

Norfolk Citizens Advice Bureau

Annual Report
2014/15

**citizens
advice**

Norfolk



Norfolk Citizens Advice Bureau



Charity Registered in England & Wales No. 1071297
Company No. 3617412

Authorised and regulated by the Financial Conducts Authority - FRN: 617678

Head Office:

St Crispins House
St Georges Street
Norwich
NR3 1PD

Attleborough Branch:

Town Hall
Queens Square
Attleborough
NR17 2AF

North Walsham Branch:

New Road
North Walsham
NR28 9DE

Great Yarmouth Branch:

2 Stonecutters Way
Great Yarmouth
NR30 1HF

Wymondham Branch:

14 Middleton Street
Wymondham
NR18 0AD

Fakenham Branch:

The Old Rectory
21 Oak Street
Fakenham
NR21 9DX

King's Lynn Branch:

White's House
St Nicholas Street
King's Lynn
PE30 1LY



Norfolk

2014/15 at a glance

20,000

people were helped through face-to-face, telephone and email sessions

50,000

problems were tackled

57%

of our clients earned under £800 a month

Over 400,000

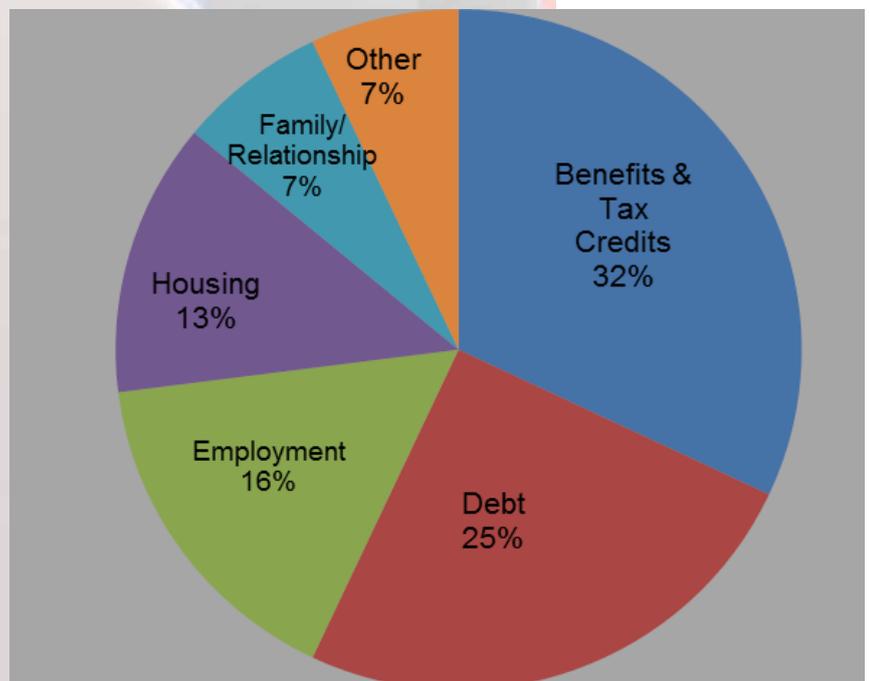
'visits' to Citizens Advice website by Norfolk residents

We support communities throughout Norfolk from our bases in Attleborough, Fakenham, Great Yarmouth, King's Lynn, North Walsham, Norwich, Wymondham, Hellesdon, Downham Market, Aylsham, Cromer, Reepham, Marham and Long Stratton

83% of our clients felt their situation had improved after receiving help.

100% would recommend Norfolk Citizens Advice to others.

Key issues for clients



We're here
to help
anyone and
everyone

David Browne, Chair

I am pleased to be able to report on a successful year for Norfolk Citizens Advice Bureau. I hope you will find the Annual Report 2014/15 both informative and enlightening.

Change has continued to be a theme for us, with some changes in personnel, both at Board level and within our staff. Much of this was planned and it is good to be able to follow through with the planned phasing of delivering a new Board that has little or no history of the pre-merger charities. The new skills, experiences and backgrounds that come from new people joining our organisation will help us develop our service even further.

With the new personnel I anticipate a more open style of management, supported by additional training and additional volunteers, as a strong organisation will always be based upon its people.

Whilst the economic climate remains difficult and our funders continue to face pressures upon their resources, we are delighted that their commitment to us has remained and that in some instances, longer term funding agreements are now in place. As ever we are very thankful to our funders for their support and are looking forward to working closely with them.

The increased commitment from funders leaves me to report a stable financial situation. While financial constraints will always be a concern, we are in a position to plan ahead with more confidence than in previous years. We will also continue to view our costs and ensure that we do not overreach our resources.

