed for a number of weeks to allow for repairs to be carried out and for the interior of the building to be repainted.

In tandem with these repairs, refurbishments and the relocation we have been negotiating with the various landlords to ensure that there is some security of tenure. As a result of these negotiations we are now very close to finalising arrangements to ensure that the three CAB offices will remain in their current sites until at least 2020. This follows a period of some uncertainty as to our office bases.

Despite the disruptions (including some unscheduled) the volunteers and staff continued to deliver an excellent service. This resulted in a total number of client enquiry contacts dealt with by WDCAB during the period reaching just under 24000. The reduction in client enquiry contacts can partly be explained by disruptions to the service (and some unscheduled closures) and to the way in which we now deal with money advice cases. Despite the reduction in the number of client enquiry contacts, the work of the 3 CAB offices once again made a substantial difference to the local economy by generating £1.7m in client financial gains, with debt write offs totalling a further £1.3m.

In addition to the core services, WDCAB continued, in the reporting period, to support a number of projects. These projects included:

- Benefits Maximisation and Welfare Reform projects;
- Community Legal Service;
- Debt advice service;
- Pensionwise service;
- Support and Connect project

Our other commitments in the reporting period included collaborative working with other CABs in offering:

- continuous support of the Patients Advice and Support Service - a service which offers assistance to NHS patients,
- continued support of the Kinship Care initiative – a service which offers assistance to those looking after children.
- continued support of the Armed Services Advice Project

We continue to be heavily involved in supporting West Dunbartonshire Community Foodshare.

Financial review

● RESERVES POLICY

The Directors believe that the Bureau should hold financial reserves in line with Office of Scottish Charity Regulator recommendations 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 Directors therefore consider that it is prudent to set aside an amount equivalent to three months' operating expenditure.

Unfortunately, the funding reductions and the financial difficulties faced by WDCAB over the last few years have resulted in a reduction in the level of reserves. Directors have taken appropriate action by way of redundancies, salary cost reductions and operating cost reductions. Directors have made clear that re-instating unrestricted reserves to previous levels is a key priority.

At the present time there are no designated or restricted reserves.

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TRUSTEES' REPORT (continued) FOR THE YEAR ENDED 31 MARCH 2015

● PRINCIPAL FUNDING

The Statement of Financial Activities shows a net surplus for the year of £3,673 (2014 - £22,450). The reserves stand at £81,595 in total (2014 - £77,922).

West Dunbartonshire Citizens Advice Bureau is largely dependent on the local authority as a key funder. For financial year 2015/16, West Dunbartonshire Council/West Dunbartonshire Community Planning Partnership has confirmed there will a small reduction in funding of 2%. We are currently in negotiation in relation to a Service Level Agreement.

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

Plans for the future

● FUTURE DEVELOPMENTS

Notwithstanding our commitment to working with WDC 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 WDCAB:

- 1) consolidating the West Dunbartonshire CAB service
- 2) continued recruitment of volunteer Advisors and Directors
- 3) retention of high calibre support staff
- 4) development of new working partnerships
- 5) maintaining a quality service

Our Business Plan will also reflect the outcome of the deliberations of the reconvened Change Management Working Group established to consider external changes which will impact on how WDCAB conducts its business.

TRUSTEES' RESPONSIBILITIES STATEMENT

The Trustees (who are also directors of West Dunbartonshire Citizens Advice Bureau for the purposes of company law) are responsible for preparing the Trustees' report 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. Under company law the Trustees must not approve the financial statements unless they are satisfied that they 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 these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the

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**TRUSTEES' REPORT (continued)
FOR THE YEAR ENDED 31 MARCH 2015**

charitable company will continue in operation.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions and disclose with reasonable accuracy at any time the financial position of the charitable company and 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. 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.

DISCLOSURE OF INFORMATION TO AUDITOR

Each of the persons who are Trustees at the time when this Trustees' report is approved has confirmed that:

- so far as that Trustee is aware, there is no relevant audit information of which the charitable company's auditors are unaware, and
- that Trustee has taken all the steps that ought to have been taken as a Trustee in order to be aware of any information needed by the charitable company's auditors in connection with preparing their report and to establish that the charitable company's auditors are aware of that information

AUDITOR

The auditors, French Duncan LLP, have indicated their willingness to continue in office. The Trustees will propose a motion re-appointing the auditors at a meeting of the Trustees.

In preparing this report, the Trustees have taken advantage of the small companies exemptions provided by section 415A of the Companies Act 2006.

