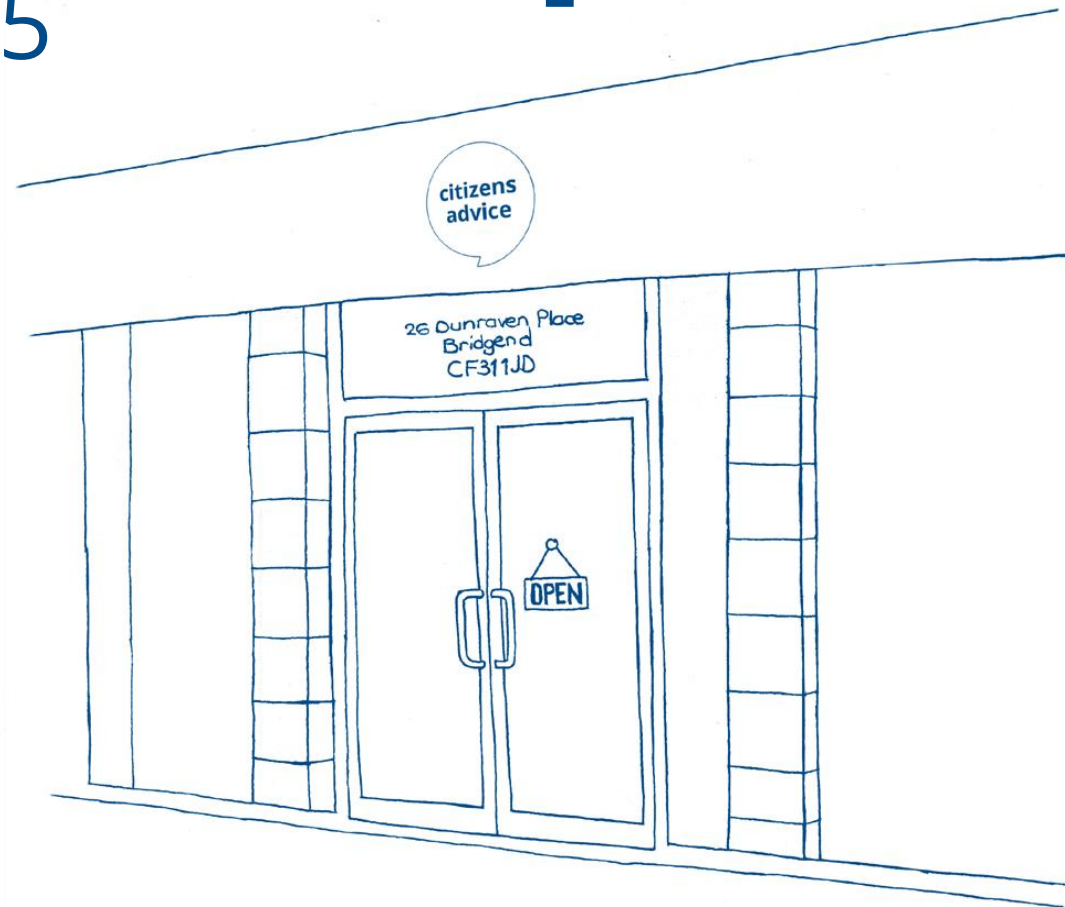


Annual Report

2014-2015



**cyngor ar
bopeth**

**citizens
advice**

**Sirol Pen-y-Bont
ar Ogwr
Bridgend
County Borough**

Charity registration no: 1139926
Company registration no: 7448288

citizensadvice.org.uk/wales

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Welcome

Citizens Advice Bridgend County Borough

Adviceline

Mon to Fri (9am-5pm)
03444 77 20 20

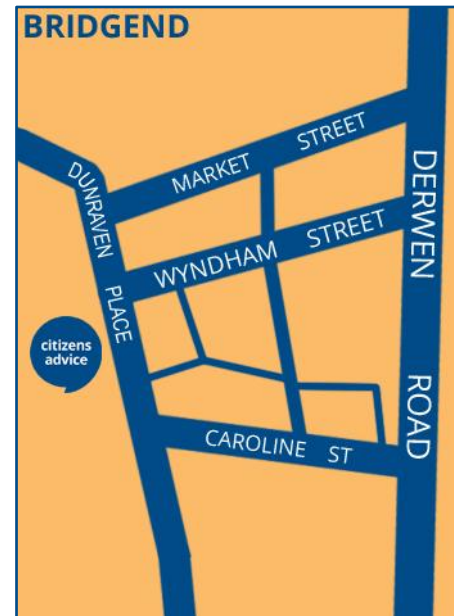
Outreach

(as at 31 March 2015)

Assisted Recovery in the Community Centre	Mon (12pm-4pm)
Coity Clinic, Princess of Wales Hospital	Tue (2pm-5pm)
Let's Garw, Pontycymmer	By arrangement
Mental Health Matters Wales	Mon (10am-1pm)
Riversdale Surgery	Wed (10am-1pm)
Tyn Y Coed Surgery	Wed (2pm-5pm)
The Y Centre, Porthcawl	Mon (10am-12pm)

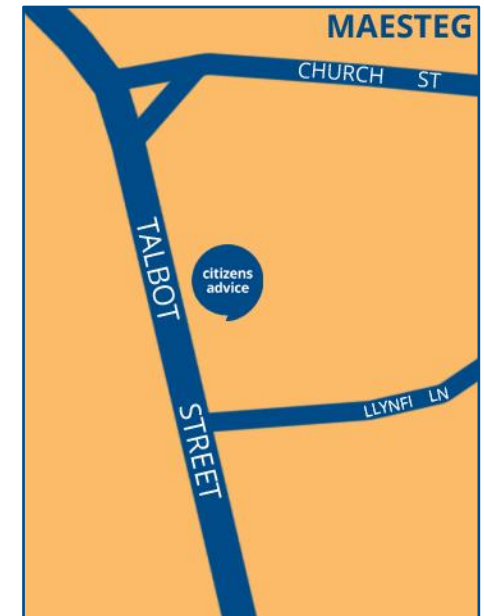


twitter.com/bridgendcab
facebook.com/bridgendcountyboroughcab
citizensadvice.org.uk/wales



Ground Floor
26 Dunraven Place
Bridgend
CF31 1JD

Mon to Fri (9:30am-2pm)
tel: 01656 762800
fax: 01656 654603



Council Offices
Talbot Street
Maesteg
CF34 9BY

Tue to Thu (9:30am-3pm)
tel: 01656 810369

Aims and Principles

The Citizens Advice service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination.

The service aims;

- To provide the advice people need for the problems they face.
- To improve the policies and practices that affect people's lives.

