

Norfolk Citizens Advice



Norfolk

**Annual Report
2016/17**

Norfolk Citizens Advice

Charity Registered in England & Wales No. 1071297

Company No. 3617412

Authorised and regulated by the Financial Conducts Authority - FRN 617678

Norwich

St Crispins House
St Georges Street
Norwich
N3 1PD

Attleborough

Town Hall
Queens Square
Attleborough
NR17 2AF

Fakenham

Fakenham Connect
Oak Street
Fakenham
NR21 9DY

Great Yarmouth

2 Stonecutters Way
Great Yarmouth
NR30 1HF

King's Lynn

Hanse House
South Quay
King's Lynn
PE30 5G

North Walsham

3 St Nicholas Court
North Walsham
NR28 9HN

Wymondham

14 Middleton Street
Wymondham
NR18 0AD

Outreach Locations:

Aylsham - Jubilee Family Centre, Norwich Road, Aylsham, NR11 6JG

Cromer - Merchants Place, 16 Church Street, Cromer, NR27 9GW

Cromer Foodbank - Cromer Methodist Church, West Street, Cromer, NR27 9DT

HMP Norwich - Knox Road, Norwich, NR1 4LU

Lawson Road Health Centre - Lawson Road, Norwich, NR3 4LE

RAF Marham - Community Support Hub, Marham, King's Lynn, PE33 9NP

Reepham - Norfolk Constabulary, Market Place, Reepham, NR10 4JJ

SEETEC - 1 Oak Street, Norwich, NR3 3AE

Stalham - The Foodbank, The Baptist Church, High Street, Stalham, NR12 9AZ



Norfolk



As at September 2017

Message from the Chair

David Browne



I am pleased to introduce the 2016/17 annual report from Norfolk Citizens Advice. This report summarises activities during a year in which the charity has seen a number of changes whilst continuing to provide a hugely valuable service to our clients and to the Norfolk community.

During the year some of the grants to Norfolk Citizens Advice (NCA) were reduced and as a result it was necessary to reduce the scale and change the locations of our activities in Kings Lynn and North Walsham and to prepare for reductions in Attleborough and Wymondham. We saw changes in Advice Coordinators at three of our seven main locations. Towards the end of the financial year the CEO left the organisation after 5 years in post. We have been extremely fortunate that David Potten agreed to take on the role on a voluntary basis, pending our recruiting the right permanent replacement.

The changes have involved some consequential costs and in addition, as reported in the financial statements that accompany this report, we found that a book-keeping error some years ago meant that our reserves had been overstated. However I am pleased to report that our balance sheet remains satisfactory and that careful financial management means that we have succeeded in maintaining adequate reserves.

During the year we have further strengthened the skills base of the Board and welcomed Ian Davis, Richard Gray and Michael Kitching as Trustees (with Ruth Darrah as a further addition in April 2017). We go forward as a Board of 8 members and have developed a sub Committee system which is already proving effective.

The Board has developed a 3 year strategy including a renewed focus on clients, our staff and volunteers – who have continued to provide clients with an outstanding service. This is recognised in the regularly impressive results from our Advice Quality assessments. Almost 15,000 Norfolk citizens benefited directly from NCA advice during 2016/17, and tens of thousands more were helped by the two other Norfolk bureaux and by national services provided by Citizens Advice.

NCA has also been very active in participating in research and campaigns on issues of importance to our clients during the year. This included following the progress of the introduction of full service Universal Credit in Great Yarmouth. The work done by our office there and by the research and campaigns team has contributed significantly to the efforts by national Citizens Advice to put together a picture of the national challenges presented by this new benefit.

On behalf of the Board of Trustees I would like to extend my thanks to all those who have made it possible for us to continue to provide free, independent, high quality information and advice to the people of Norfolk, in line with our strategy. Our sincere thanks extend to our funders, particularly the Norfolk County Council and other councils across Norfolk, the organisations who contract us to provide specific services, especially the Money Advice Service, the partner advice agencies that we work with to ensure clients can receive appropriate specialist advice and the 170 staff and volunteers whose dedicated efforts have made it possible for us to achieve the results reported on here.

A handwritten signature in black ink, appearing to read 'David Browne'. The signature is written in a cursive style and is contained within a thin black rectangular border.

David Browne, Chair, Norfolk Citizens Advice

David Potten, Acting CEO



Photograph by Eastern Daily Press/Antony Kelly

Our Mission

To improve the lives of Norfolk citizens through establishment of a single and successful Citizens Advice organisation providing free independent high quality information and advice.

What we do

Norfolk Citizens Advice is a member of the national Citizens Advice network that provides information and advice to all those who request it. We deliver this to tens of thousands of Norfolk residents every year using a variety of means:

- Face to face: to over 12,000 clients a year
- Adviceline: Over 2,600 clients a year on the phone
- Emails and webchat: Over 2,300 clients a year
- The Citizens Advice website: Visited by well over 85,000 clients a year
- Consumer Advice (phone and email): Over 6,000 clients a year
- Citizens Advice Witness Service: Assists over 3,500 witnesses at Great Yarmouth, Kings Lynn and Norwich courts each year
- In addition Norfolk Citizens Advice participates actively in national and local research and campaigns to highlight issues that are affecting the lives of our clients.

What kinds of advice do we provide?

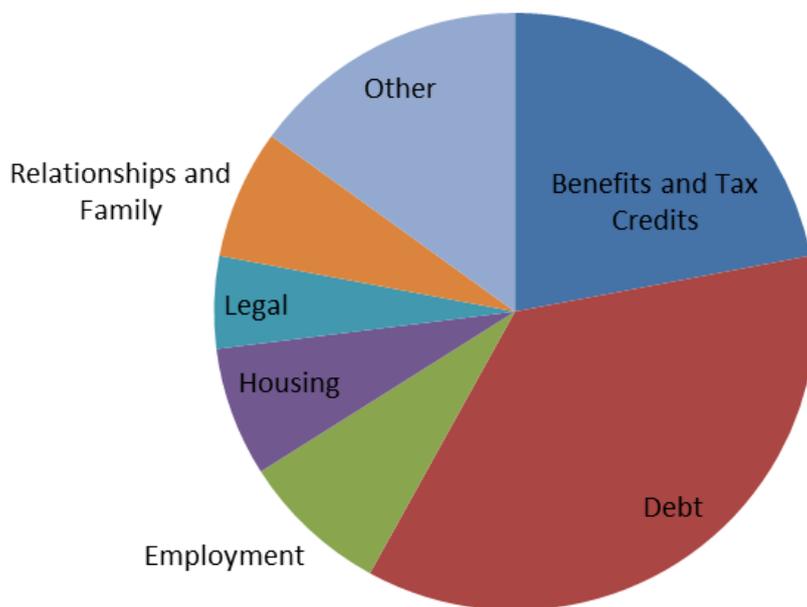
Clients can come to Citizens Advice with any query. Figure 1 shows that six main areas represented 85% of all queries made directly to Norfolk Citizens Advice in 2016/17. These are Benefits and Tax Credits, Debt, Employment, Legal, Housing, and Family & Relationships.

The “other” category represents a wide range of issues including consumer goods and services, immigration, health and education.



Official opening of our new North Walsham premises in January 2017. Officially opened by William Cubitt (High Sheriff) and his wife Lucy.

Figure 1: Advice Issues, Norfolk, 2016/2017



Advice is provided by NCA at three main levels:

- Initial assessments – usually 15 to 30 minutes – these meet the requirements of the large majority of clients
- More detailed “generalist” appointments of 1 to 2 hours, to address complex issues or assist in completion of long forms – often related to PIP or Universal Credit applications
- Specialist appointments with accredited advisers on debt, employment, welfare benefits and finance.

Who are our clients?