This report was approved by the Trustees on 29/3/15 and signed on their behalf by:


Mr Joseph McCormack
Company Secretary

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INDEPENDENT AUDITORS' REPORT 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 2015 set out on pages 10 to 22. The financial reporting framework that has been applied in their preparation is applicable law and the Financial Reporting Standard for Smaller Entities (effective April 2008) (United Kingdom Generally Accepted Accounting Practice applicable to Smaller Entities).

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 the charitable company's 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, the charitable company's members as a body and the charitable company's Trustees, as a body, for our audit work, for this report, or for the opinion we have formed.

RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND AUDITORS

As explained more fully in the Trustees' responsibilities statement, 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 auditors under the Companies Act 2006 and section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and report to you 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.

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 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 Trustees' report 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.

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**INDEPENDENT AUDITORS' REPORT TO THE TRUSTEES AND MEMBERS OF WEST DUNBARTONSHIRE
CITIZENS ADVICE BUREAU**

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 2015 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 applicable to Smaller Entities; 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.

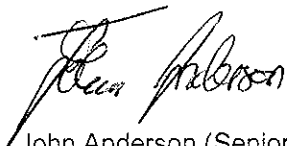
OPINION ON OTHER MATTER PRESCRIBED BY THE COMPANIES ACT 2006

In our opinion the information given in the Trustees' report for the financial year for which the financial statements are prepared is consistent with the financial statements.

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 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 prepare the financial statements in accordance with the small companies regime and to take advantage of the small companies' exemption from the requirement to prepare a Strategic report or in preparing the Trustees' report.



John Anderson (Senior statutory auditor)

for and on behalf of

French Duncan LLP

Chartered Accountants and Statutory Auditors

133 Finnieston Street

Glasgow

G3 8HB

Date: 1 SEPTEMBER 2015

French Duncan LLP are eligible to act as auditors in terms of section 1212 of the Companies Act 2006.

WEST DUNBARTONSHIRE CITIZENS ADVICE BUREAU
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STATEMENT OF FINANCIAL ACTIVITIES
(incorporating income and expenditure account)
FOR THE YEAR ENDED 31 MARCH 2015

	Note	Restricted funds 2015 £	Unrestricted funds 2015 £	Total funds 2015 £	Total funds 2014 £
INCOMING RESOURCES					
Incoming resources from generated funds:					
Incoming resources from charitable activities	2	61,738	384,486	446,224	430,425
Other incoming resources	3	45,328	2,000	47,328	-
TOTAL INCOMING RESOURCES		107,066	386,486	493,552	430,425
RESOURCES EXPENDED					
Charitable activities		113,840	372,789	486,629	404,741
Governance costs	7	-	3,250	3,250	3,234
TOTAL RESOURCES EXPENDED	8	113,840	376,039	489,879	407,975
NET INCOME / (EXPENDITURE) BEFORE TRANSFERS		(6,774)	10,447	3,673	22,450
Transfers between Funds	14	6,774	(6,774)	-	-
NET MOVEMENT IN FUNDS FOR THE YEAR		-	3,673	3,673	22,450
<i>Total funds at 1 April 2014</i>		-	77,922	77,922	55,472
TOTAL FUNDS AT 31 MARCH 2015		-	81,595	81,595	77,922

The notes on pages 12 to 22 form part of these financial statements.

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REGISTERED NUMBER: SC209080

**BALANCE SHEET
AS AT 31 MARCH 2015**

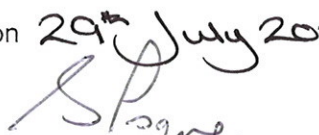
	Note	£	2015 £	£	2014 £
FIXED ASSETS					
Tangible assets	11		6,534		14,946
CURRENT ASSETS					
Debtors	12	6,443		8,469	
Cash at bank and in hand		87,642		67,368	
		<u>94,085</u>		<u>75,837</u>	
CREDITORS: amounts falling due within one year	13	<u>(19,024)</u>		<u>(12,861)</u>	
NET CURRENT ASSETS			<u>75,061</u>		<u>62,976</u>
TOTAL ASSETS LESS CURRENT LIABILITIES			<u>81,595</u>		<u>77,922</u>
CHARITY FUNDS					
Unrestricted funds	14		<u>81,595</u>		<u>77,922</u>
TOTAL FUNDS			<u>81,595</u>		<u>77,922</u>

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

The financial statements were approved by the Trustees on 29th July 2015 and signed on their behalf, by:


.....