Norfolk Citizens Advice provides free information and advice to local communities across the County.

We help people deal with everyday problems such as money, legal or relationship related.



Volunteers are our life-blood – we have over 200 volunteers who are trained to deliver reception, advice, research and other services.



Free Independent Impartial

Whilst committed to the supply of “high quality advice” by a single team working together, we are also exploring new ways of working. For example, the introduction of kiosks in public places will allow our clients the opportunity of self-help in a new and highly accessible way. It will be interesting to view how the new advice channels are best received by our clients.

Overall we are continuing to build an ever improving advice service. This cannot be achieved without the commitment from our staff and volunteers, funders and governors, and I would extend to them a sincere thank you for their involvement.

While the CAB brand remains strong I am confident that we are in a more positive position than we were a year ago and look forward to building on this over the coming year.

A handwritten signature in black ink, which appears to read 'David Browne'.

David Browne

Chair

Our aims

To provide the advice people need for the problems they face.

To improve the policies and practices that affect people's lives.

Our values

The Citizens Advice service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities.

We value diversity, promote equality and challenge discrimination.

A Year In Brief

Steve Cheshire
Chief Executive Officer

Once again the service we provide in our seven main branches and our outreach locations, has been challenged by the economics of local authority funding and the deepening of the effects of welfare reform. Our clients have continued to face hardship and challenge as they struggle to take on the impact of changes in benefits and the continuing low income economy that many of the work in. A high percentage of our clients are the hard working poor, low skilled work with low hours and minimum pay. Small emergencies send them into debt and bills can escalate into a major problem and options to buy good and services at the lowest price elude them .

After a number of years of not quite “balancing the books”, this year we have achieved a sizeable surplus. This was a major achievement that was only brought about by maintaining tight financial controls and ensuring that we kept our focus upon the client’s needs whilst delivering a consistently high quality service across all our services. It is also a tribute to our staff, volunteers and partners who have supported us in our mission.

“After 4 years of worry,
I can see light at the
end of the tunnel.”

Debt Client

“A weight already lifted.
Top class advice, thank
you very much.”

Relationship Client



Solid partnerships are always crucial to ensuring that our clients get the best integrated support that they can. This year we have continued to develop relationships with Foodbanks, Surestart centres and bureaux outside the county, in particular in Suffolk and Cambridgeshire. Our social housing association partnerships continue to flourish, with newly developed partnerships with CHS, Freebridge and Crosskeys bringing a wider range of services to residents.



Some 20,000 Norfolk people and their families came to us looking for support to keep their homes, deal with debt, resolve family issues or challenge the system when welfare changes bite. For an increasing number we were the first point of call. We were there when, and where, they needed us most.

Debt continues to be a significant feature in the lives of our clients'. Our specialist debt team ensured that some £2.5M of debt was written off, and that many more had their debt issues structured and managed. Debt Relief Orders have become the mainstay of this work, with many people resolving their debt by taking this opportunity to draw a line under their money problems.

We improved our reporting systems to partners and will use this insight to improve our fundraising. We met with more than 60 councillors, MP's and officials from all 8 councils who liked our new evidence-based reports which give some insight into the lives of people living in their wards and districts.

Our third highly successful conference drew in some 150 people to the Assembly House to share experiences, get up to date and listen to key speakers. It was an opportunity to extend a hand of friendship to the Bureaux in Suffolk, who are looking at setting up a similar event.

We must celebrate the work of our volunteers without whom we would not be able to operate as we do. Their contribution is immense and their dedication is amazing. We should also like to thank our partners for helping to make this organisation a success.

As we look forward to 2016 we can see that whilst we still face a difficult funding environment, we know that we can be successful when bidding for projects, and that our ability to work in partnership continues to grow. The challenges that we will undoubtedly face appear less daunting, and the pressure upon our need to become ever more efficient, professional and focussed only appears to have had a positive effect upon the choices and outcomes for our clients.

Steve Cheshire, Chief Executive Officer



Helping people in the community

Our clients

Almost a third were struggling with debt.

85% say their problems are significantly affecting their lives.

In the County

Around 20,000 people in Norfolk were given food parcels in 2014-2015.

As the public purse continued to shrink, we looked at new ways of reaching people in the community, especially those at crisis point. This resulted in new partnerships and the continuation of other projects, some of which we hope will continue into 2015-2016.

Norfolk Citizens Advice at Norwich Foodbank

An 8 month pilot project led to 41 clients receiving early and timely advice in a community café cum Foodbank distribution outlet. The once-a-week, 2 hour outreach was based in a ward with a high index of deprivation. The successful pilot will enable Norfolk Citizens Advice in 2016 to set up similar outreaches in Foodbanks in Cromer and Stalham in North Norfolk.