We provide advice to anyone in Norfolk who requests help. Clients come from all ages, walks of life, locations and origins, but some key patterns are evident:

Areas of social deprivation are more highly represented, with numerous clients from wards in Great Yarmouth, Kings Lynn and Norwich where social deprivation is most severe;

53% of our clients are female;

8% are under 25 years of age, 68% are aged between 25 and 59, 18% are aged between 60 and 74 and 5% are over 75;

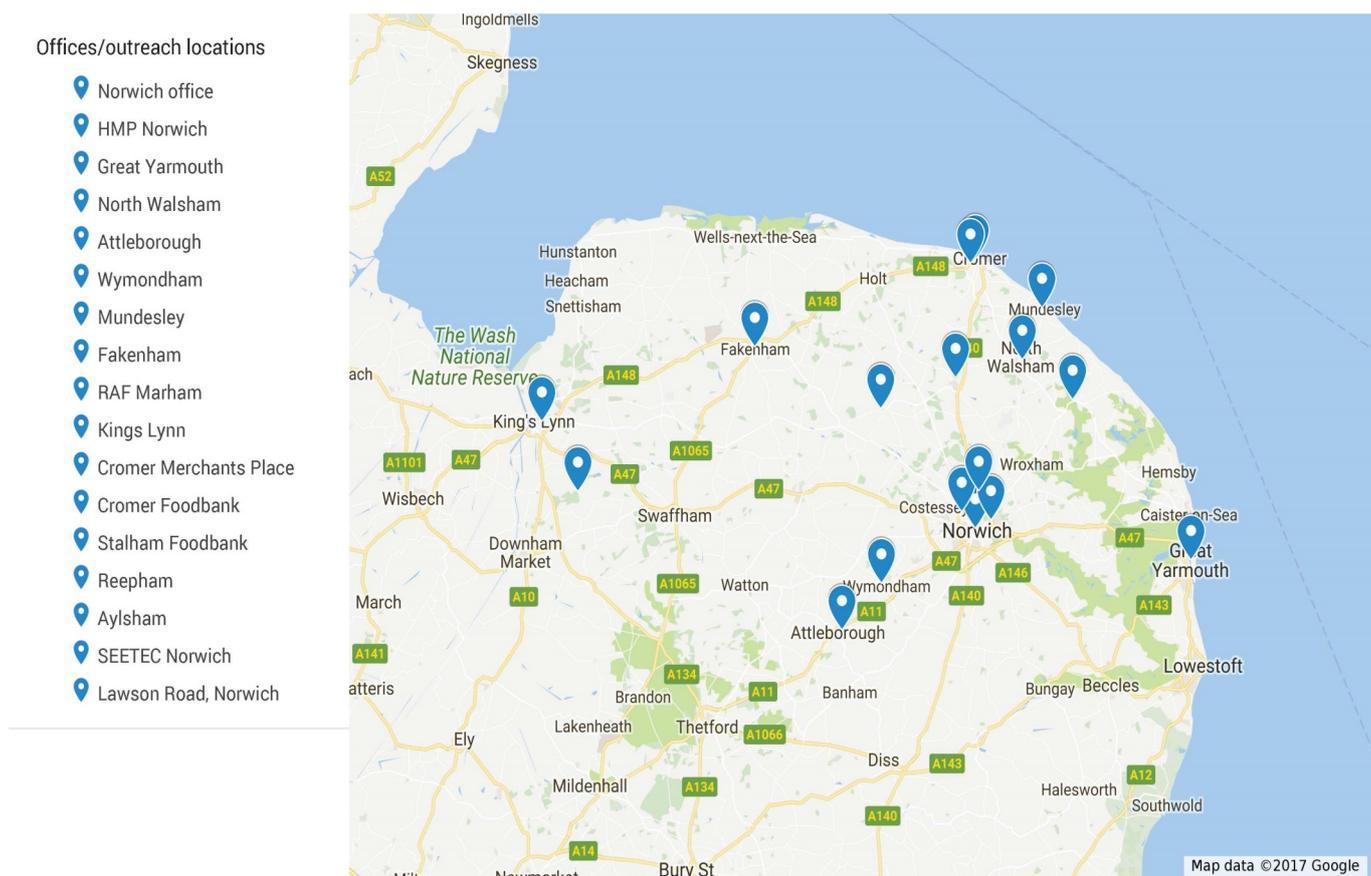
A high proportion (36%) describe themselves as disabled or as having a long term health condition and 23% of these say they have mental health challenges.

Many of our clients are “digitally challenged”. Although government services and other information sources are moving towards “digital by default” approaches (e.g. on line only applications for some benefits) we see many clients who cannot access these. They may be physically or mentally challenged, they may not have the financial resources to access the Internet (no credit left on their phone) or, in some parts of Norfolk, they may still be physically unable to access the Internet.

Where do we provide advice?

We provide advice at 7 main centres in Norfolk: Attleborough, Fakenham, Great Yarmouth, Kings Lynn, North Walsham, Norwich and Wymondham. In addition we provide support at 10 outreach centres.

Norfolk NCA offices and outreach locations



Who provides the advice?

Most of our advice is provided by our own volunteers. They use the extensive public and internal databases of information that are kept up to date by the national Citizens Advice teams plus our own local information databases and other accredited reliable sources such as the Norfolk Directory. Our volunteers have extensive training in interviewing skills, advice delivery and record keeping, and are trained and supervised by paid professional staff. We have paid specialist advisers and are members of the Norfolk Community Advice Network (NCAN) that allows us to refer clients to other organisations for specialist advice in areas where they have greater competence – such as AgeUK, Equal Lives, the Norfolk Community Law Service (NCLS), MAP (the Mancroft Advice Project) and Shelter. In addition we are fortunate to have support from local solicitors who provide pro bono interviews with clients at our Norwich offices.

How do we participate in Research and Campaigns ?

When we identify issues affecting our clients that may require further research, and possibly action, we complete "evidence forms" and provide them to national Citizens Advice. In 2016/17 we submitted 310 evidence forms, the largest numbers being in the areas of benefits and tax credits, employment, housing and consumer goods & services. In addition we responded to specific requests from national Citizens Advice for evidence in many areas, ranging from problems in returning to work after sickness, through letting agencies' practices to problems encountered by clients with low IT skills when applying for probate.

The NCA volunteer Research and Campaigns team were involved in a range of other projects and campaigns during the year including a survey of Tax Credit claimants, producing a series of Scams Awareness articles for Parish magazines, broadcasting on Radio Norfolk about Scams Awareness, surveying Universal Credit claimants in Great Yarmouth, surveying rental agencies charges and basic bank accounts practice in Norwich and participating actively in Big Energy Week.

Who provides our resources ?

We are funded to provide general advice and information services by the Norfolk County Council, and by many of the City and District councils in Norfolk. Some town and parish councils also contribute to our resources. In addition we benefit from specific contracts to provide specialist services – particularly in the areas of debt and personal finance. These contracts are often awarded after competitive bidding.

How are we organised ?

Norfolk Citizens Advice (NCA) is a charity⁽¹⁾. It was formed when several Norfolk Citizens Advice organisations merged in 2012. The charity is managed by a Board of Trustees who appoint a CEO responsible for day to day operations and implementation of the Business Plan⁽²⁾ and strategy adopted by the Trustees. NCA is one of three Citizens Advice organisations in Norfolk, the others being Mid Norfolk Citizens Advice and Diss and Thetford Citizens Advice. About 65% of direct assistance to Citizens Advice clients in Norfolk is provided by NCA.

(1) NCA Charity No: 1071297

(2) Norfolk Citizens Advice Business Plan 2017/18. Copies are available from NCA

What impact do we have?