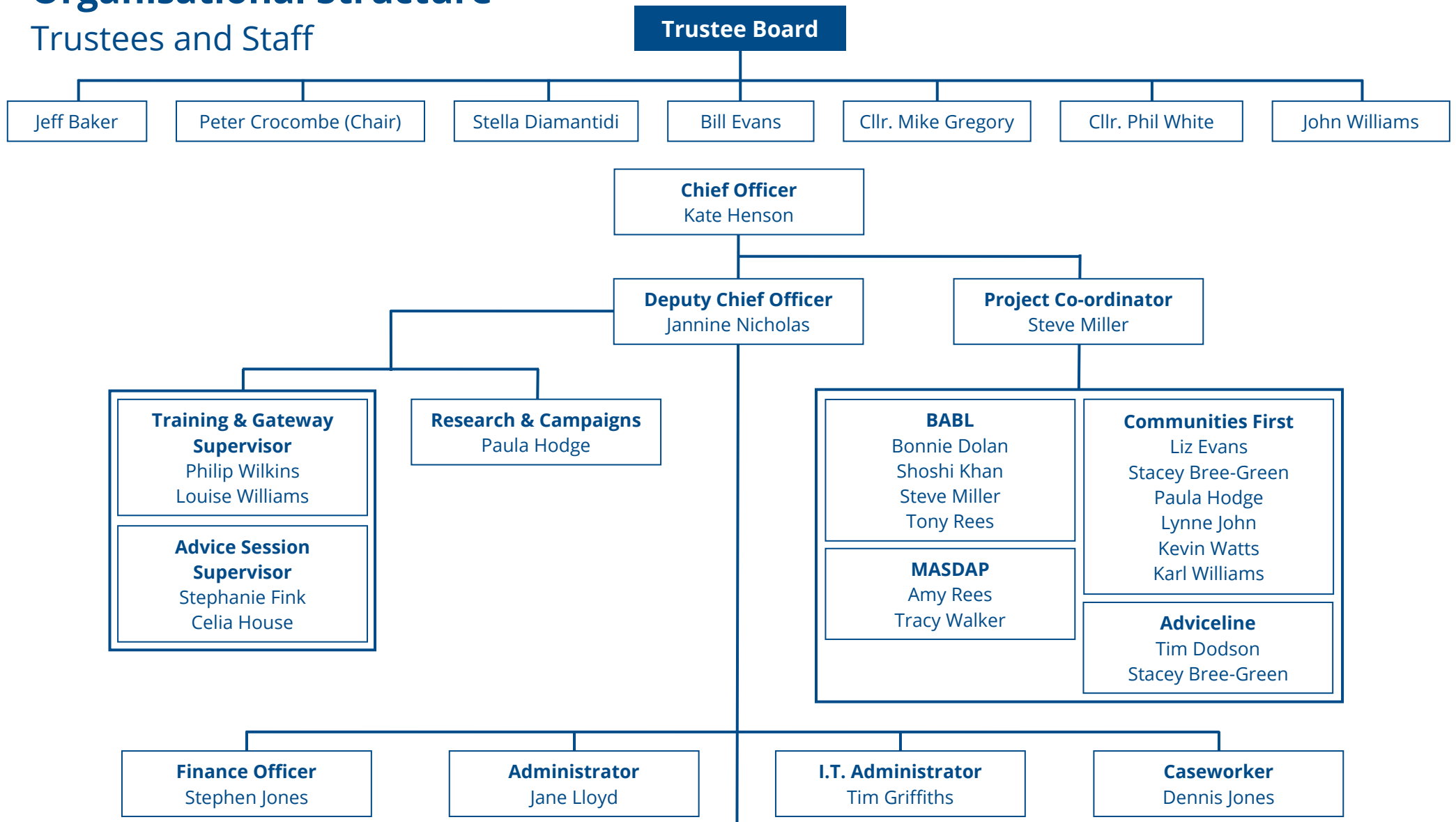
Our aim is to ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities or of the service available to them or through an inability to express their needs effectively.

Equally, our aim is to exercise a responsible influence on the development of social policies and services, both locally and nationally. As Citizens Advice is independent, we are able to take up any issue with the appropriate authority or organisation on behalf of individuals or groups. We are working towards making our service in Bridgend even more accessible, so that it is available to everyone, regardless of race, gender, disability, sexual orientation, age or nationality.

In addition to maintaining our service of specialist and generalist casework, we continue to act as a first point of contact for guidance on existing and changing legislation as well as providing information on the wide variety of non legal issues which affect our clients. We recognise the positive value of diversity; promote equality and place particular emphasis on challenging discrimination where it is found to affect our clients.

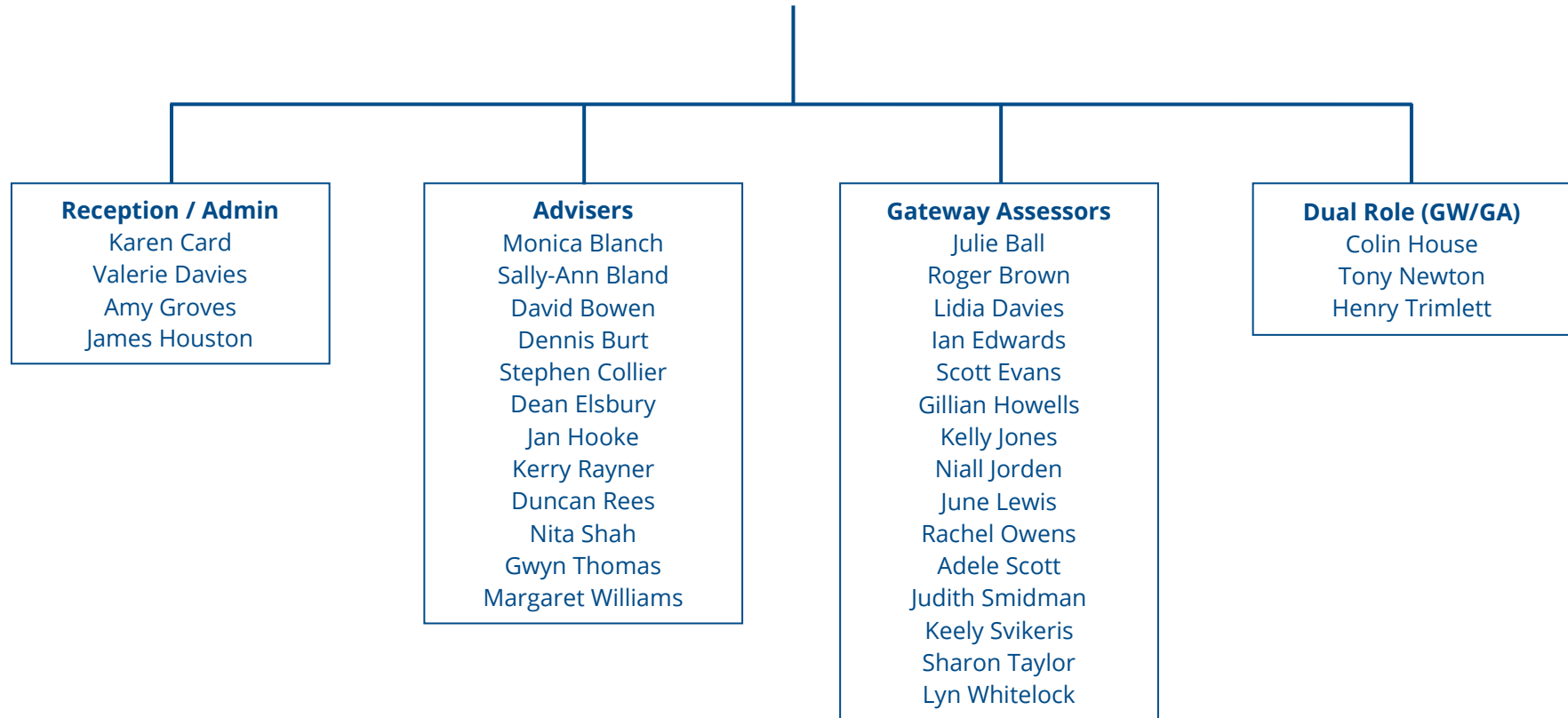
Organisational Structure

Trustees and Staff



Organisational Structure

Volunteers



Chair's Report

It is with a great deal of pleasure that I present to you the fourth annual report of Citizens Advice Bridgend County Borough and would briefly like to acknowledge the hard work and professionalism of all those involved in the organisation, from the Trustees, Chief Executive Officer right through the organisation to our administration volunteers. Without your hard work and dedication the Bureau could not open its doors.

I would also like to acknowledge our funders and thank them for providing the financial resources that allow us to provide the range of services we do to those in the wider community that need our help.

This report may in addition provide us with a benchmark for the development of the organisation since its inception in April 2011. We started out as an organisation facing the challenges of a merger at a time of growing need and increasing pressure on the public purse. The financial pressure continues to exist today and if anything will become greater in the years ahead. Yet despite these challenges we have grown into an organisation offering a wider range of services with a greater income and more staff than ever before.

The challenges we face have necessitated that we proactively seek additional sources of funding for projects to bring additional services to the Bureau, without them and the financial contribution they bring to our costs the traditional generalist advice service would be in decline as traditional sources of income diminish.

Project funding by its very nature is time limited which creates further problems with the constant need to seek new projects to replace those coming to end. The need to deliver and meet funders objectives is critical to winning new contracts or continued funding. We are judged on how well we meet their objectives and therefore always need to be on top of our game. Failure is not an option if we wish to maintain services.

The year has seen the development of new partnerships leading to other Bureau providing services within the bureau. These have grown organically from the regional funding of certain projects. They provide a service to our clients and it is in their and our interests to ensure they succeed.