North Norfolk

In partnership with the **MS Society**, and with the support of health professionals in Norfolk, our Fakenham Advisor delivers welfare advice one day a week to those affected by MS. It is a vital piece of work supporting a vulnerable group of people with very specific needs.

Under the **Big Lottery** project, volunteer numbers increased and 1884 additional clients were given benefits and generalist advice at Cromer, Fakenham, North Walsham and at clients' homes. The 2 year project ended in October 2015 and was delivered in partnership with Norfolk Community Law Service, Mid- Norfolk CAB, Shelter and North Norfolk Skills Partnership.

From August 2015, we offered a new outreach service on Friday afternoons at the **Big C in Cromer & District Hospital**, for clients diagnosed with cancer and their families.

Money Advice Service funded a Debt Advisor at North Walsham to provide in-depth support to clients in the area e.g. managing a bank account, planning finances, saving money and cutting costs.

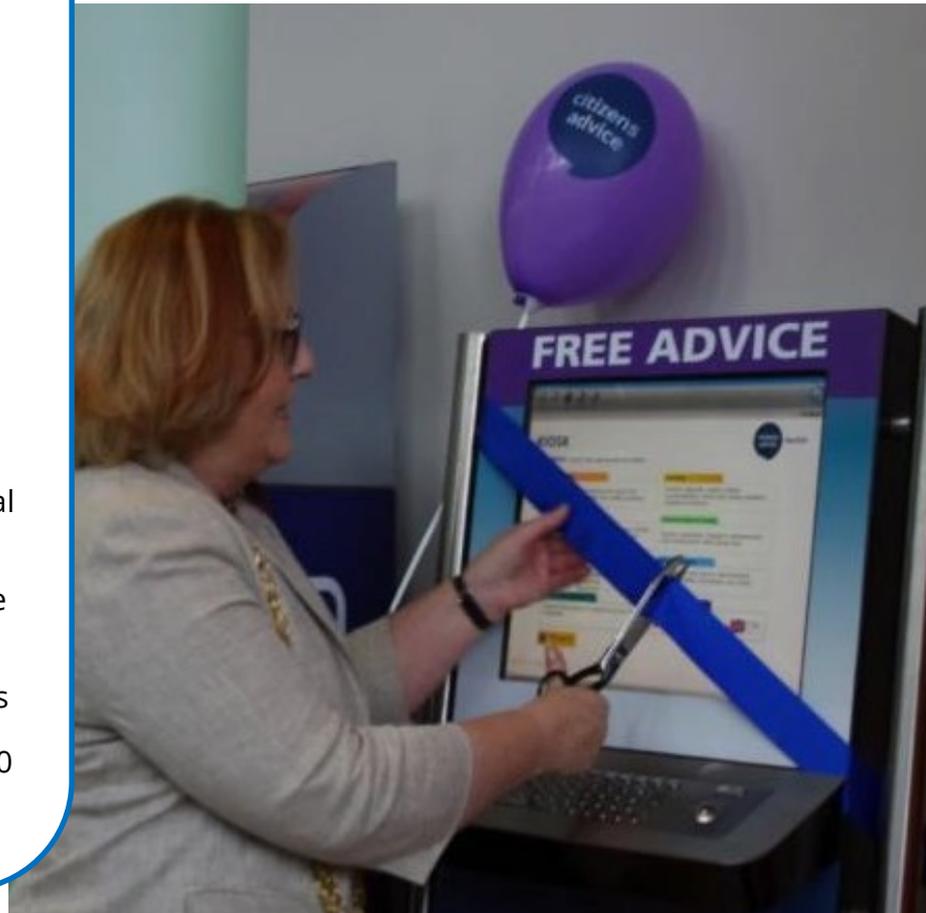
Norwich

In partnership with Saffron Housing Trust, two of our Debt Caseworkers have been providing a high quality debt and benefit service to all Saffron Housing tenants across the County.

The Money Advice Service funded project covers the whole County. In addition to staff in Great Yarmouth, Kings Lynn and North Walsham, we have 2 members of staff based in Norwich. This combined service provides in depth debt advice and support to 1224 clients a year.

Our Adviceline support has been a vital link to the people in our very rural communities. Some 80% of these calls are dealt with in Norwich. This year we answered 4544 calls.

Norwich is our busiest branch office as well as being our Head Office. In 2014 -15 we were visited by more than 9000 people from all across the County and beyond.



Lord Mayor of Norwich Brenda Arthur opened the first Norfolk Citizens Advice kiosk in October 2015. Located at **The Forum** in the city centre, 173 people accessed it in the first month with Benefits and Debt being the most popular topics.