There are many ways of monitoring our impact, including client feedback, client comments, case histories and rigorous impact studies. We ask all clients for feedback. Not all respond, but the replies that we do receive display a very high general level of satisfaction (see Box 1). Many of the clients add specific comments to the completed feedback forms, and these again show how highly our services are valued (Box 2). The great majority of our clients visit our offices, phone us or exchange emails, are provided with information and advice, and make no further contact on the same issue. We do not therefore know what the ultimate outcome or impact of our assistance has been. However in some cases we do receive feedback from clients, usually to tell us of the success they have achieved as the direct or indirect result of coming to Citizens Advice. On some occasions this feedback is accompanied by donations or gifts of chocolates or biscuits to show the clients' appreciation! In these cases we are able to establish case stories that show the impact of our work, and some examples are presented in Box 3.

It is impossible to put a financial value on all the benefits that Citizens Advice delivers to national and local government, to individuals and to society in general. However the national Citizens Advice body has developed a financial model approved by HM Treasury that uses a rigorous methodology to value many of our activities. The latest model uses 2015/2016 data to estimate the value of services delivered by NCA.

In 2015/16, for every £1 invested in Citizens Advice **Norfolk** we generated at least:



£3.48

in fiscal benefits
Savings to government
Reduction in health service demand, local authority homelessness services, and out-of-work benefits for our clients and volunteers.
Total: £3.3m

£20.51

in public value
Wider economic and social benefits
Improvements in participation and productivity for clients and volunteers.
Total: £18.4m

£18.11

in benefits to individuals
Value to our clients
Income gained through benefits gained, debts written off and consumer problems resolved.
Total: £17.2m

Box One

Client Feedback:

After their appointment we ask clients to fill in a feedback form. In the first 3 months of 2017 500 NCA clients did so (out of about 3,000). Sample responses:

Happy/very happy with the service: >99%

Happy/very happy with advice received: >99%

Happy/very happy with length of waiting time: >98%

Would use service again: 100%

Would recommend to others: >99%

Feel that their wellbeing has improved as a result of the service received: Somewhat: 41%
A lot: 45%

Box Two

Client comments:

Many of the clients who complete feedback forms add comments. These are virtually always positive, and in some cases sobering. Some examples from the first quarter of 2017:

North Walsham:

'Very pleased with the very helpful service I have received today

The two ladies who saw me today were very understanding and gave me advice that I didn't know about. I would definitely recommend this service'.

Norwich:

'The advice given has taken a huge weight off my shoulders. I was feeling very frightened and wasn't sleeping. Now I feel I have a clear direction and know how to deal with my problems'.

'Brilliant service, very friendly, really helped and advice will be taken'.

'Fantastic service – kind, patient and clear adviser. Now I feel confident moving forward with my problem'

Wymondham and Attleborough:

'I feel very confident now that there is a light at the end of the tunnel. I could not have gone forward without help as my problems had become overwhelming. Thank you.'

'Our consultation has been very informative and guided us into what to do next. Thank you'.

'I want to say thank you for helping me today as I felt lost and overwhelmed with conditions. I hope that I will get help and be able to improve my lifestyle and get fit and healthier and work improvements too!! The reassurance has helped me a lot with my anxiety (health)'.

Kings Lynn

'I don't know what I would have done without the C.A.B in Kings Lynn, they helped me very well with my problems. Thank you and my kind regards'.

Great Yarmouth

'I feel better about myself and know what direction to take to help myself and my family'.

Case Studies:

The following are all case studies from the first half of 2017:

Client has been living in a hostel and had recently started a Universal Credit claim. When the client was waiting for his first payment he had to request an advance as he had nil income and no savings. The client is now in receipt of his regular payments but is required to pay back instalments for his UC advance. The client has recently been offered alternative accommodation and would like to leave the hostel. The client needs to raise the deposit. Our adviser contacted the Universal Credit team and requested that the repayments be paused for 3 months to allow our client time and resources to move into his new property. This was agreed.

Client is known to us as a vulnerable person with learning difficulties. Client was accused of shop-lifting at a local supermarket. The client was not dealt with appropriately by the store manager or the Police who were called to attend. Advisers are assisting the client with a complaint to the Police Complaints Commission which is still ongoing. In the meantime the client had been told by the store manager that the matter was closed. However the client received a Civil Recovery Demand from Retail Loss Prevention for the sum of £89.50. The client requested help with writing a complaint to the store manager, the Police and also to deny liability to the Civil Action. A very quick response has been made by Retail Loss Prevention to inform the client that the case is closed and no action will be taken.

Client had been dismissed for Gross Misconduct and came the next day for advice. Client was assisted through the appeal process. The appeal was rejected and additional reasons for dismissal were added. In January we assisted the client in submitting a claim for Unfair / Wrongful Dismissal with ACAS. In the interim, the client was assisted with recovering Contributions based JSA and also submitting a Court fee remission for the Employment Tribunal. The client was assisted with ET1 and ET3 submissions and calculations for a negotiable compromise. The client had a hearing date for early June. The result for the client was a settlement of £20,462

A client complained about unfair parking charges at Bowthorpe Hospital. Following NCA intervention his £140 fine was cancelled and the Hospital agreed to investigate inappropriate practice by their parking company.

Client is an employed agency worker, subject to PAYE, a low earner and has 5 children. He was required to complete a Self Assessment return for 2014/15. Because English is not his first language and PAYE was being deducted he did not understand. He tried unsuccessfully to get help from HMRC helpline. A c£430 underpayment (+ interest) was assessed and a monthly payment plan of £25 pm agreed. However he then received an additional charge of c£1,300 in respect of late return penalties.

The client requested help in getting the penalties cancelled. An adviser phoned HMRC spoke to "Debt Collection" and explained the circumstances. They agreed to cancel the penalties. Client went away happy.

Debt client had a brain injury and learning difficulties, resulting in extremely poor memory and budgeting skills. His only income was Universal Credit. As a result of our assistance most non-priority debts have now been written off including a County Court Judgement. Client had also put in a claim for PIP at the time that the case was closed and confirmed he was attending an assessment. Arrangements were in place for priority debts and budget balanced. Case is now closed but client was advised to seek help from us again should any creditors write to him.

What Challenges do we face?

The number of people coming for face to face information is falling slowly – but their issues are more complex, and an increasing proportion are disabled – so we need to be open longer to handle face to face needs.

At the same time many other organisations that have been providing excellent services to Norfolk citizens are seeing their funding cut and are curtailing or closing down services. Their clients are turning to us (and we are no longer able to sign-post clients to them).

There are increasing demands on our services associated with changes in benefits (Universal Credit in particular) and Brexit. These demands are likely to increase as Universal Credit is expanded throughout Norfolk in 2017 and 2018 and as Brexit draws closer.

The drastic reductions in legal aid reduce alternative options for clients seeking access to justice.

The number of people using our website, email and webchat is increasing dramatically - we need to keep up with digital demand.

We also need to answer all the clients who want telephone advice. This means setting up more dedicated Adviceline hubs.

But our traditional funding is falling. We need to deliver more cost-effectively and we need to find ways to finance expansion of our services.

And we need more volunteers to help us to deliver information and advice. Norfolk Citizens Advice benefits from volunteer support in many ways: receptionists, advisers, supervisors, social policy specialists, fund-raisers, accountants, trustees and administration assistants – but we need more, including advisers to specialise in telephone advisory work.



What would we like to do in the future?

In order to address the challenges we face over the 2017 to 2020 period we aim to:

- Expand our opening hours in Great Yarmouth and Kings Lynn, to provide a 4 or 5 day a week service where we know there is greatest need for additional face to face attention
- Expand our opening hours in Wymondham and Attleborough to three days a week
- Increase the numbers of volunteers in all our offices, and strengthen their training (both initial and in-service) and supervision
- Open digital hubs where there will be dedicated teams answering telephone calls and emails (and possibly webchat enquiries)
- The potential impact and estimated costs of these objectives are summarised below.