The year saw a Membership Standards Audit, probably the last we will see in the traditional format as Citizens Advice moves to a new quality process aimed more at a continuous assessment process. The audit highlighted areas for development within the organisation which will strengthen us going forward.

One of our greatest challenges going forward is the recruitment of new skilled and committed Trustees. It seems to be far more difficult to find prospective Trustees than other forms of volunteers in the bureau. I suspect people are unaware of the contribution trustees make to the running of the Bureau and find a hands on client facing role more attractive. We are facing a serious issue in the year ahead so you know anybody who could possibly become a trustee please let us know.

Peter Crocombe
Trustee (Chair)

Chief Officer's Report

We are changing as an organisation every year and this year has been no exception. Our projects section is growing and we welcome the additional support and options that our MASDAP funding (Specialist Debt Advice project) offers our clients. Together with Communities First, BABL and Adviceline Cymru, our Project Team is now diverse and very busy! Our outcomes reporting demonstrate just how effectively our projects are performing, particularly in terms of gaining financial outcomes for clients.

Our services remain central to what we do here – this year we have been responding to the Citizens Advice modernisation programme, One Service Strategy, planning ahead for the Digital Strategy participation, beginning to re-brand in line with service requirements and consider more effective ways to provide the help, advice and support that people need.

Put simply, we have continued to put clients at the heart of all that we do. I am proud that every member of our team considers that the client's journey with us is paramount; from the moment they come through the doors to the point when we hope that they are empowered with options and actions to improve their situations.

As an organisation, we have left behind the sometimes complex change process around merger and are celebrating our fourth year as Citizens Advice Bridgend County Borough. With a re-branding exercise well underway, we are all now referring to ourselves as 'local offices' and are moving towards cleaner and clearer branding and messages to service users. I feel that, together with a planned large scale upgrade of communications and IT, we are entering an exciting new phase. Our staff are developing new ideas around recruitment, roles of volunteers with the organisation, training methods and routes. We have made some significant changes within the building too; our reception staff are now based in a more professional and client friendly space and our staff move

more freely around the waiting room, talking to clients and assisting where appropriate in an open forum.

We welcomed new staff across the organisation, including a new Deputy CO who, together with my role and Projects Manager make up the management team.

We also lost our dear friend Dennis Burt. A dedicated volunteer for 17 years, he referred to the Bureau as his 'second home'. His dedication to helping clients, his wonderful humour and his genuine passion for the service will be treasured and remembered always – and we all miss him.

As the impact of the Welfare Reform agenda continues to be felt, so a changing landscape of advice need emerges. We are experiencing a tide of PIP and ESA related enquiries (more clients dealing with problems, changes in circumstance reporting, administrative delays, mandatory reconsiderations, appeals processes) and the nature of debt issues raised is changing. Clients are presenting with less unsecured debt and more council tax and rent arrears, for example. This particularly affects those clients more vulnerable when their low income is further reduced. With wide areas of deprivation in our communities and a high proportion of our clients reporting long term ill health and disabilities (40% against a national average of 23%) it is little surprise that our services will continue to be stretched. There is no doubt that there are more challenges ahead – we are committed to working proactively with our partners and funders, particularly in the Local Authority and Citizens Advice to secure future provision of services to clients as the national trends across the service in Wales continues to reflect what is happening locally.

Kate Henson
Chief Officer

Training Report

2014 - 2015 was another interesting year. We lost Elizabeth Elstone to the green pastures of Ireland in July and that position remained unfilled for some time. Thankfully Philip Wilkins provided a huge support during the year which enabled the training team to continue undaunted.

Petra, our information system, continued to absorb huge resources with stability issues and ongoing support needs. Towards the end of the year however, this seemed to stabilise somewhat. We are all becoming more familiar with the potential of Petra to produce more meaningful outcomes to demonstrate further the value of the work we do with clients.

During 2014 – 2015 we recruited 15 new Gateway assessors in 3 groups however we also lost some longstanding volunteers to paid employment and we congratulate them on their achievements. This means that, as always, we have a continued need to recruit and train new staff and volunteers to meet our clients' needs. We were also fortunate during this period to recruit an experienced volunteer Session Supervisor, Stephanie Fink, who continues to work with us.

BAVO have been a huge support during this time and we thank them for their continued effort in forwarding potential volunteers our way. We continue to use the services of external support providers with both paid and unpaid staff working on NVQ's with Excelsior and ITEC. Courses facilitated by Citizens Advice continue to have high engagement from both staff and volunteers. Training completed during this period was focused mainly on quality and

assessing competence and 8 staff benefited from this and cascaded what they learnt to colleagues.

2015 – 2016 will no doubt be another challenging period for the bureau with the ever changing landscape of Welfare Reform. We are preparing as best we can to deal with an anticipated surge in enquiries related to PIP, ESA, appeals etc. This demand will keep the training team very busy as we prepare volunteers, explore efficient and effective ways to deliver help and support to our clients in ever more innovative ways. We have worked hard this year to explore our options with the help of Citizens Advice under the new Advice Framework. We have kept as ahead of the game as possible in exploring and preparing to adapt to any changes that either we implement nationally or locally to improve access to our services for clients.

I would very much like to thank all the staff at the bureau, both paid and voluntary for their continued dedication to our clients. I extend particular thanks to our amazing team of volunteers; their commitment to both attending the Bureau regularly and participating in training and development activities knows no bounds! Where would we be without them?

Louise Williams
Training and Recruitment Supervisor

Research & Campaigns

With the transition of clients on Disability Living Allowance over to Personal Independence Payment, demand has increased considerably for support with this. One of the biggest problems that has been identified with this transition are those clients who have previously been entitled to the higher rate mobility element of DLA losing this entitlement when applying for PIP. Those clients, who had taken the option of the motability scheme, then find themselves losing their car or scooter, in some cases their blue badge entitlement as well. Clients are currently unable to keep their motability option whilst going through their appeal process, a process that can take between 6 and 12 months. Current guidelines offer some clients up to £2000 to help with this, but this is often woefully inadequate for the client's needs. We began to gather evidence about this with a view to involving our local MP in the future.

We have also been closely monitoring the activity of bailiffs in the local area, in particular those contracted by the local council in respect of Council Tax, following complaints from several clients about their behaviour and working practices.

Future Developments

The developments and reorganisation around Research and Campaigns nationally, have allowed bureaux to refocus their efforts and work in a more effective and streamlined way. Befes are now linked to national campaigns; bureaux are able to work collaboratively, participate in conference calls to pool ideas and resources and are able to focus on a more local approach.

Bridgend bureau will be focussing on gathering evidence with regards the motability issues currently being experienced by clients. We will be liaising with other organisations and working with our local MP in an attempt to get this policy looked at again. We will continue to gather evidence on the working practices of bailiffs and will be looking to set up joint meetings with the local authority, local MP's and Councillors, along with the bailiffs in an attempt to change the practices and policies around debt collection.

We continue to use varied ways of promoting research and campaigns within the bureau, including the "Outrage" board, electronic bulletins, Facebook and Twitter and any other media options that are available to the bureau.

Paula Hodge
Communities First
(project team leader)

Project Work

Citizens Advice Bridgend County Borough has operated a number of separate projects from both the Bridgend and the Maesteg offices in the last year. These have allowed for the employment of specialist staff, to provide more detailed and in-depth advice to clients in the Bridgend County Borough who have particular needs and problems. As a result we have been able to expand the variety of services offered and extend the amount of time we can offer to those in special need.

The Projects currently in force are as follows:

1. Better Advice : Better Lives

This project is funded by a partnership between Citizens Advice Cymru and the Welsh Government, to help those individuals with mental or physical health problems, who may be in need of advice from specialist caseworkers. The project funds a team of three part-time caseworkers and one part-time support worker, who are based in the Citizens Advice office in Bridgend town centre, and who see clients by appointment at both Bridgend and Maesteg. Clients can also be interviewed at a home visit if their health problems are such that they are unable to leave their home, and can also be seen at the following outreach venues in the area:

- Assisted Recovery in the Community (ARC) Centre, Querella Road, Bridgend
- Mental Health Matters Wales Offices, Querella Road, Bridgend
- Princess of Wales Hospital, Coity Road, Bridgend
- Riversdale Surgery, Merthyr Mawr Road, Bridgend
- Tynycoed Surgery, Merfield Close, Bryncethin
- Y Centre, John Street, Porthcawl

The project provides a 'holistic service', offering generalist advice on any problems a client may be facing, but dealing in particular with debt issues

(including negotiating with creditors) and benefit entitlements – including an analysis of benefits which may be available, how to apply for them, and advice and representation at appeal hearings if required. The project aims at providing help to the most vulnerable members of society, in venues which may be more comfortable or accessible to them. It also allows medical professionals, social services, and drug/alcohol support workers to refer patients to Citizens Advice caseworkers, when the patient's health is being made worse by worries over housing, debt, or benefit entitlement – matters which are not clinical issues, but which the project can help with.