Arising out of the Norwich ASTF project, the kiosk will take users directly to relevant websites including Citizens Advice, government and partner advice agencies.

More kiosks are planned in 2016 in other parts of the County.

Attleborough and Wymondham

Managed from the Wymondham office, a new outreach advice service became available to all residents in **Hellesdon** in late 2015.

Under the **Big Lottery's South Norfolk ASTF project**, a part-time Welfare Benefits Advisor provided tailored advice to 100 clients over a two year period. Our project partners were: Diss & Thetford CAB, Equal Lives, Age UK, Norfolk Community Law Service, Broadland Meridian and Shelter.

Great Yarmouth

In partnership with **Norfolk & Suffolk NHS Foundation Trust** and private funding, we began an outreach service in 2015 at the Northgate Hospital for inpatients and outpatients with mental health conditions. This hard to reach group are benefiting from bespoke support into mainstream resources enabling patients earlier release into the community. 80% of the patients had debt problems and other issues that added to their stresses, causing a breakdown.

Through the **Improving Financial Confidence** project, we have been recruiting and training volunteers as advisors to work with clients to improve their money managing skills.

Local people with debts were able to take advice from a full-time Debt Advisor funded by **Money Advice Service**. The caseworker showed clients how to plan their finances, manage a bank account, save money and other budgeting-related matters.



King's Lynn and West Norfolk

Under the **King's Lynn ASTF project**, volunteer promotion and recruitment was our priority. The training of over 20 volunteers was expedited with the result that new volunteers were able to take part in our pilot to improve telephone response levels. The Big Lottery funded project was delivered in partnership with King's Lynn Area Resettlement Support, West Norfolk Disability Information Service, Norfolk Community Law Service and Shelter.

A very busy **Debt Advisor** is funded by Money Advice Service to provide an in-depth, one-to-one caseworker service to clients in the area.

A new look and a new name

In 2015 our national membership organisation dropped the word 'Bureau' from its name and became simply Citizens Advice. The new branding aims to be friendlier and to reach all sectors of the public including a new, tech-savvy generation who may be less interested in the locality of the service and more interested in the accessibility of the advice they seek.



Our volunteers and staff

Volunteers are the backbone of Norfolk Citizens Advice – we simply couldn't function without them. Volunteers, and our small team of advice staff, undergo a rigorous training programme to deliver information and advice. Learning is ongoing in order to keep up to date with new developments (such as the Universal Credit system). They are also kept on their toes with regular audits undertaken by Citizens Advice. The result is a highly professional service which is recognised, respected and trusted not only amongst clients but also within the advice sector.

At Norfolk Citizens Advice we have over 220 dedicated volunteers working alongside 30 part-time and full-time staff, and we thank all of them for their commitment and dedication, and for making a difference to those needing help.

Our Trustees

Our Board of Trustees are made up of experts in the field of charitable, business and academic sectors. They ensure the organisation complies with the financial and legal requirements of a charity, conforms with the membership requirements of Citizens Advice, and submits to auditing by an independent regulator.

Our Funding

We are an independent charity. To deliver our service, we are reliant on grants from local authority and charitable trusts, and individual donations. We also receive support from the Friends' of our charity, and through fundraising activities such as the 2015 summer fete at the Bishop's Garden in Norwich. In order to continue to provide a free advice service and to invest in our IT, Norfolk Citizens Advice is constantly looking at more effective ways of delivering advice (e.g. kiosks and outreaches) and at securing funds from new funding



Clients' stories

Last year Citizens Advice bureaux helped 2.5 million clients in the UK deal with 6.2 million problems.

Our clients stories provide a unique insight into the problems faced by people living in Norfolk and across the country.

'John' came to us because of a relationship breakdown. He was on the verge of homelessness (he was sofa-surfing) and worried about getting custody of his son. On a low income, he was also struggling to re-pay a debt. His problems were affecting his life so completely that he was feeling stressed all the time including at work.

Our Volunteer helped him with his accommodation options, the process for seeing a Debt Advisor, and provided a list of approved local solicitors. The information made him feel better immediately.

Since his visit to us, he has received legal advice about the custody issue which is now being dealt with. He is also seeing a Debt Advisor about debt relief and has just moved into new accommodation. He felt that the advice had helped him turn things around and was full of praise for us. He said he 'can't stop smiling' – even his colleagues have commented how much better he seems.

"David" and his wife had part-time jobs and were living in rented accommodation with their two children. Their working hours had recently been reduced. They were struggling to keep up payments for arrears on a utility bill, interest on credit cards and online shopping accounts. At the time of their visit, the debts had amounted to over £5000. They were asking for advice about how they could pay off the debts and stop the situation worsening.