Possible fund-raising objectives

Objective	Details	Impact	Possible cost	Annual Cost per additional client
Meet demand for F2F services in Kings Lynn	Open office for four days a week, have a F/T supervisor	Assist 500 additional clients/year	£16,900/year	£33.80
Meet demand for F2F services in Great Yarmouth	Open office for five days a week, have a F/T supervisor	Assist 500 additional clients/year	£9,100/year	£18.20
Meet demand for F2F services in Wymondham & Attleborough	Open offices 3 days a week, have supervisor 3 days/week	Assist 500 additional clients/year	£9,100/year	£18.20
Respond to all those who call Adviceline	Have digital days 5 days a week at 2 or 3 separate offices	Assist 5000 to 8000 additional callers/year	Capital: £5,000 Annual: £48,000	£5.98 to £9.56
Provide Norfolk specific information on line	Develop and run a County-wide website	10,000+ website visitors/year	Capital: £5,000 Annual: £1,300	£0.13

Information Assurance

The Trustee Board has approved a new information assurance strategy, having identified the risk presented by the significant amounts of client data held in the bureau. An information assurance management team exists to ensure the confidentiality, integrity and availability of all our sensitive data assets are maintained to a level which is consistent with the requirements of our clients, our funders and our strategic partners. The bureau aims to achieve an appropriate level of compliance to the Data Protection Act, the Cabinet Office's Security Policy Framework and to industry best practice as defined by the ISO 27000 series of standards.

Norfolk Citizens Advice Client Data, 2015/16 and 2016/17

Item	Measure	2015/16	2016/17
Unique clients	Number	18,282	14,730
Advice issue codes	Number	47,737	44,741

Client locations

Breckland	Number	880	788
Broadland	Number	1,206	1,208
Great Yarmouth	Number	1,999	1,884
Kings Lynn and West Norfolk	Number	2,190	1,200
North Norfolk	Number	1,614	1,553
Norwich	Number	3,046	2,845
South Norfolk	Number	1,240	1,139
Not recorded	Number	1,160	1,049
Other	Number	204	178
Total		13,539	11,844

Total client contacts by channel

Face to face	Number	14,211	12,699
Adviceline phone	Number	4,731	2,653
Telephone	Number	3,256	1,809
Letter/mail	Number	31,914	24,497
Email	Number	732	872
Social media	Number	0	0
Webchat	Number	1	1
Total	Number	54,845	42,531

Trends of note

Issues per client	Ratio	2.61	3.04
Disabled clients	Percent	33%	36%

Of which: mental health disability	Percent	22%	23%
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Main client issues

Debt	Percent	39%	36%
Benefits and tax credits	Percent	20%	22%
Employment	Percent	9%	8%

COMPANY REGISTRATION NUMBER: 03617412

CHARITY REGISTRATION NUMBER: 1071297

**Norfolk Citizens Advice Bureau
Company Limited by Guarantee
Financial statements
31 March 2017**

Norfolk Citizens Advice Bureau

Company Limited by Guarantee

Financial statements

Year ended 31 March 2017

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Norfolk Citizens Advice Bureau

Company Limited by Guarantee

Trustees' annual report (incorporating the director's report)

Year ended 31 March 2017

The trustees, who are also the directors for the purposes of company law, present their report and the financial statements of the charity for the year ended 31 March 2017.

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and Companies Act 2006 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2015).

Reference and administrative details

Registered charity name	Norfolk Citizens Advice Bureau
Charity registration number	1071297
Company registration number	03617412
Principal office and registered office	St Crispin's House St Georges Street Norwich NR3 1PD

The trustees

The trustees who served during the year and at the date of approval were as follows:

David Browne Chair
Ruth Darrah (appointed 14 April 2017)
Ian Davis (appointed 18 January 2017)
Richard Gray (appointed 18 January 2017)
Michael Kitching (appointed 18 January 2017)
Charlotte Land
Anthony Lawlor (resigned 25 July 2017)
Andy Mole (appointed 27 September 2017)
David Potten (resigned 13 February 2017)
Lauren Smith (resigned 10 October 2016)
Simon Smith

Auditor	Lovewell Blake LLP Chartered accountants & statutory auditor Bankside 300 Peachman Way Broadland Business Park Norwich NR7 0LB
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Bankers	National Westminster Bank plc 45 London Street Norwich Norfolk
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Norfolk Citizens Advice Bureau

Company Limited by Guarantee

Trustees' annual report (incorporating the director's report) *(continued)*

Year ended 31 March 2017

CAF Bank Ltd
25 Kings Hill Avenue
West Malling
Kent
ME19 4JQ

Solicitors

Cozens-Hardy & Jewson
Castle Chambers
Opie Street
Norwich
NR1 3DP

Leathes Prior
74 The Close
Norwich
Norfolk
NR1 4DR

Norfolk Citizens Advice Bureau

Company Limited by Guarantee

Trustees' annual report (incorporating the director's report) *(continued)*

Year ended 31 March 2017

Objectives and activities

The Citizens Advice service aims:

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

Advice provided by the Bureau service is free, independent, confidential and impartial, and available to everyone regardless of race, sex, disability, sexuality or nationality. The Bureau is a member of the national charity Citizens Advice, which produces and updates the Citizens Advice Bureau information website www.citizensadvice.org.uk and AdviserNet (the web-based systems we use to inform and advise clients) and sets and enforces quality standards for the advice services provided, internal organisation, training, equal opportunities and accessibility.

The Bureau activities are delivered by volunteers and paid staff. In order to sustain the services provided, we run a continuous volunteer recruitment program to staff our generalist advice sessions as well as a range of advice and training projects. At 31 March 2017 we had approximately 121 volunteers delivering an equivalent of approximately 44,044 hours of service. We have recruited and trained 43 advice volunteers over the year. More recruitment and training is scheduled for the year ahead.

The previous CEO completed his assignment with NCA at the end of February 2017 and was temporarily succeeded by an Acting CEO.

Public Benefit

The Trustees are mindful of the requirements of the Charity Commission regarding the Public Benefit test, and confirm that the activities of the Bureau will conform with these requirements, as stated in the Objectives and Activities above.

Norfolk Citizens Advice Bureau

Company Limited by Guarantee

Trustees' annual report (incorporating the director's report) *(continued)*

Year ended 31 March 2017

Achievements and performance

Our main offices are located as below, with additional outreach services operating around Norfolk:

Attleborough
Fakenham
Great Yarmouth
Kings Lynn
North Walsham
Norwich
Wymondham

In 2016/17 NCA assisted 14,730 unique clients and recorded 44,741 advice issue codes, an average of 3.04 per client. Trends in NCA client relations mirrored national trends. The number of face to face (F2F) clients fell slightly, but the average complexity of the cases increased, as did the proportions of disabled clients and in particular, those with mental health disabilities. As a result the actual F2F workload increased. At the same time the number of clients calling Norfolk Citizens Advice continued to increase, as did the number of those sending emails. In addition over one hundred thousand separate clients from Norfolk used the national Citizens Advice website www.citizensadvice.org.uk for information, and over 1,600 used the national email/webchat service.

In addition to providing advice to our clients, we collect evidence of client experience where this may illustrate failings in local and national policies, and we bring this to the attention of authorities, mostly via Citizens Advice.

The most rigorous evaluation of NCA impact is the financial model developed nationally by Citizens Advice using methodology and assumptions based on guidelines from H.M. Treasury. The model concludes that in 2015/16 (the most recent year for which the model is available) NCA delivered: £3.29m in fiscal benefits (savings to government, reduction in health service demand, local authority homelessness services and out of work benefits for our clients and volunteers); £18.4m in public value (wider economic and social benefits, improvements in participation and productivity for clients and volunteers); And £17.2m in benefits to individuals (income gained through benefits gained, debts written off and consumer problems solved).

Pro Bono Solicitors scheme A pro bono rota scheme serving Norwich in General and Family Law continues to provide invaluable service to clients. All lawyers are thanked for contributing their time and expertise, as are those who take referrals under our Employment Law Panel scheme.