The project has been operating within Wales for over 10 years, and in the financial year up to 31st March 2015 in the Bridgend County Borough it:

- provided help and advice in 365 cases to clients with problems affecting their lives, the majority of which concerned benefit entitlement or debt
- helped clients within the Borough to obtain or retain over £525,000 in benefits which they were entitled to, moneys brought into and spent in the Bridgend area
- helped clients to manage over £500,000 in debts (including mortgages and rent arrears)

The most common problems raised with caseworkers during the year 2014-2015, in order of proportion of workload, were as follows:

1. Benefits
2. Debt
3. Finance
4. Housing
5. Relationships
6. Utilities
7. Legal
8. Employment
9. Health
10. Education

A member of the BABL team has been involved in a national Project – the Debt Counselling for Depression in Primary Care – which is aimed at determining the clinical and cost effectiveness of providing debt counselling for patients with depression and debt.

2. Council Tax / Housing Benefit Take Up

As part of a national scheme to ensure people throughout Wales have access to help when applying for or querying Housing Benefit or Council Tax Reduction, Citizens Advice Bridgend County Borough provides advice and assistance in both Bureau offices, and at all outreach centres run under the Better Advice : Better Lives Project (above). This scheme extends to all stages of the benefit process – explaining the often complex rules surrounding qualification for these benefits, providing help to complete the paperwork issued when a decision has been made, checking the amount awarded, and challenging or appealing a decision when required. Help can also be given to clients unsure as to how to deal with claims for overpayments of Housing Benefit, or facing court proceedings for arrears of Council Tax.

In the financial year ending 31st March 2015, 337 clients were seen under the project, and help was given to obtain or retain over £100,000 in benefits.

3. Children's Disability Take Up (WAGBEN) Project

Alongside the 'BABL' project, Bridgend operates another Welsh Government project which offers specific advice to the parents of children with disabilities, who may be having difficulty accessing the benefits their children need. A specialist caseworker under this project is available to advise on the criteria for and availability of disability benefits for children (including Disability Living Allowance), and to assist parents with the application procedure – including the completion of application forms and the obtaining of medical evidence to support a claim. If the application is

refused, advice can also be offered on the appeals procedure, along with help in completing the paperwork and representation at the appeal hearing. In addition, more general advice can be given on other issues, including education, housing, employment or discrimination.

As well as appointments at both Citizens Advice offices, and home visits, clients can be seen at any of the outreach venues listed above for the BABL project, and also at Heronsbridge School or Y Bont Nursery in Bridgend.

In the financial year ending 31st March 2015, 58 families were seen under the project, and help was given to obtain or retain over £63,000 in benefits.

4. Financial Well Being Advice and Support Service for Communities First Areas in Bridgend County Council

Citizens Advice Bridgend County Borough operates this project with Bridgend County Borough Council and the Welsh Government; it is intended to provide help and support to clients residing in those parts of Bridgend County Borough which have been identified by the Welsh Index of Multiple Deprivation as amongst the most deprived areas in Wales – and so granted 'Communities First' status.

The project provides for a specialist team of two full-time advisers, a team leader and a support worker, to be available to the 'Communities First' areas in Bridgend, to provide advice on three, often related, problems:

- money management
- debt
- benefit entitlement

The project team attend events in the areas to promote the work they do and provide help to anyone attending, they arrange information or 'drop-

in' sessions for advice at local community centres, GP's Surgeries, or schools, and they offer presentations to groups or organisations on dealing with debt and money management. They work with other Communities First agencies, and with local financial support organisations such as Credit Unions. A large part of the work of the team is conducting face-to-face interviews with clients, up to three for each client, to ensure they are receiving all benefits they are entitled to, go through a personal or family budget sheet, and help with debts, with managing finances, and with getting better deals from utility providers, credit cards or loans.

During the period of the project's operation up to 31st March 2015, 254 clients were seen and helped with money management, debt, accessing financial services and benefit entitlement.

5. Money Advice Service Debt Advice Project (MASDAP)

The 'MASDAP' Project commenced in October 2014, and is funded by the Money Advice Service – an independent organisation set up by government to help people make the most of their money, by providing free, unbiased money advice across the UK. Under the project, Citizens Advice provides advice on money management, dealing with debt, negotiating with creditors, and applying for orders to resolve large debts (for example, Individual Voluntary Arrangements, or Bankruptcy); this can be done by face-to-face interviews or by telephone assistance.

The project operates from the Citizens Advice office in Bridgend, and employs a full-time caseworker, a part-time caseworker and a part-time support worker. The case worker is one of the few Citizens Advice staff in south Wales to be qualified to act as an Intermediary in applications for Debt Relief Orders – orders which can manage and potentially write-off debts of up to £20,000.

In the year in which the project has operated so far, 226 clients have been seen face-to-face and 49 by telephone. In addition over £450,000 of debts have been written off, resolved by court or other order, or suspended.

6. Adviceline Cymru Bi-Lingual Telephone Advice Service

Not everyone can get to their local Citizens Advice, or even be certain where their nearest office is. This project allows anyone in Wales, wishing to communicate in either Welsh or English, to phone a single phone number for the whole of Wales, and speak to an Adviser. That member of staff can assess the nature of the problem, and will either refer the caller to information on the national CAB on-line Advice Guide system which will help with their problem, or in more complex cases, can either arrange a phone-call back from an experienced Adviser, or refer the matter to a local CAB when a face-to-face advice session will be needed. A client can also be referred to other specialist agencies (e.g. Shelter Cymru, MIND, etc.) where they may be able to offer specialist help.

The project operates nationally throughout Wales, and currently employs one part-time telephone Adviser based in the Citizens Advice office at Bridgend, currently dealing with some 75 calls per month.

The work of the Projects and the support they offer to clients, will be covered in a BBC documentary series, to be shown from February 2016 on BBC Wales, to be known as 'Battling the Benefits System'.

Steve Miller
Project Co-ordinator

I.T. Report

The poor reliability and performance of Petra is still a big concern going into this financial year and Citizens Advice are continuing to monitor it. There has been a lot of frustration on their part regarding CGI, host of the Petra platform, with the result that they have had to take steps such as turning off automatic Windows updates within working hours, doubling network speed and splitting the router traffic between Petra and general internet usage. There is a suggestion that at some point in the future Citizens Advice will be hosting Petra themselves rather than CGI.

Our staff and volunteers have noticeably improved their I.T. skills over the past year. Some tasks, e.g. copy/paste, locking PCs, where to enter usernames and passwords etc. remain a challenge for a few. To assist and enable, I have therefore created a user documentation section on our intranet site for frequently performed tasks and a list of FAQs.

Citizens Advice have decided to move wholesale from Microsoft Office to Google Apps although it will not be mandatory for all bureaux to do so; I have some strong reservations that we should not and keep all documents stored locally on our server. The advantages would be ease of accessibility and no multiple versions of documents, however, we could no longer guarantee confidentiality when entrusting a third party to private data, particularly Google whose primary business is advertising, along with the increasing amount of government requests for data that

they have to comply with¹. I continue to work with Citizens Advice and the Chief Officer to reach agreement on the best way forward.

We have seen a lot of expansion over the past year with taking on new projects and paid employees and as a result there is a requirement for more PCs and installation of data ports at the Bridgend site. We budgeted for 6 additional data ports installed on the first floor where we have seen the most expansion. Following on from that rapid expansion, our Versatility and Nortel telecoms systems are now showing their age with a requirement for more extension numbers, automated attendant, roaming, voicemail etc. We have therefore started the process of looking into upgrading the systems at both sites with our telecoms supplier Daisy and obtaining quotes from Glamorgan Telecoms, South West Communications and RHM Telecommunications.