After an in-depth assessment of their financial and social situation including current expenses, the Debt Advisor told them about the different options available e.g. declaring insolvency or bankruptcy, or opting for rescheduling the payment of debt.

They opted for the latter. The Advisor contacted creditors to re-negotiate payments on the existing debts; advised the client about reducing existing expenses, by switching suppliers and showed them how to budget realistically including reducing or stopping non-essential purchases. The couple were relieved to have had someone help them put in place a manageable payment plan and are now in control of their finances.

Campaigning on our clients' behalf

We don't just listen to people's stories, we record them, and when we notice that people around the country are reporting similar stories, Citizens Advice does something about it.

Like our payday loans campaign – based on our clients' stories, we argued for tighter regulation of loan companies and pointed out bad practice, and decision-makers listened and made changes.

Norfolk Citizens Advice Bureau
Company limited by guarantee
Annual report and financial statements
For the year ended
31 March 2015

Company Registration Number 03617412

Charity Number 1071297

Norfolk Citizens Advice Bureau Company limited by guarantee

Financial statements

Year ended 31 March 2015

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Norfolk Citizens Advice Bureau Company limited by guarantee

Trustees annual report

Year ended 31 March 2015

The trustees, who are also directors for the purposes of company law, present their report and the financial statements of the charity for the year ended 31 March 2015.

Reference and administrative details

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

The trustees

The trustees who served the charity during the period were as follows:

John Sharples	Chair (resigned 27 May 2015)
Robert Downie	Chair (from 27 May 2015) (appointed 24 July 2014 & resigned 7 September 2015)
John Clegg	Vice Chair (resigned 27 May 2015)
David Browne	Vice Chair (from 27 May 2015) (appointed 8 October 2014)
Jeanne Heal	(resigned 24 July 2014)
Keir Hounsome	
Charlotte Land	
Graham Orton	(resigned 8 October 2014)

Auditor	Lovewell Blake LLP Chartered Accountants Statutory Auditor Bankside 300 Peachman Way Broadland Business Park Norwich NR7 0LB
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Solicitors	Cozens-Hardy & Jewson Castle Chambers Opie Street Norwich NR1 3DP
	Leathes Prior 74 The Close Norwich NR1 4DR

**Norfolk Citizens Advice Bureau
Company limited by guarantee**

Trustees annual report *(continued)*

Year ended 31 March 2015

Bankers

National Westminster Bank PLC
45 London Street
Norwich
NR2 1HX

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

Norfolk Citizens Advice Bureau Company limited by guarantee

Trustees annual report *(continued)*

Year ended 31 March 2015

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 membership 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 at least two directors, 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 years term of office. They may be nominated again for a further three years.

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 programme.
- 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 to finance the Bureau's activities.

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 to these requirements, as stated in the Objectives and Activities below.

Norfolk Citizens Advice Bureau Company limited by guarantee

Trustees annual report *(continued)*

Year ended 31 March 2015

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 Charity is a member of the national charity Citizens Advice, which produces and updates AdviceGuide and AdviserNet (the web-based systems we use to 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 service 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 2015 we had 220 volunteers delivering an equivalent of 114,000 hours of 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.

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

The people of Norfolk and surrounding areas call on the merged Norfolk bureaux in large numbers, all with their problems and concerns. They want to know where they stand, their rights, responsibilities and entitlements, or what other services are available to help them. Debt, Welfare Benefits, Relationship and Employment issues continue to be the dominant areas of advice sought. Many clients are stressed and anxious, sometimes also confused or bewildered.

Relationships with key funders have been reinforced to ensure that we have maintained our previous income levels into the next year, and will have some potential to expand effective services.

Expenditure has been effectively managed to deliver a modest non restricted surplus for the period.

ASTF Big Lottery. We commenced the final year of the 2 year contract in January 2014, throughout this year the project has continued to provide expert free advice in assisting clients to achieve sustainable household budgets, identify benefit entitlements and life skills. We have engaged with organisations working within the West Norfolk area, North Lynn Partnership, West Norfolk Carers, Princes Trust, Phoenix Futures/NORCAS, Eastgate School, Purfleet Trust, Kings Lynn Academy, YMCA and Marchant Terrace - Homeless Hostel, Homestart and West Norfolk Voluntary Services to promote the service to those groups who would benefit from the service. We have promoted the service internally at the CAB to provide the opportunity to volunteers to become involved and train to the roles of community champions.

Volunteer recruitment continues. We have recruited and trained 27 advice volunteers over the year. More recruitment and training is scheduled for the year ahead.