Mr Alexander Watson


.....

Ms Brenda Pasquire

The notes on pages 12 to 22 form part of these financial statements.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2015**

1. ACCOUNTING POLICIES

1.1 Basis of preparation of financial statements

The financial statements have been prepared under the historical cost convention and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008). The financial statements have been prepared in accordance with the Statement of Recommended Practice (SORP), 'Accounting and Reporting by Charities' published in March 2005, applicable accounting standards and the Companies Act 2006.

1.2 Company status

The company is a company limited by guarantee. The members of the company are the Trustees named on page 1. In the event of the company being wound up, the liability in respect of the guarantee is limited to £1 per member of the company.

1.3 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the company and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the company for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

1.4 Incoming resources

All incoming resources are included in the Statement of Financial Activities when the company has entitlement to the funds, certainty of receipt and the amount can be measured with sufficient reliability.

1.5 Resources expended

Expenditure is accounted for on an accruals basis and has been included under expense categories that aggregate all costs for allocation to activities. Where costs cannot be directly attributed to particular activities they have been allocated on a basis consistent with the use of the resources.

Support costs are those costs incurred directly in support of expenditure on the objects of the company and include project management carried out at Head Office. Governance costs are those incurred in connection with administration of the company and compliance with constitutional and statutory requirements.

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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2015**

1. ACCOUNTING POLICIES (continued)

1.6 Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Office equipment	-	20% straight line basis
Computer equipment	-	25% straight line basis
Property improvements	-	10% straight line basis

1.7 Operating leases

Rentals under operating leases are charged to the income and expenditure account on a straight line basis over the lease term.

1.8 Pensions

The company contributes to personal pension plans for its employees and makes regular contributions to the employees defined contribution pension scheme. Contributions are charged to the income and expenditure account as they become payable.

1.9 Investment Income

Investment income represents interest earned from surplus funds in the company bank accounts.

2. INCOMING RESOURCES FROM CHARITABLE ACTIVITIES

	Restricted funds 2015 £	Unrestricted funds 2015 £	Total funds 2015 £	<i>Total funds 2014 £</i>
Advice and Representation Services (A&R Services)	-	384,486	384,486	385,916
Consortium Project	6,955	-	6,955	-
Community Job Scotland	-	-	-	2,734
Employability Project	7,948	-	7,948	8,241
Welfare Reform Pilot	-	-	-	3,900
Welfare Reform Project	39,513	-	39,513	29,634
Pensionwise Project	7,322	-	7,322	-
	<u>61,738</u>	<u>384,486</u>	<u>446,224</u>	<u>430,425</u>

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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2015**

FUNDING RECEIVED BY FUNDER

	2015	2014
	£	£
West Dunbartonshire Council - Advice & Representation Services	376,416	376,416
East Dunbartonshire Citizens Advice Bureau - PASS	3,570	3,500
Enable Scotland	4,500	-
University of Bristol - Advice & Representation Services Consortium Project	-	1,500
SCVO - Community Job Scotland	6,955	-
West Dunbartonshire Council - Employability Project	-	2,734
Citizens Advice Scotland - Welfare Reform Pilot	7,948	8,241
Citizens Advice Scotland - Welfare Reform Project	-	3,900
Citizens Advice Scotland - Replacement Boiler	39,513	29,634
Skills Development - 50% Training Grant	-	2,000
Pensionwise Project	-	2,500
	7,322	-
Total	<u>446,224</u>	<u>430,425</u>

3. OTHER INCOMING RESOURCES

	Restricted funds 2015 £	Unrestricted funds 2015 £	Total funds 2015 £	Total funds 2014 £
Office Refurbishment Grant	45,328	-	45,328	-
Other income	-	2,000	2,000	-
	<u>45,328</u>	<u>2,000</u>	<u>47,328</u>	<u>-</u>

WEST DUNBARTONSHIRE CITIZENS ADVICE BUREAU
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2015

4. EXPENDITURE BY CHARITABLE ACTIVITY

SUMMARY BY FUND TYPE

	Restricted funds 2015 £	Unrestricted funds 2015 £	Total funds 2015 £	Total funds 2014 £
Advice and Representation Services	46,338	372,789	419,127	357,836
Consortium Project	2,481	-	2,481	-
Community Job Scotland	-	-	-	4,247
Employability Project	26,311	-	26,311	9,123
Welfare Reform Pilot	-	-	-	3,901
Welfare Reform Project	37,225	-	37,225	29,634
Pensionwise Project	1,485	-	1,485	-
	<u>113,840</u>	<u>372,789</u>	<u>486,629</u>	<u>404,741</u>