Although we have an ongoing contract with ITCS, the generally good reliability of our on-site I.T. means that we have an effective partnership with our contractors.

I mentioned last year that we wished to be more engaged with social media so in addition to our Facebook page we have set up a Twitter profile to promote our service. As well as this and the forthcoming new brand rollout we will still need a website hosted on Citizens Advice using the new templates that are to be made available to all bureaux in the summer.

Tim Griffiths
I.T. Administrator

¹ <http://www.bbc.co.uk/news/technology-26786593>

Thank You

To those who have helped and supported us

- Better Advice Better Lives
- Bridgend County Borough Council
- Bridgend Town Council
- Cefn Cribwr Community Council
- Citizens Advice
- Communities First
- Cornelly Community Council
- Garw Valley Community Council
- HD Ltd
- ITCS
- ITEC Training
- Laleston Community Council
- Lions Club of Bridgend
- Lloyds Bank
- Maesteg Town Council
- National Assembly for Wales
- Newcastle Higher Community Council
- Nolton & Brackla Community Council
- Pyle Community Council
- Rotary Club of Bridgend



Particular thanks go to all our clients, including those who have generously donated throughout the year

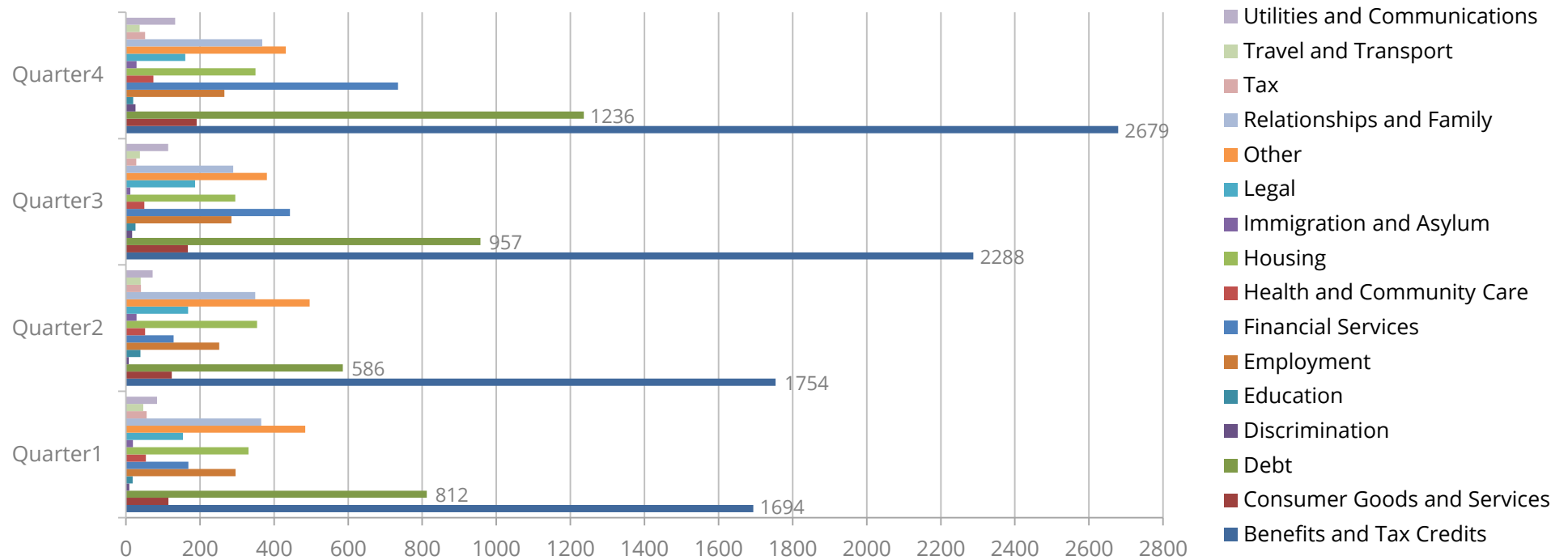
Statistics

Introduction

This is now the second year of using PETRA to record client interactions. PETRA provides a range of data analysis reports that can be used to identify data trends and to view the inputs, outputs and above all the outcomes of bureau activity. Much of this relates to the general activity in the bureau. There has been a large emphasis on project work within the bureau.

AIC (Social Policy) Codes

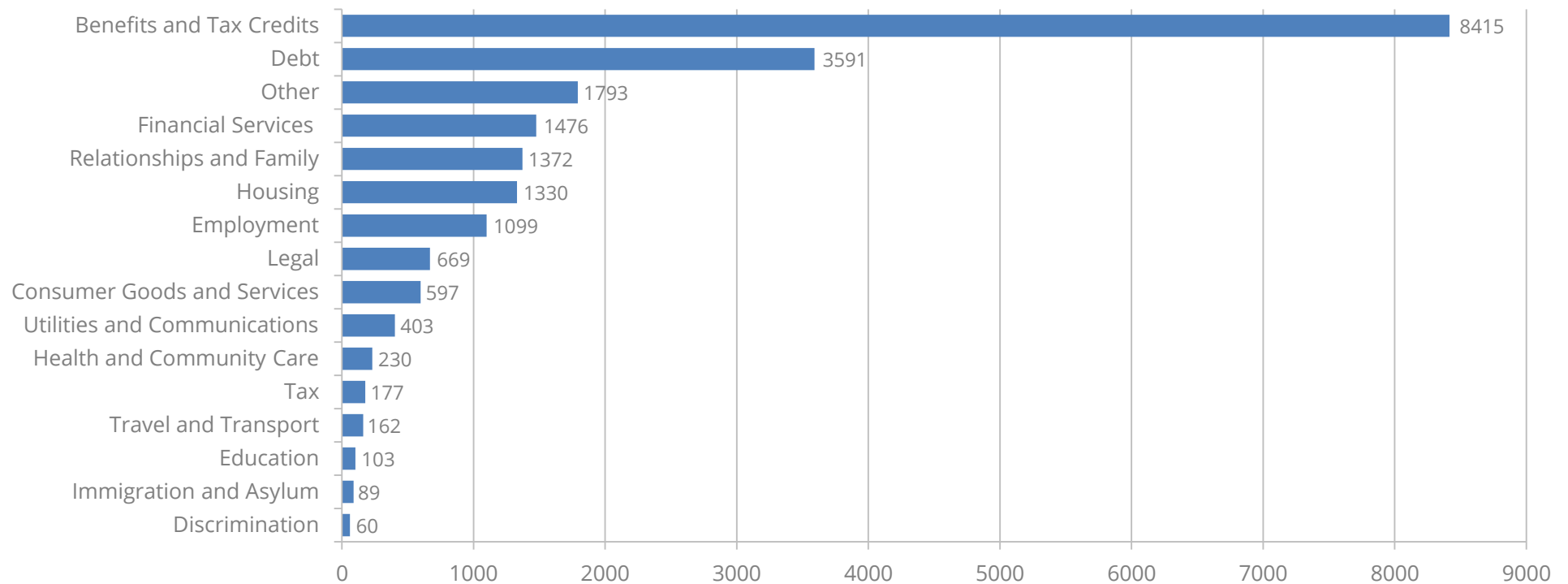
PETRA identifies the type of issue with which the bureau interacts with clients. The chart below identifies the issues identified for each quarter. They demonstrate a consistency both in the overall totals and in the broad distribution between types of issue. It can be noted that Benefits and Debt account for over half of the issues brought to the bureau.