Debt Relief Orders. The Bureau has submitted over 78 Debt Relief Order (DRO) applications over the year. DROs are designed to be an alternative to bankruptcy for people with a moderate debt, with certain assets, but a minimal disposable income.

Norfolk Citizens Advice Bureau Company limited by guarantee

Trustees annual report *(continued)*

Year ended 31 March 2015

Pro Bono Solicitors scheme. A pro bono rota schemes serving West Norfolk and Norwich in General and Family Law continue 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. The Specialist services have completed 861 debt cases and 559 welfare benefit cases over the year.

The outcomes on the effect on client's lives following advice are as follows:

	No difference	Some difference	A lot of difference
Client's confidence	4%	33%	63%
Client's knowledge about how things work	4%	27%	69%
Client's peace of mind and wellbeing (e.g stress)	7%	11%	82%
Client's ability to help themselves	8%	23%	69%
Client's health and comfort (e.g physical health)	16%	40%	44%
Client's relationship with family and friends	19%	46%	35%

	Slightly	Significantly	Completely
Prior to receiving advice how did client's problem affect their life	10%	30%	60%

Norfolk Citizens Advice Bureau Company limited by guarantee

Trustees annual report *(continued)*

Year ended 31 March 2015

	Not at All	Slightly	Significantly
After receiving advice how does client's problem affect their life	62.5%	25.0%	12.5%

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, and will continue to deepen throughout 2015/16.

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, King's 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

Wherry Housing Association, and Saffron Housing Trust. Annual service level agreements for debt 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.

Big Lottery Regenerate West Norfolk

Big Lottery provided funding for debt and welfare advice and Life Skills for period of 4 years ending January 2015.

Big Lottery Advice Services Transition Fund

Big Lottery funded projects in four areas of which Norfolk CAB are involved:

ASTF Norwich - provided funding to improve Adviceline, increase volunteers and working in partnership with Shelter, Norfolk Community Law Service and Broadland Meridian.

ASTF North Norfolk - provided funding for Advice & Skills Coordinators to deliver welfare advice and to skill volunteers based at our North Walsham and Fakenham bureau sites, working in partnership with Shelter, Norfolk Community Law Service, Midnorfolk CAB and North Norfolk Skills Partnership.

ASTF - South Norfolk - provided funding for a welfare caseworker and to work in partnership with Diss & Thetford CAB, Mid Norfolk CAB, Norfolk Community Law Service and Shelter.

ASTF - West Norfolk - provided funding for a Volunteer Advice Coordinator to improve volunteer recruitment and skills and for promotion of our service to communities, working in partnership with KLARS, Norfolk Community Law Service and Shelter.

RAF Benevolent Fund

Annual grant funding for our advice service at RAF Marham for RAF personnel and their dependants.

Norfolk Citizens Advice Bureau Company limited by guarantee

Trustees annual report *(continued)*

Year ended 31 March 2015

MS Society

A fund to provide specialist Welfare Benefits advice to people with MS, their families and carers in the North Norfolk area.

Netmums

The provision of email advice through the Netmums website.

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.

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 surplus for the year of £117,938 – (2014: £1,497). The forecast for 2015/16 currently shows a deficit of c£10,000, however this needs to be seen against the background of clearing the £73,780 restricted fund which was a prepayment for activity within 2015-16. We continue to seek additional funding sources to underpin the work of the bureau.

Norfolk Citizens Advice Bureau Company limited by guarantee

Trustees annual report *(continued)*

Year ended 31 March 2015

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.

	31.3.15 £	31.3.14 £	31.3.13 £	31.3.12 £	31.3.11 £
Income	1,201,066	1,084,145	1,086,006	1,146,111	1,145,721
Expenditure	1,083,128	1,082,648	1,112,980	1,170,655	1,173,032
(Deficit) / surplus	117,938	1,497	(26,974)	(24,544)	(27,311)
Funds acquired on merger	-	-	156,567	-	-
Staff costs	711,632	757,598	779,045	878,559	911,086
% of income	59	70	72	76	79
Number	24	26	29	31	50
Premises costs	162,647	153,808	130,974	120,752	120,570
% of income	14	14	12	10	11
Unrestricted reserves	294,977	250,819	249,322	102,035	117,519
Designated reserves	-	-	-	10,577	10,577
Restricted reserves	73,780	-	-	7,114	16,176
Total reserves	368,757	250,819	249,322	119,729	144,272

Investment powers and policy

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

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 running costs 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 2015, it is calculated that this figure would need to be £335,000 (2014: £325,000) and at that date free reserves were £281,375 (2014: £230,753). The trustees keep the reserves under regular review.