SUMMARY BY EXPENDITURE TYPE

	Staff costs 2015 £	Depreciation 2015 £	Other costs 2015 £	Total 2015 £	Total 2014 £
Advice and Representation Services	208,681	8,412	202,034	419,127	357,836
Consortium Project	1,981	-	500	2,481	-
Community Job Scotland	-	-	-	-	4,247
Employability Project	26,311	-	-	26,311	9,123
Welfare Reform Pilot	-	-	-	-	3,901
Welfare Reform Project	37,225	-	-	37,225	29,634
Pensionwise Project	1,485	-	-	1,485	-
	<u>275,683</u>	<u>8,412</u>	<u>202,534</u>	<u>486,629</u>	<u>404,741</u>

WEST DUNBARTONSHIRE CITIZENS ADVICE BUREAU
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2015**

5. DIRECT COSTS

	A & R Services £	Consortium Project £	Employability Project £
Admin costs	-	500	-
Community legal service costs	31,382	-	-
Wages and salaries	183,850	1,981	25,291
National insurance	15,374	-	1,020
Pension cost	6,332	-	-
	<u>236,938</u>	<u>2,481</u>	<u>26,311</u>

	Welfare Reform Project £	Pensionwise Project £	Total 2015 £	Total 2014 £
Admin costs	-	-	500	-
Community legal service costs	-	-	31,382	30,598
Wages and salaries	33,183	1,385	245,690	235,961
National insurance	2,383	100	18,877	18,651
Pension cost	1,659	-	7,991	7,982
	<u>37,225</u>	<u>1,485</u>	<u>304,440</u>	<u>293,192</u>

6. SUPPORT COSTS

	A & R Services £	Total 2015 £	Total 2014 £
Admin costs	23,718	23,718	25,937
Premises costs	142,180	142,180	65,063
Travel	4,754	4,754	7,090
Wages and salaries	3,125	3,125	3,034
Depreciation	8,412	8,412	10,425
	<u>182,189</u>	<u>182,189</u>	<u>111,549</u>

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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2015**

7. GOVERNANCE COSTS

	Restricted funds 2015 £	Unrestricted funds 2015 £	Total funds 2015 £	Total funds 2014 £
Auditors' remuneration	-	3,126	3,126	2,982
Governance expenses	-	124	124	252
	<u>-</u>	<u>3,250</u>	<u>3,250</u>	<u>3,234</u>

8. ANALYSIS OF RESOURCES EXPENDED BY EXPENDITURE TYPE

	Staff costs 2015 £	Depreciation 2015 £	Other costs 2015 £	Total 2015 £	Total 2014 £
Advice and Representation Services	208,681	8,412	202,034	419,127	357,836
Consortium Project	1,981	-	500	2,481	-
Community Job Scotland	-	-	-	-	4,247
Employability Project	26,311	-	-	26,311	9,123
Welfare Reform Pilot	-	-	-	-	3,901
Welfare Reform Project	37,225	-	-	37,225	29,634
Pensionwise Project	1,485	-	-	1,485	-
Charitable activities	<u>275,683</u>	<u>8,412</u>	<u>202,534</u>	<u>486,629</u>	<u>404,741</u>
Governance	<u>-</u>	<u>-</u>	<u>3,250</u>	<u>3,250</u>	<u>3,234</u>
	<u>275,683</u>	<u>8,412</u>	<u>205,784</u>	<u>489,879</u>	<u>407,975</u>

WEST DUNBARTONSHIRE CITIZENS ADVICE BUREAU
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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2015**

9. NET INCOME / (EXPENDITURE)

This is stated after charging:

	2015 £	2014 £
Depreciation of tangible fixed assets:		
- owned by the charity	8,412	10,425
Auditors' remuneration	3,126	2,982
Pension costs	7,991	7,982
	7,991	7,982

During the year, no Trustees received any remuneration (2014 - £NIL).

During the year, no Trustees received any benefits in kind (2014 - £NIL).

During the year, no Trustees received any reimbursement of expenses (2014 - £NIL).

10. STAFF COSTS

Staff costs were as follows:

	2015 £	2014 £
Wages and salaries	248,815	238,995
Social security costs	18,877	18,651
Other pension costs	7,991	7,982
	275,683	265,628

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

	2015 No.	2014 No.
Direct	11	9
Management & Administration	2	2
Future Job Fund / Community Job Scotland	0	1
	13	12

No employee received remuneration amounting to more than £60,000 in either year.