Social Policy Codes in order of frequency

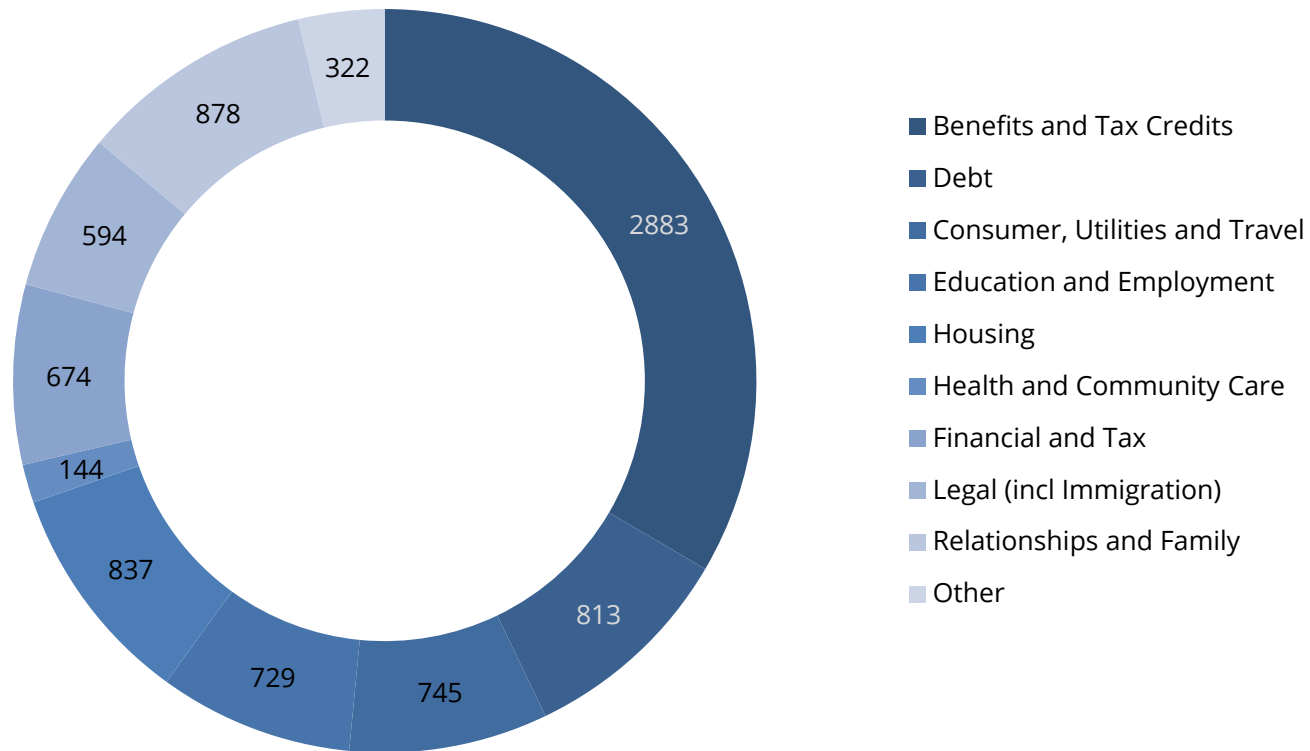
The chart below shows more clearly the distribution between the types of issue over the past year and a similar pattern emerges. Benefits and Debt are still taking the lead in terms of number of issues, but it also illustrates the range of issues that can present to staff and volunteers. Note a steady increase in Benefits and Tax Credits issues. There has been a steady increase in the number of codes recorded. This may be in part due to the greater ease with which these can be recorded in PETRA.

The same picture is recorded here, with Benefits and Debt at the top. This will be assisted by the projects which focus on this area.



AIC Codes

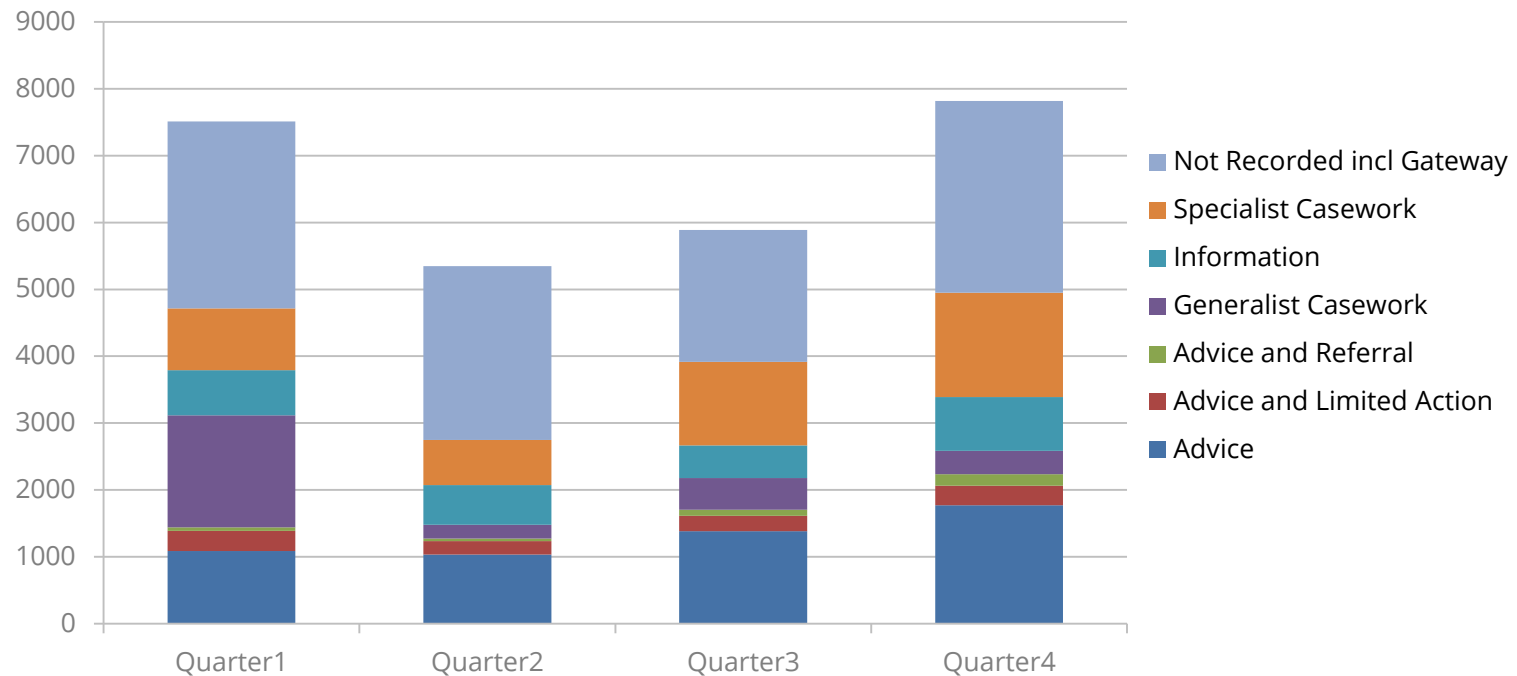
The proportion of AIC codes is very similar to last year's proportion, with Benefits and Debt the main issues.



Client Contact by Quarter

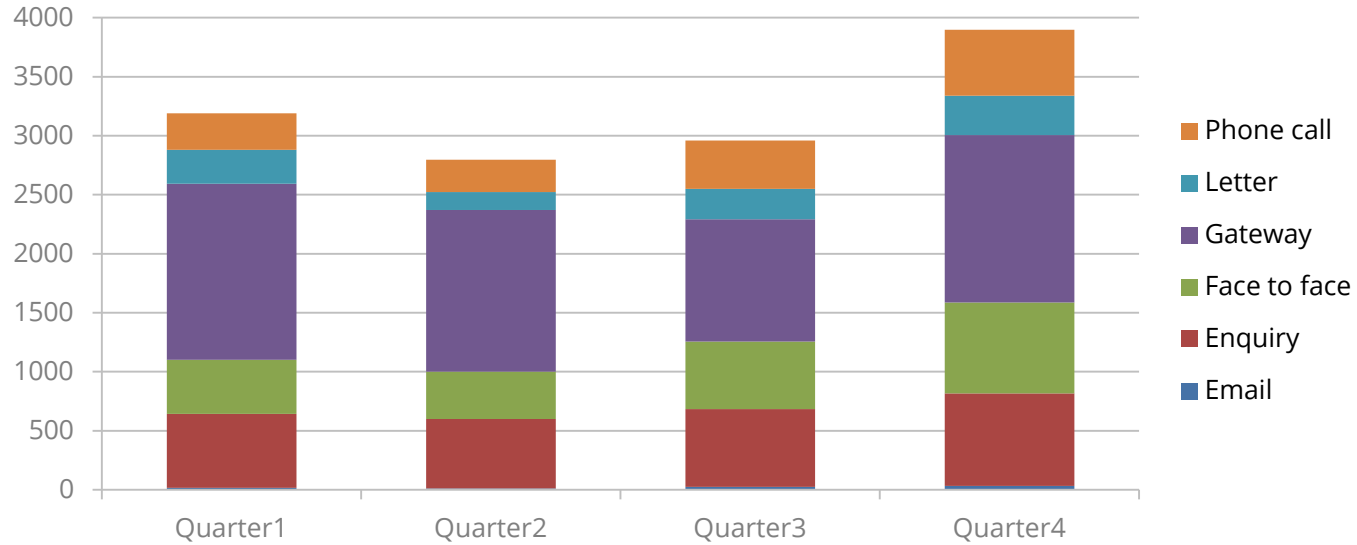
The picture with contacts in the two bureau sites presents an interesting view. Maesteg was showing comparable numbers to Bridgend owing again to a large number of Gateways in Quarter 1, largely from Adviceline, but this fell after Quarter 1.