Clients helped by casework teams Norfolk Citizens Advice specialist teams have dealt with 1,369 debt advice sessions and 57 welfare benefit advice sessions.

Food Banks and Vouchers There has been a sustained increase in the demand for Food Vouchers at all our offices. Whilst delays in benefit payments leaving clients with gaps in income and clients whose benefits have been sanctioned make up the bulk of this work, many more low income families, not in receipt of welfare payments are looking for foodbank help. Our partnerships with Foodbanks across the county has been a vital lifeline to many families living on the margins. The introduction of "full service" Universal Credit in Great Yarmouth has resulted in increased food bank demand there, and the anticipated spread of full service across Norfolk may similarly place greater stress on foodbank resources.

Norfolk Citizens Advice Bureau

Company Limited by Guarantee

Trustees' annual report (incorporating the director's report) *(continued)*

Year ended 31 March 2017

Achievements and performance *(continued)*

The Funders

The Bureau acknowledges the funding sources that enable us to continue to deliver our core services, including:

Breckland Borough Council, Great Yarmouth Borough Council, Kings Lynn and West Norfolk Borough Council, Norfolk County Council, North Norfolk District Council, Norwich City Council, South Norfolk District Council.

Agreements to provide grant aid for advice services for residents within the Council areas

Circle Housing Wherry and Saffron Housing Trust

Annual service level agreements for debt and welfare casework services for tenants facing rent arrears.

Citizens Advice - Money Advice Service

The Department for Innovation and Skills (BIS) via Citizen Advice provided funding for face-to-face debt support and advice.

RAF Benevolent Fund

Annual grant funding for our advice service at RAF Marham for RAF personnel and their dependants. The weekly advice sessions are delivered in the Community Support Hub outside the main camp.

Citizens Advice Energy Best Deal Extra (EBDx)

Annual grant funding for delivery of tailored energy advice to clients. Ofgem have recognised the support we have been able to provide to vulnerable consumers.

Hastoe Housing Trust

Annual grant funding to provide access to benefits and debt advice service for Hastoe residents.

SEETEC

A partnership with SEETEC to provide their customers with holistic advice on any issues with sessions running each week.

New Horizons

A project based in West Norfolk with 2 ½ years of EU funding to help people make sense of their money, get on-line and find routes into employment. Delivered through nine partner organisations that have strong histories of working with people to help them make real change in their lives these include: Axiom Housing Association Limited, Broadland Housing Group, Centre Thirty-three Young People's Counselling & Information Service, Cross Keys Homes, Cambridge Housing Society, The Chancellor, Masters & Scholars of The University of Cambridge, Norfolk Citizens Advice, The Papworth Trust and Rural Cambridgeshire CAB.

Multiple Sclerosis Society (MS)

A fund to provide specialist Welfare Benefits advice to people with MS, their families and carers. Three MS Society branches fund us to provide advice in the North Norfolk, Dereham & District and Kings Lynn areas.

Norfolk Citizens Advice Bureau

Company Limited by Guarantee

Trustees' annual report (incorporating the director's report) *(continued)*

Year ended 31 March 2017

Achievements and performance *(continued)*

Other funding sources

One off donations and sponsorships are sometimes received from local businesses, local Trusts, Parish Councils and the public as part of general appeals. The Friends of the Bureau sometimes fund capital purchases.

Thank you

Finally, all the above would not have been possible without the hard work and dedication of the paid and voluntary staff, and the solicitors who provide support to the Bureau on a pro bono basis. All strive towards excellence each day on behalf of Bureau clients.

Thanks also go to all our funders and partners over the past year. We look forward to developing our relationship with them in the forthcoming year.

Norfolk Citizens Advice Bureau

Company Limited by Guarantee

Trustees' annual report (incorporating the director's report) *(continued)*

Year ended 31 March 2017

Financial review

Breckland Borough Council, Great Yarmouth Borough Council, King's Lynn and West Norfolk Borough Council, Norfolk County Council, North Norfolk District Council, Norwich City Council and South Norfolk District Council offer financial support to enable the Bureau to offer a comprehensive range of advice services. In addition to the funding above, additional funding was also sought from parish councils, other statutory sources, grant making trusts, appeals to businesses and individuals.

The audited accounts of the Bureau are attached to this report and full details of the financial position of the Bureau are contained therein together with the auditor's report to the trustees.

The trustees are confident that the Bureau's future funding will be such that it will be able to meet its obligations as they fall due in the ordinary course of business.

There was a deficit for the year of £48,964 (2016: restated deficit £70,800). The forecast for 2017/18 currently shows a surplus of circa £300. We continue to seek additional funding sources to underpin the work of the bureau.

Summary of previous five year's accounts

The following table is a summary of income and expenditure and the reserves position for the past five years.

	2017	2016	2015	2014	2013
	£	£	£	£	£
Income	770,769	901,963	1,201,066	1,084,145	1,086,006
Expenditure	819,733	972,763	1,083,128	1,082,648	1,112,980
(Deficit) / surplus	(48,964)	(70,800)	117,938	1,497	(26,974)
Funds acquired on merger	–	–	–	–	156,567
Staff costs	493,996	632,480	711,632	757,598	779,045
% of income	64	70	59	70	72
Number	18	23	24	26	29
Premises and other costs	152,439	166,116	162,647	153,808	130,974
% of income	20	18	14	14	12
Unrestricted reserves	235,790	297,957	294,977	250,819	249,322
Restricted reserves	13,203	–	73,780	–	–
Total reserves	248,993	297,957	368,757	250,819	249,322

Investment powers and policy

Under the Memorandum and Articles of Association, the charity has the power to invest in any way the trustees wish.

Norfolk Citizens Advice Bureau

Company Limited by Guarantee

Trustees' annual report (incorporating the director's report) *(continued)*

Year ended 31 March 2017

Financial review *(continued)*

Reserves policy

The Trustee Board, having considered the potential risks facing the charity and assessed the future plans, would wish to aim to retain sufficient free reserves to meet contractual costs i.e. salaries and rent obligations over a 3 month period prior to closure, should this be necessary. The Trustee Board require that as a minimum the free reserves should be sufficient to cover redundancy payments, meet contractual obligations and running costs during a withdrawal process. As at 31 March 2017, it is calculated that this figure would need to be £185,000 (2016: £243,000) and at that date free reserves were £235,790 (2016: £283,112). The trustees keep the reserves under regular review.

Plans for future periods

The Trustees have approved a three year strategy and Business Plan for 2017/2018 which presents the organisation's primary and secondary strategic objectives and the steps that will be taken during 2017/2018 towards meeting these objectives. The primary strategic objectives are to:

- Strengthen the reputation of Citizens Advice in Norfolk, ensuring that service quality is maintained, and that NCA is seen as the place to go for advice services in the County.
- Maintain a firm and more diversified financial foundation, with reduced dependence on local authority funding, to ensure delivery of information and advice services.
- Continue to provide face to face services in areas of Norfolk with the greatest need.
- Continue to ensure that our clients have access to debt, benefits, finance and other specialist advice.
- Be more proactive in identifying local issues and advocating appropriate action.
- Promote the well-being of our internal stakeholders to showcase NCA as a model employer of staff and volunteers.
- Continue to provide generalist advice and information services to all Norfolk citizens through Adviceline (telephone), email and webchat services.

More detail is available in the 2017/2018 Business Plan, copies of which are available from Norfolk Citizens Advice.

Norfolk Citizens Advice Bureau

Company Limited by Guarantee

Trustees' annual report (incorporating the director's report) *(continued)*

Year ended 31 March 2017

Structure, governance and management

Governing document

The charity was incorporated in August 1998. On 29 November 2012 the previously named Norwich and West Norfolk Citizens Advice Bureau merged with two other local Bureaux to form the wider serving Norfolk Citizens Advice Bureau.

Its objects and rules are regulated by a standard constitution approved by the Citizen Advice (the National Body) and implemented by a Committee of Management elected at an Annual General Meeting. The Committee, being the governing body act as trustees for the charity.