Plans for future periods

The main challenge for the year ahead will be to ensure a modern client focused service that deals with issues in a way that clients need it today where they need it today and how they need it today. In a cost effective way that will appeal to funders who are facing continuing revenue cuts and with increasing certainty move from providing us with grant funding to commissioning for services. Ensuring that we continue to have a positive impact upon the wellbeing of the county and give focussed attention to the needs of those for whom accessing mainstream services to support their health and wellbeing is a challenge, will be a feature of our ongoing development as a service.

Trustees' responsibilities statement

The trustees (who are also the directors of Norfolk Citizens Advice Bureau for the purposes of company law) are responsible for preparing the Trustees annual report and the financial statements in accordance with applicable law and regulations.

Company law requires the trustees to prepare financial statements for each financial year. Under that law the trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true period.

Norfolk Citizens Advice Bureau Company limited by guarantee

Trustees annual report *(continued)*

Year ended 31 March 2015

In preparing these financial statements, the trustees are required to:

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

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

Lovewell Blake LLP are deemed to be re-appointed under section 487(2) of the Companies Act 2006.

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

- so far as each trustee is aware, there is no relevant audit information of which the charity's auditor is unaware; and
- each trustee has 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 in accordance with the provisions applicable to companies entitled to the small companies exemption.

Signed on behalf of the trustees

David Browne
Chair of Trustees

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Norfolk Citizens Advice Bureau Company limited by guarantee

Independent auditor's report to the members of Norfolk Citizens Advice Bureau Year ended 31 March 2015

We have audited the financial statements of Norfolk Citizens Advice Bureau for the year ended 31 March 2015 on pages 12 to 20. The financial reporting framework that has been applied in their preparation is applicable law and the Financial Reporting Standard for Smaller Entities (effective April 2008) (United Kingdom Generally Accepted Accounting Practice applicable to Smaller Entities).

This report is made solely to the 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 trustees 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 trustees 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 annual report, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of 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 (APB'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 FRC's website at www.frc.org.uk/apb/scope/private.cfm.

Opinion on financial statements

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2015 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice applicable to Smaller Entities; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Opinion on other matter prescribed by the companies act 2006

In our opinion 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.

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 2015

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Companies Act 2006 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; or
- 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 annual 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, Statutory Auditor
Norwich

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**Norfolk Citizens Advice Bureau
Company limited by guarantee**

Statement of financial activities (incorporating the income and expenditure account)

Year ended 31 March 2015

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2015 £	Total Funds 2014 £
Incoming resources					
Incoming resources from generating funds:					
Voluntary income	2	24,217	–	24,217	23,979
Activities for generating funds	3	–	–	–	8,881
Investment income	4	230	–	230	494
Incoming resources from charitable activities	5	654,205	522,414	1,176,619	1,050,791
Total incoming resources		<u>678,652</u>	<u>522,414</u>	<u>1,201,066</u>	<u>1,084,145</u>
Resources expended					
Charitable activities	6	(628,943)	(448,634)	(1,077,577)	(1,077,186)
Governance costs	7	(5,551)	–	(5,551)	(5,462)
Total resources expended		<u>(634,494)</u>	<u>(448,634)</u>	<u>(1,083,128)</u>	<u>(1,082,648)</u>
Net incoming resources for the year/net income for the year	8	44,158	73,780	117,938	1,497
Reconciliation of funds					
Total funds brought forward		250,819	–	250,819	249,322
Total funds carried forward		<u>294,977</u>	<u>73,780</u>	<u>368,757</u>	<u>250,819</u>

The Statement of Financial Activities includes all gains and losses in the year and therefore a statement of total recognised gains and losses has not been prepared.

All of the above amounts relate to continuing activities.

The notes on pages 14 to 20 form part of these financial statements.

**Norfolk Citizens Advice Bureau
Company limited by guarantee**

Balance sheet

31 March 2015

	Note	2015		2014	
		£	£	£	£
Fixed assets					
Tangible assets	10		13,602		20,066
Current assets					
Debtors	11	189,193		277,763	
Cash at bank		272,856		171,617	
		462,049		449,380	
Creditors: Amounts falling due within one year	12	(106,894)		(218,627)	
Net current assets			355,155		230,753
Total assets less current liabilities			<u>368,757</u>		<u>250,819</u>
Net assets			<u>368,757</u>		<u>250,819</u>
Funds					
Restricted income funds	14		73,780		–
Unrestricted income funds	15		294,977		250,819
Total funds			<u>368,757</u>		<u>250,819</u>

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime and with the Financial Reporting Standard for Smaller Entities (effective April 2008).

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

David Browne
Chair of trustees

Company Registration Number: 03617412

The notes on pages 14 to 20 form part of these financial statements.