Client contacts fell in Quarter 2, perhaps because of a fall in Advice Line work. They have since recovered. There has been an increase in Specialist Casework which may be due to the start of Communities First and MASDAP in Quarter 3.

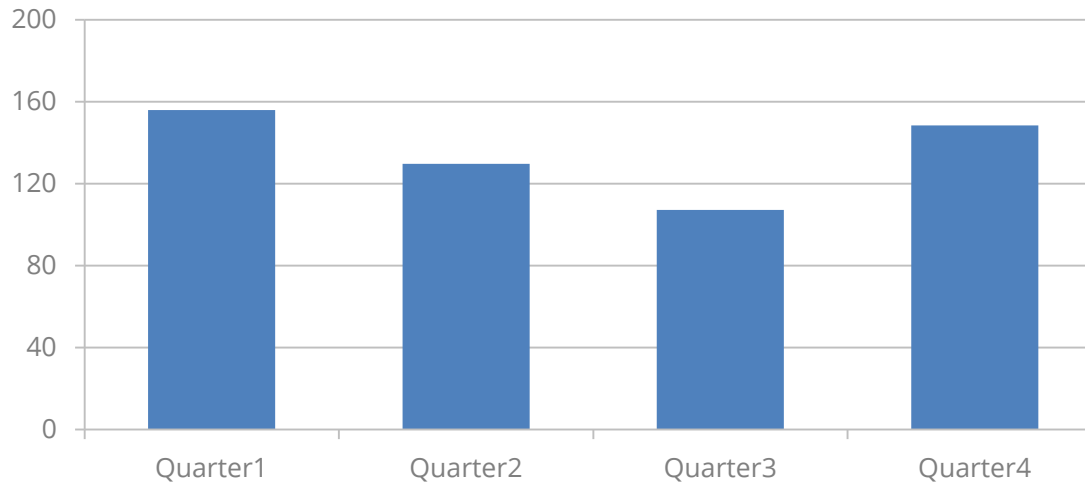


Clients helped by Quarter

This picture is shown again in the following. There has been a slight fall during the year, but there has been a recovery.



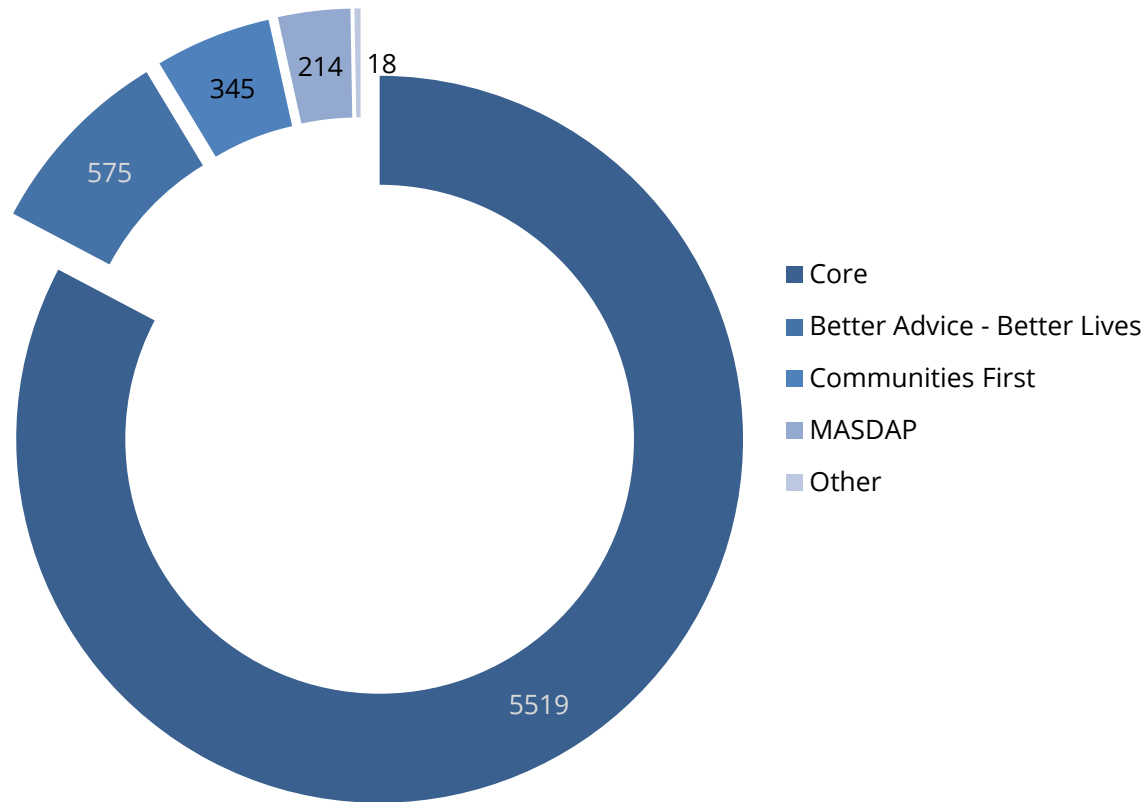
Clients into Bureau (per week)



Clients helped by Project

The picture for those helped by the Projects is interesting but it should be remembered that bureau input is greater for project work.

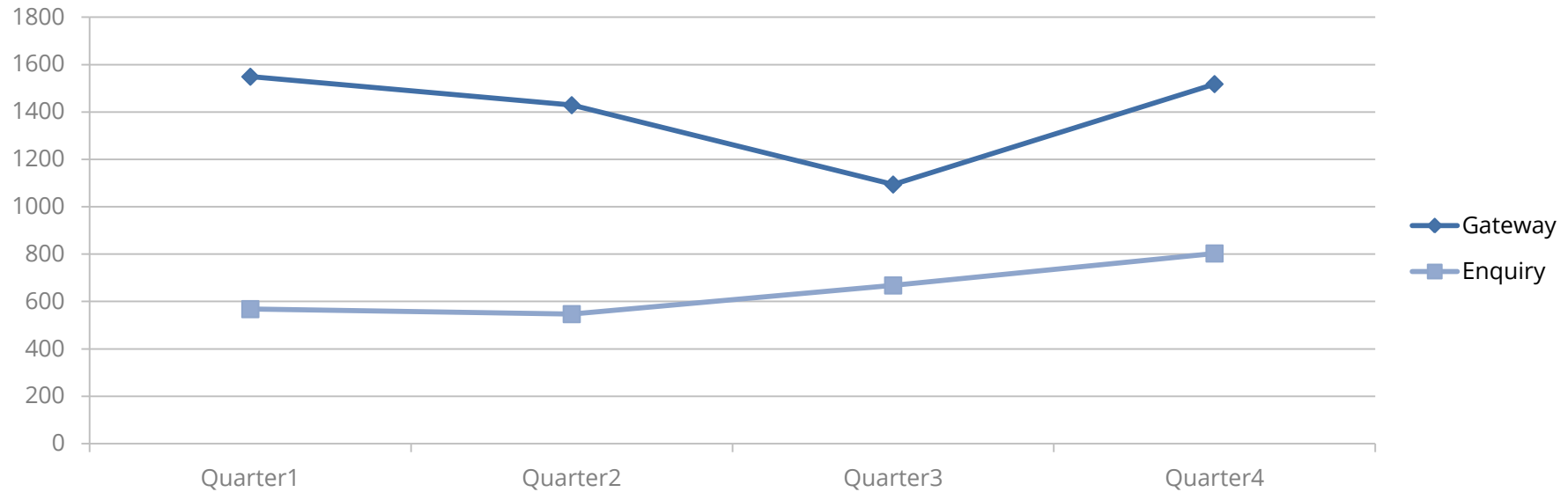
Most of the clients helped are CORE, but this represents only the numbers of clients. Projects may have smaller numbers of clients but typically the investment in time and effort and the benefits is far greater. The examination of Financial Outcomes data will demonstrate this. It should also be remembered that the total number of clients recorded is fewer than the sum of the parts, which indicates that some clients are helped by more than one project, or by a project and core.