Appointment of trustees

Potential trustees are required to complete an application form and attend an interview. A panel of three, drawn from the Trustee Board, usually conducts the interview. Questions are asked of the interviewee relating to the competencies required for the role of Trustee. The Articles of Association also allow potential trustees to stand for election at the Bureau AGM, provided they give sufficient notice of their intention.

Successful applicants are co-opted as Directors by the Trustees Board and then nominated at the next AGM for election to the Board for a further three years. All Trustees have to be nominated on a rotation basis for election at the AGM for a three year term of office. They may be nominated again for a further three years. Trustees who served during the year and up to the date of this report are set out on page 1.

Trustee induction and training

New trustees undergo an induction period, which is determined by the previous experience and knowledge of the bureau. This may include:

- A tour of the bureau to meet key staff and volunteers
- Receiving an induction pack, supplied by Citizens Advice, the national association of Citizens Advice Bureaux
- Receiving a bureau induction pack
- An invitation to attend a Citizens Advice New Trustee event

Training is provided as required according to individual and corporate training need.

Organisation

The Trustee Board sets the governance for the organisation and in conjunction with the CEO agrees strategy. The CEO and senior management team are responsible for the operational management of the organisation. The Trustees take account of the strategy set by Citizens Advice when developing the Bureau's strategic plan.

Risk management

The trustees acknowledge the Charity Commission's requirement for them to undertake a review of the major risks to which the Bureau is exposed and to establish systems to mitigate these risks. The trustees undertook a number of reviews during the year. On-going funding continues to be a major risk for the Bureau in the current economic climate, and in light of the Government's plans to reduce the areas of work eligible for Legal Aid support. The Board is actively seeking a more diverse funding base to finance the Bureau's activities.

Pay policy for senior staff

The pay levels of senior staff are reviewed annually, reported on to the Board and decisions about pay rises are based on a combination of performance and inflation.

Norfolk Citizens Advice Bureau

Company Limited by Guarantee

Trustees' annual report (incorporating the director's report) *(continued)*

Year ended 31 March 2017

Trustees' responsibilities statement

The trustees, who are also directors 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 charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charitable company and the incoming resources and application of resources, including the income and expenditure, 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 applicable Charities SORP 2015 (FRS102);
- 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 charity will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Auditor

Each of the persons who is a trustee at the date of approval of this report confirms that:

- so far as they are aware, there is no relevant audit information of which the charity's auditor is unaware; and
- they have taken all steps that they ought to have taken as a trustee to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information.

Small company provisions

This report has been prepared taking advantage of the small companies' exemption of section 415A of the Companies Act 2006.

Norfolk Citizens Advice Bureau

Company Limited by Guarantee

Trustees' annual report (incorporating the director's report) *(continued)*

Year ended 31 March 2017

The trustees' annual report was approved on and signed on behalf of the board of trustees by:

David Browne Chair
Trustee

Norfolk Citizens Advice Bureau

Company Limited by Guarantee

Independent auditor's report to the members of Norfolk Citizens Advice Bureau

Year ended 31 March 2017

We have audited the financial statements of Norfolk Citizens Advice Bureau for the year ended 31 March 2017 which comprise the statement of financial activities (including income and expenditure account), balance sheet, statement of cash flows and the related notes. The financial reporting framework that has been applied in their preparation is applicable law and the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

This report is made solely to the charity's members, as a body, in accordance with chapter 3 of part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charity's members those matters we are required to state to them in an auditor's 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 charity and the charity's members as a body, for our audit work, for this report, or for the opinions we have formed.

Respective responsibilities of trustees and auditor

As explained more fully in the trustees' responsibilities statement, the trustees (who are also the directors 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. 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

A description of the scope of an audit of financial statements is provided on the Financial Reporting Council's website at www.frc.org.uk/auditscopeukprivate.

Opinion on financial statements

In our opinion the financial statements:

- give a true and fair view of the state of the charity'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.

Opinion on other matter prescribed by the Companies Act 2006

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

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

Norfolk Citizens Advice Bureau

Company Limited by Guarantee

Independent auditor's report to the members of Norfolk Citizens Advice Bureau (continued)

Year ended 31 March 2017

Matters on which we are required to report by exception

In light of our knowledge and understanding of the company and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' Annual report.

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, 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; and
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies exemption in preparing the trustees' report and take advantage of the small companies exemption from the requirement to prepare a strategic report.

Mark Proctor FCA DChA (Senior Statutory Auditor)

For and on behalf of
Lovewell Blake LLP
Chartered accountants & statutory auditor
Bankside 300
Peachman Way
Broadland Business Park
Norwich
NR7 0LB

Norfolk Citizens Advice Bureau

Company Limited by Guarantee

Statement of financial activities (including income and expenditure account)

31 March 2017

		2017			2016 <i>(restated)</i>
	Note	Unrestricted funds £	Restricted funds £	Total funds £	Total funds £
Income and endowments					
Donations and legacies	5	14,957	–	14,957	17,329
Charitable activities	6	466,423	289,389	755,812	884,634
Total income		<u>481,380</u>	<u>289,389</u>	<u>770,769</u>	<u>901,963</u>
Expenditure					
Charitable activities	7	(658,884)	(146,678)	(805,562)	(972,763)
Other expenditure		(14,171)	–	(14,171)	–
Total expenditure		<u>(673,055)</u>	<u>(146,678)</u>	<u>(819,733)</u>	<u>(972,763)</u>
Net expenditure before transfer of funds		(191,675)	142,711	(48,964)	(70,800)
Transfers between funds		129,508	(129,508)	–	–
Net movement in funds		<u>(62,167)</u>	<u>13,203</u>	<u>(48,964)</u>	<u>(70,800)</u>
Reconciliation of funds					
Total funds brought forward as previously reported		343,370	–	343,370	368,757
Prior year adjustment	18	(45,413)	–	(45,413)	–
Total funds brought forward as restated		<u>297,957</u>	<u>–</u>	<u>297,957</u>	<u>368,757</u>
Total funds carried forward		<u>235,790</u>	<u>13,203</u>	<u>248,993</u>	<u>297,957</u>

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

The notes on pages 17 to 28 form part of these financial statements.

Norfolk Citizens Advice Bureau

Company Limited by Guarantee

Balance sheet

31 March 2017

		2017		2016 (restated)	
		£	£	£	£
Fixed assets					
Tangible fixed assets	13		–		14,845
Current assets					
Debtors	14	57,018		57,068	
Cash at bank and in hand		<u>286,077</u>		<u>335,166</u>	
		343,095		392,234	
Creditors: Amounts falling due within one year	15	<u>(94,102)</u>		<u>(109,122)</u>	
Net current assets			<u>248,993</u>		<u>283,112</u>
Total assets less current liabilities			<u>248,993</u>		<u>297,957</u>
Funds of the charity					
Restricted funds			13,203		–
Unrestricted funds			<u>235,790</u>		<u>297,957</u>
Total charity funds	17		<u>248,993</u>		<u>297,957</u>

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

These financial statements were approved by the board of trustees and authorised for issue on, and are signed on behalf of the board by:

David Browne Chair
Trustee

Company registration number: 03617412

The notes on pages 17 to 28 form part of these financial statements.

Norfolk Citizens Advice Bureau

Company Limited by Guarantee

Statement of cash flows

Year ended 31 March 2017

	2017	2016
	£	(restated) £
Cash flows from operating activities		
Net expenditure	(48,964)	(70,800)
<i>Adjustments for:</i>		
Depreciation of tangible fixed assets	674	(1,243)
Loss on disposal of tangible fixed assets	14,171	–
<i>Changes in:</i>		
Trade and other debtors	50	132,125
Trade and other creditors	(15,020)	2,228
Cash generated from operations	(49,089)	62,310
Net cash (used in)/from operating activities	(49,089)	62,310
Net (decrease)/increase in cash and cash equivalents	(49,089)	62,310
Cash and cash equivalents at beginning of year	335,166	272,856
Cash and cash equivalents at end of year	286,077	335,166

The notes on pages 17 to 28 form part of these financial statements.