WEST DUNBARTONSHIRE CITIZENS ADVICE BUREAU
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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2015**

11. TANGIBLE FIXED ASSETS

	Office equipment £	Computer equipment £	Property improvement s £	Total £
Cost				
At 1 April 2014 and 31 March 2015	34,236	63,370	25,863	123,469
Depreciation				
At 1 April 2014	32,357	50,303	25,863	108,523
Charge for the year	1,879	6,533	-	8,412
At 31 March 2015	34,236	56,836	25,863	116,935
Net book value				
At 31 March 2015	-	6,534	-	6,534
<i>At 31 March 2014</i>	<i>1,879</i>	<i>13,067</i>	<i>-</i>	<i>14,946</i>

12. DEBTORS

	2015 £	2014 £
Operational debtors	6,443	8,469

**13. CREDITORS:
Amounts falling due within one year**

	2015 £	2014 £
Accruals and deferred income	19,024	12,861
Deferred income		
Deferred income at 1 April 2014		9,878
Amounts released from previous years		(9,878)
Deferred income at 31 March 2015		-

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2015

14. STATEMENT OF FUNDS

	Brought Forward £	Incoming resources £	Resources Expended £	Transfers in/out £	Carried Forward £
Unrestricted funds					
Advice and Representation Services	77,922	386,486	(376,039)	(6,774)	81,595
Restricted funds					
Restricted Funds - all funds	-	107,066	(113,840)	6,774	-
Total of funds	77,922	493,552	(489,879)	-	81,595

Details re funds are shown in note 15 below

SUMMARY OF FUNDS

	Brought Forward £	Incoming resources £	Resources Expended £	Transfers in/out £	Carried Forward £
General funds	77,922	386,486	(376,039)	(6,774)	81,595
Restricted funds	-	107,066	(113,840)	6,774	-
	77,922	493,552	(489,879)	-	81,595

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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2015**

15. PROJECT INFORMATION

Unrestricted Funds

Advice and Representation Services

Used for the operation of core services as set out in the objectives.

Patient Advice Support Service

West Dunbartonshire Citizens Advice Bureau is a member of the consortium of Citizens Advice Bureaux, operating across the Greater Glasgow Health Board catchment area, offering advice and support to NHS patients concerned or unhappy about the services provided to them by the NHS. West Dunbartonshire Citizens Advice Bureau remains a member of the consortium. This is included in Core funding received in the year.

Restricted Funds

Employability Project

West Dunbartonshire Council delivers a number of programmes to assist unemployed young people to find work. During the reporting period West Dunbartonshire Citizens Advice Bureau employed one young person on a two-year Modern Apprenticeship and three young people on six-month traineeships.

Welfare Reform Project

A grant was secured which allowed us to recruit two Benefits Information Workers. As well as undertaking traditional welfare rights duties, project staff are responsible for Tribunal representation; assisting volunteers and claimants with complex casework and developing additional support for vulnerable benefit claimants through improved liaison with partner agencies.

Pensionwise Project

A grant was secured in order to aid the provision of a free and impartial service that will help people understand the new options introduced by the government, with regards to their pensions.

Consortium Project

Monies were received in order to aid with the provision of an advice and information outreach service at three separate housing associations - Bellsmyre HA, Dunbriton HA and Cordale HA.

16. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Restricted funds 2015 £	Unrestricted funds 2015 £	Total funds 2015 £	<i>Total funds 2014 £</i>
Tangible fixed assets	-	6,536	6,536	14,946
Current assets	-	94,085	94,085	75,837
Creditors due within one year	-	(19,026)	(19,026)	(12,861)
	<u>-</u>	<u>81,595</u>	<u>81,595</u>	<u>77,922</u>

WEST DUNBARTONSHIRE CITIZENS ADVICE BUREAU
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2015

17. PENSION COMMITMENTS

The company operates personal pension arrangements for its employees. 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 £7,991 (2014 - £7,982). Contributions totalling £nil (2014 - £nil) were payable to the fund at the balance sheet date.

18. OPERATING LEASE COMMITMENTS

At 31 March 2015 the company had annual commitments under non-cancellable operating leases as follows:

	2015 £	2014 £
Expiry date:		
Within 1 year	-	13,000
Between 2 and 5 years	30,250	36,250
After more than 5 years	18,000	-
	<u> </u>	<u> </u>

19. RELATED PARTY TRANSACTIONS

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