Gateway and Enquiries

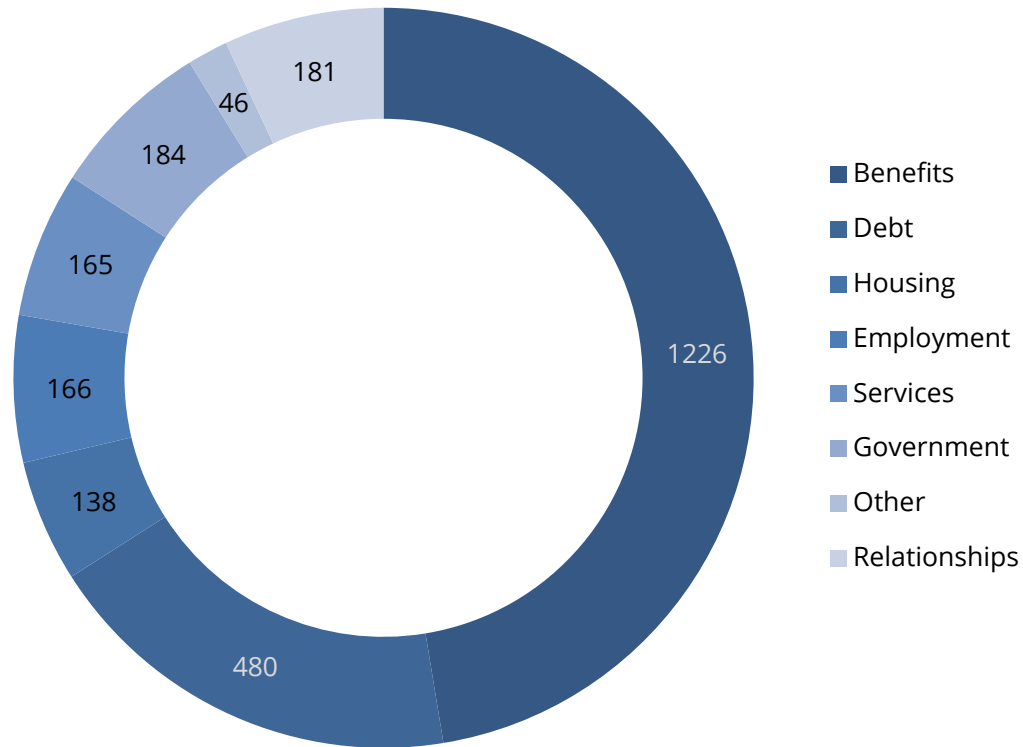
It is worth examining briefly the use of Enquiry and Gateway within the bureau.

Gateway numbers are always going to be greater. It has dipped in Quarter 3. There has been a steady rise in Enquiries from Quarter 3 onwards; this may be due to the MASDAP and Communities First projects starting.



Enquiries by Issue

The number of Enquiries by Issue follows a similar pattern.



Stephen Jones
Finance Officer

Financial Statements

Year ending 31 March 2015

Independent Examiner's statement to the trustees of the Bridgend County Borough Citizens Advice Bureau

I have examined the summarised financial statements of the Bridgend County Borough Citizens Advice Bureau for the year ended 31 March 2015.

Respective responsibilities of trustees and independent examiner

The trustees are responsible for preparing the summarised financial statements in accordance with the recommendations of the charities SORP.

My responsibility is to report to you my opinion on the consistency of the summarised financial statements with the full financial statements and Trustees' Annual Report. I also read the other information contained in the summarised annual report and considered the implications for my report if I become aware of any apparent misstatements or material inconsistencies with the summarised financial statements.

Basis of Opinion

My examination involved agreeing the balances disclosed in the summarised financial statements to the full financial statements. My report on the charity's full annual financial

statements describes the basis of my work and conclusions on those financial statements and on the Trustees' report.

Opinion

In my opinion the summarised financial statements are consistent with the full financial statements and the Trustees' Annual Report of the Bridgend Borough Citizens Advice Bureau for the year ended 31st March 2015.

A.Dodd [FCCA]
Hammond & Davies
Chartered Certified Accountants
16-18 Pontardulais Road
Gorseinon
Swansea SA4 4FE

Date: 26 November 2015

Balance Sheet

	2015	2014
FIXED ASSETS		
Tangible Fixed Assets	106	2,306
CURRENT ASSETS		
Debtors	32,638	115,462
Cash at bank and in hand	323,925	205,029
	356,563	320,491
CURRENT LIABILITIES		
Creditors falling due within one year	7,255	6,475
NET CURRENT ASSETS	349,308	314,016
TOTAL ASSETS less CURRENT LIABILITIES	349,414	316,322
TOTAL NET ASSETS	349,414	316,322
FUNDS		
Restricted: income funds	4,255	5,945
Unrestricted: income funds		
Designated funds - revenue	160,660	160,660
General charitable funds	184,499	149,717
	345,159	310,377
TOTAL CHARITY FUNDS	349,414	316,322

The statement of financial activities includes all gains and losses recognised in the year.
All incoming resources and resources expended derive from continuing activities.

Statement by Trustees

These summarised financial statements for the year ended 31st March 2015 are not the full statutory accounts of the charitable company, but contain a summary of information extracted from the annual accounts relating to both the Statement of Financial Activities [SOFA] and the balance sheet.

These summarised financial statements may not contain sufficient information to allow for a full understanding of the financial affairs of the charity. For further information, the full financial statements and the trustees' annual report should be consulted; copies of which can be obtained on application to the Bridgend County Borough Citizens Advice Bureau.

The full financial statements have to be subject to external examination by an independent examiner, and no adverse matters were brought to the trustees' attention arising from that examination.

The full report and financial statements were approved by the trustees in November 2015 and have been submitted to the Charity Commission and to the Registrar of Companies.

Statement of Financial Activities (incorporating the income & expenditure account)

	Unrestricted Funds		Restricted Funds	Total 2015	Total 2014
	General	Designated			
Incoming resources					
<i>Incoming resources from generated funds</i>					
Voluntary income					
Grants: core funding	210,624			210,624	228,690
Other income	4,820			4,820	9,219
Investment income	3,675			3,675	3,934
<i>Incoming resources from charitable activities</i>					
Grants: charitable projects			233,255	233,255	196,021
Total incoming resources	219,119	0	233,255	452,374	437,864
Resources expended					
Costs of generating voluntary income	6,018			6,018	3,975
Charitable projects	154,792		247,265	402,057	402,957
Governance costs	9,604		1,603	11,207	9,451
Total resources expended	170,414	0	248,868	419,282	416,383
Net Incoming / Outgoing Resources before transfers	48,705	0	(15,613)	33,092	21,481
Transfers					
Transfers to Restricted Funds: income	(13,923)		13,923	0	-
Transfers from Restricted Funds: income	0		0	0	-
Transfers from Designated Funds	0	0			-
Transfers to Designated Funds	0	0			-
Net Incoming / Outgoing Resources for the year	34,782	0	(1,690)	33,092	21,481
Total funds brought forward	149,717	160,660	5,945	316,322	294,841
Total funds carried forward	184,499	160,660	4,255	349,414	316,322

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Citizens Advice Bridgend County Borough is an operating name of the Bridgend County Borough Citizens Advice Bureaux.

Charity registration number: 1139926