Norfolk Citizens Advice Bureau

Company Limited by Guarantee

Notes to the financial statements

Year ended 31 March 2017

1. General information

The charity is a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is St Crispin's House, St Georges Street, Norwich, Norfolk, NR3 1PD. The principal activity of the charity is detailed within the Trustees report.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)), Companies Act 2006 and the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.

3. Accounting policies

(a) Basis of preparation

The financial statements have been prepared on the historical cost basis.

The financial statements are prepared in sterling, which is the functional currency of the entity.

(b) Going concern

The financial statements have been prepared on a going concern basis as the Trustees believe that no material uncertainties exist. The Trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

(c) Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

(d) Income

All income is included in the statement of financial activities when entitlement has passed to the charity, it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

Norfolk Citizens Advice Bureau

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2017

3. Accounting policies *(continued)*

Income *(continued)*

- Donations and legacy income is received by way of donations, legacies, grants and gifts and is included in full in the Statement of Financial Activities when receivable. Where legacies have been notified to the charity but the criteria for income recognition have not been met, the legacy is treated as a contingent asset and disclosed if material. Grants, where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.

- Donated services and facilities are included at the value to the charity, being the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market. The value of services provided by volunteers has not been included in these accounts.

- Investment income is included when receivable.

- Income from charitable trading activity is accounted for when earned.

- Income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

(e) Expenditure

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- Charitable activities comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

- Other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

- Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include the audit fees and costs linked to the strategic management of the charity.

- All costs are allocated between the expenditure categories of the Statement of Financial Activities on a basis designed to reflect the use of the resource. Rent, cleaning, telephone, stationery and general office supplies are allocated on the basis of floor space occupied by the relevant personnel.

(f) Tangible assets

All fixed assets are initially recorded at cost.

Assets donated to the bureau are capitalised at fair value.

Minor capital additions are written off to expenditure in the year of purchase.

Norfolk Citizens Advice Bureau

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2017

3. Accounting policies *(continued)*

(g) Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Leasehold property improvement	-	over the length of the lease
Equipment	-	25% straight line

(h) Debtors and creditors receivable / payable within one year

Debtors and creditors with no stated interest rate and receivable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

(i) Cash at bank

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less.

(j) Financial instruments

A financial asset or a financial liability is recognised only when the entity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs, unless the arrangement constitutes a financing transaction, where it is recognised at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

(k) Operating lease agreements

Rentals applicable to operating leases where substantially all of the benefits and risks of ownership remain with the lessor are charged against profits on a straight line basis over the period of the lease.

(l) Defined contribution plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

When contributions are not expected to be settled wholly within 12 months of the end of the reporting date in which the employees render the related service, the liability is measured on a discounted present value basis. The unwinding of the discount is recognised as an expense in the period in which it arises.

(m) Taxation

The charity has no liability to income or capital gains tax as surplus income and gains are applied for charitable purposes.

Norfolk Citizens Advice Bureau

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2017

3. Accounting policies *(continued)*

(n) Redundancy

Where an obligation to make a redundancy or termination payment exists, the costs incurred by the charity are accounted for on an accruals basis and included within employee benefits.

4. Limited by guarantee

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

5. Donations and legacies

	Unrestricted Funds	Total Funds 2017	Unrestricted Funds	Total Funds 2016 <i>(restated)</i>
	£	£	£	£
Donations				
Donations and gifts	<u>14,957</u>	<u>14,957</u>	<u>17,329</u>	<u>17,329</u>

6. Charitable activities

	Unrestricted Funds	Restricted Funds	Total Funds 2017
	£	£	£
Grants - Local Authorities	450,085	–	450,085
Special contributions	<u>16,338</u>	<u>289,389</u>	<u>305,727</u>
	<u>466,423</u>	<u>289,389</u>	<u>755,812</u>

	Unrestricted Funds	Restricted Funds	Total Funds 2016 <i>(restated)</i>
	£	£	£
Grants - Local Authorities	489,525	10,000	499,525
Special contributions	<u>69,753</u>	<u>315,356</u>	<u>385,109</u>
	<u>559,278</u>	<u>325,356</u>	<u>884,634</u>

Norfolk Citizens Advice Bureau

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2017

7. Expenditure on charitable activities

	Unrestricted funds £	Restricted funds £	Total Funds 2017 £
Salaries	351,440	142,556	493,996
Course fees and training	475	260	735
Recruitment	2,841	–	2,841
Telephone	15,303	229	15,532
Publicity and information	11,928	570	12,498
Property costs	152,439	–	152,439
Travelling, volunteer expenses and disbursements	46,982	1,450	48,432
Repairs	12,946	–	12,946
Professional fees	9,887	–	9,887
Bank charges and interest	310	–	310
Postage, printing and stationery	10,650	72	10,722
Depreciation	674	–	674
Other costs	18,979	812	19,791
Computer consumables	14,676	729	15,405
Loss on disposal of fixed assets	14,171	–	14,171
Governance costs	9,354	–	9,354
	<u>673,055</u>	<u>146,678</u>	<u>819,733</u>

	Unrestricted funds £	Restricted funds £	Total Funds 2016 £
Salaries	315,531	316,949	632,480
Course fees and training	5,486	–	5,486
Recruitment	1,423	199	1,622
Telephone	19,622	–	19,622
Publicity and information	14,421	772	15,193
Property costs	91,673	74,443	166,116
Travelling, volunteer expenses and disbursements	55,455	596	56,051
Repairs	12,755	1,802	14,557
Professional fees	15,546	980	16,526
Bank charges and interest	232	–	232
Postage, printing and stationery	19,777	571	20,348
Depreciation	(1,243)	–	(1,243)
Other costs	10,725	65	10,790
Computer consumables	8,577	1,327	9,904
Governance costs	5,079	–	5,079
	<u>575,059</u>	<u>397,704</u>	<u>972,763</u>

Analysis of Governance costs

	2017 £	2016 £
Audit fees	6,300	4,325
Accountancy fees	1,000	–
Trustee expenses	2,054	754
Total	<u>9,354</u>	<u>5,079</u>

Norfolk Citizens Advice Bureau

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2017

8. Net expenditure

Net expenditure is stated after charging/(crediting):

	2017	2016 <i>(restated)</i>
	£	£
Depreciation of tangible fixed assets	674	(1,243)
Loss on disposal of tangible fixed assets	14,171	–
Operating lease rentals	<u>55,682</u>	<u>82,207</u>

9. Auditors remuneration

	2017	2016 <i>(restated)</i>
	£	£
Fees payable for the audit of the financial statements	<u>6,300</u>	<u>4,325</u>

10. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2017	2016 <i>(restated)</i>
	£	£
Wages and salaries	447,666	569,191
Social security costs	28,758	41,939
Employer contributions to pension plans	<u>17,572</u>	<u>21,350</u>
	<u>493,996</u>	<u>632,480</u>

Key management personnel amounted to £162,829 in respect of four employees. (2016 - £155,000 for 4 employees)

Wages and salaries for 2017 include £44,253 (2016 - £16,500) of non-contractual termination payments.

The bureau maintains its services to the public through the help of voluntary workers.

The average head count of employees during the year was 18 (2016: 23). The average number of full-time equivalent employees during the year is analysed as follows:

	2017	2016
	No.	No.
Administration and support	5	6
Direct charitable	<u>13</u>	<u>17</u>
	<u>18</u>	<u>23</u>

No employee received employee benefits of more than £60,000 during the year (2016: Nil).

Norfolk Citizens Advice Bureau

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2017

11. Trustee remuneration and expenses

The trustees did not receive any remuneration in the year.

Trustee expenses amounting to £2,054 (2016: £754) were paid to three (2016: three) trustees for reimbursement of travel expenses to committee meetings. No balance was outstanding at the year end.

12. Transfers between funds

Transfers between funds represent the element of projects which have been completed by volunteers and therefore have no cost to the charity.

13. Tangible fixed assets

	Leasehold property improvement £	Equipment £	Total £
Cost			
At 1 April 2016 (as restated)	25,626	22,530	48,156
Disposals	(25,626)	—	(25,626)
At 31 March 2017	<u>—</u>	<u>22,530</u>	<u>22,530</u>
Depreciation			
At 1 April 2016	11,455	21,856	33,311
Charge for the year	—	674	674
Disposals	(11,455)	—	(11,455)
At 31 March 2017	<u>—</u>	<u>22,530</u>	<u>22,530</u>
Carrying amount			
At 31 March 2017	<u>—</u>	<u>—</u>	<u>—</u>
At 31 March 2016	<u>14,171</u>	<u>674</u>	<u>14,845</u>

14. Debtors

	2017 £	2016 <i>(restated)</i> £
Trade debtors	10,875	29,240
Prepayments and accrued income	45,817	27,502
Other debtors	326	326
	<u>57,018</u>	<u>57,068</u>

Norfolk Citizens Advice Bureau

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2017

15. Creditors: Amounts falling due within one year

	2017	2016 <i>(restated)</i>
	£	£
Trade creditors	10,848	10,335
Social security and other taxes	10,578	15,273
Accruals and deferred income	72,676	83,514
	<u>94,102</u>	<u>109,122</u>
	2017	2016
	£	£
Deferred income brought forward	79,078	31,152
Released during the year	(79,078)	(31,152)
Deferred during the year	63,849	79,078
Deferred income carried forward	<u>63,849</u>	<u>79,078</u>

Deferred income relates to funding received for future periods.

16. Pensions and other post retirement benefits

The amount recognised in income and expenditure as an expense in relation to defined contribution plans was £17,572 (2016: £21,350). The amount outstanding as at 31 March 2017 was £2,907 (2016: £3,653).

17. Analysis of charitable funds

Unrestricted funds

Year ended 31 March 2017

	Restated balance at 1 April 2016	Income	Expenditure	Transfers	At 31 March 2017
	£	£	£	£	£
General funds	297,957	481,380	(673,055)	129,508	235,790
	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>

Year ended 31 March 2016

	At 1 April 2015	Income	Expenditure	Transfers	At 31 March 2016
	£	£	£	£	£
General funds	294,977	576,607	(575,059)	1,432	297,957
	<u> </u>				

Norfolk Citizens Advice Bureau

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Notes to the financial statements *(continued)*

Year ended 31 March 2017

Restricted funds

Year ended 31 March 2017

	At 1 April 2016	Income	Expenditure	Transfers	At 31 March
	£	£	£	£	2017
					£
Eastern Legal Support	–	1,500	(782)	–	718
Energy Best Deal Extra (EBDx)	–	30,000	–	(30,000)	–
Hastoe Housing Association	–	1,000	–	(1,000)	–
Face 2 Face Funding	–	166,587	(93,409)	(73,178)	–
MS Society	–	8,020	(3,742)	(4,278)	–
New Horizons (LEP)	–	15,139	(6,654)	–	8,485
RAF Benevolent Fund	–	13,143	(6,177)	(6,966)	–
Saffron Housing North Walsham Town Council	–	50,000	(35,914)	(14,086)	–
	–	4,000	–	–	4,000
	–	<u>289,389</u>	<u>(146,678)</u>	<u>(129,508)</u>	<u>13,203</u>

Norfolk Citizens Advice Bureau

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2017

Year ended 31 March 2016

	At 1 April 2015	Income	Expenditure	Transfers	At 31 March 2016
	£	£	£	£	£
FIF	–	155,192	(143,892)	(11,300)	–
MS Society	–	7,457	(6,869)	(588)	–
ASTF	73,780	114,504	(187,710)	(574)	–
IFC	–	32,703	(26,169)	(6,534)	–
Mental Health	–	5,500	(15,126)	9,626	–
Norwich Debt	–	10,000	(17,938)	7,938	–
	<u>73,780</u>	<u>325,356</u>	<u>(397,704)</u>	<u>(1,432)</u>	<u>–</u>

Eastern Legal Support - Funding to cover the costs of providing welfare benefits training.

Energy Best Deal Extra (EBDx) - Funding to provide support to consumers regarding energy issues.

Hastoe Housing Association - Funding to provide benefit and debt advice service to support Hastoe residents.

Face to Face - Funding to provide debt advice sessions.

MS Society - Funding to provide specialist welfare benefits advice to people with MS, their families and carers in the North Norfolk area.

New Horizons (LEP) - Funding to provide 20 hours of 1:1 coaching support to individuals to get on in life and closer to the labour market.

RAF Benevolent Fund - Funding to provide a dedicated outreach service to service personnel and their families at RAF Martham.

Saffron Housing - Funding to providing advice to tenants categorised using 4 grade prioritisation.

North Walsham Town Council - Funding to cover costs of training.

ASTF - Advice Services Transition Fund is lottery funding to develop local organisations to collaborate effectively with each other improving service outcomes for customers and building more resilient organisations going forward.

Norfolk Citizens Advice Bureau

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2017

IFC - The IFC has increased the volunteers in Great Yarmouth branch through marketing our services at Borough Council offices, sixth form colleges, medical and health centres, GP's surgeries, libraries, local businesses and clubs.

Mental Health - Funding to provide bespoke support for mental health patients in Great Yarmouth.

Norwich Debt - Funding for a city based debt project.

18. Prior year adjustment

A prior year adjustment of £45,413 has been made in relation to the balance of both deferred income and accrued income in the 2016 financial statements. This has reduced the income from charitable activities and increased the deficit for last year.

19. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Total Funds 2017 £
Current assets	<u>235,790</u>	<u>13,203</u>	<u>248,993</u>

As at 31 March 2016

	Unrestricted Funds £	Restricted Funds £	Total Funds 2016 £
Tangible fixed assets	14,845	–	14,845
Current assets	<u>283,112</u>	<u>–</u>	<u>283,112</u>
	<u>297,957</u>	<u>–</u>	<u>297,957</u>

20. Financial instruments

The carrying amount for each category of financial instrument is as follows:

	2017 £	2016 <i>(restated)</i> £
Financial assets that are debt instruments measured at amortised cost		
Trade debtors (note 10)	10,875	29,240
Accrued income	<u>27,500</u>	<u>6,371</u>
	<u>38,375</u>	<u>35,611</u>
Financial liabilities measured at amortised cost		
Trade creditors (note 11)	10,848	10,335
Accruals	<u>8,828</u>	<u>4,436</u>
	<u>19,676</u>	<u>14,771</u>

Norfolk Citizens Advice Bureau

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2017

21. Operating lease commitments

The total future minimum lease payments under non-cancellable operating leases are as follows:

	2017	2016 <i>(restated)</i>
	£	£
Not later than 1 year	68,303	63,615
Later than 1 year and not later than 5 years	68,722	96,425
	<u>137,025</u>	<u>160,040</u>

Local Government Partners



Aylsham Town Council



Fakenham Town Council



We would also like to thank the Parish and Parochial Church Councils for their generous donations.

Other funders we wish to say thanks to include the Big Lottery Fund, Ministry of Justice, RAF Association, Money Advice Service, Norfolk Community Foundation, Saffron Housing Association, Wherry Housing Association and all legacies and payments from general fund raising including the Friends of both King's Lynn and Norwich.

We would also like to our partners including Age UK, Broadland Meridian, KLARS, MAP, NCAN, North Norfolk Skills Partnerships and our sister Citizens Advice services at Diss & Thetford and Mid Norfolk.



Norfolk



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