Norfolk Citizens Advice Bureau Company limited by guarantee

Notes to the financial statements

Year ended 31 March 2015

1. Accounting policies

(a) Basis of accounting

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

(b) Fund accounting

- Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.
- Designated funds are unrestricted funds earmarked by the trustees for particular purposes.
- Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of an appeal.

(c) Incoming resources

All incoming resources are included in the Statement of Financial Activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

- Voluntary income is received by way of grants, donations and gifts and is included in full in the Statement of Financial Activities when receivable. 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.
- Legacies are included in the Statement of Financial Activities when the Charity becomes aware of its entitlement to the gift and the amount involved can be quantified.
- Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included in these accounts.
- Investment income is included when receivable.
- Incoming resources from charitable trading activity are accounted for when earned.
- Incoming resources from grants, where related to performance and specific deliverables, are accounted for as the charity earns the right to consideration by its performance.

Norfolk Citizens Advice Bureau Company limited by guarantee

Notes to the financial statements

Year ended 31 March 2015

1. Accounting policies *(continued)*

(d) Resources expended

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates:

- Costs of generating funds comprise the costs associated with attracting voluntary income and the costs of trading for fundraising purposes.
- Charitable activities comprise 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.
- 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.

(e) Fixed 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.

(f) Depreciation

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

Computers	25% straight line
Leasehold property improvements	over the length of the lease

(g) 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.

(h) Taxation

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

(i) Pensions

The company operates a pension scheme which is a defined contribution scheme. The assets of the scheme are held separately from those of the company in an independently administered fund.

The pension costs are charged in these financial statements represent contributions payable by the company to the scheme.

**Norfolk Citizens Advice Bureau
Company limited by guarantee**

Notes to the financial statements

Year ended 31 March 2015

2. Voluntary income

	Unrestricted Funds £	Total Funds 2015 £	Total Funds 2014 £
Donations and gifts	<u>24,217</u>	<u>24,217</u>	<u>23,979</u>

3. Incoming resources from activities for generating funds

	Total Funds 2015 £	Total Funds 2014 £
Fundraising events	<u>–</u>	<u>8,881</u>

4. Investment income

	Unrestricted Funds £	Total Funds 2015 £	Total Funds 2014 £
Bank interest receivable	<u>230</u>	<u>230</u>	<u>494</u>

5. Incoming resources from charitable activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2015 £	Total Funds 2014 £
Grants - Local Authorities	492,971	–	492,971	601,897
Special contributions	<u>161,234</u>	<u>522,414</u>	<u>683,648</u>	<u>448,894</u>
	<u>654,205</u>	<u>522,414</u>	<u>1,176,619</u>	<u>1,050,791</u>

**Norfolk Citizens Advice Bureau
Company limited by guarantee**

Notes to the financial statements

Year ended 31 March 2015

6. Costs of charitable activities by fund type

	Unrestricted Funds £	Restricted Funds £	Total Funds 2015 £	Total Funds 2014 £
Salaries	454,076	257,556	711,632	757,598
Course fees and training	18,951	160	19,111	917
Recruitment	5,359	1,553	6,912	3,408
Telephone	22,504	4,407	26,911	30,579
Publicity and information	7,338	3,139	10,477	6,846
Light, heat and cleaning	–	30,525	30,525	32,951
Rents, rates and insurance	(8,299)	140,421	132,122	126,503
Travelling, volunteer expenses and disbursements	54,205	2,523	56,728	62,485
Repairs	9,698	–	9,698	1,002
Professional fees	9,420	4,005	13,425	12,549
Bank charges and interest	358	–	358	51
Postage, printing and stationery	15,673	2,819	18,492	16,674
Depreciation	6,464	–	6,464	7,105
Other costs	10,813	–	10,813	2,599
Computer consumables	22,383	1,526	23,909	15,919
	<u>628,943</u>	<u>448,634</u>	<u>1,077,577</u>	<u>1,077,186</u>

7. Governance costs

	Unrestricted Funds £	Total Funds 2015 £	Total Funds 2014 £
Audit fees	4,140	4,140	4,020
Trustees expenses	1,411	1,411	1,442
	<u>5,551</u>	<u>5,551</u>	<u>5,462</u>

8. Net incoming resources for the year

This is stated after charging:

	2015 £	2014 £
Depreciation	6,464	7,105
Auditors' fees	4,140	4,020
Operating lease costs:		
- Land and buildings	83,804	88,804
- Other	4,386	6,114
	<u>98,794</u>	<u>105,043</u>

9. Staff costs and emoluments

Total staff costs were as follows:

	2015 £	2014 £
Wages and salaries	635,736	685,735
Social security costs	50,211	50,073
Other pension costs	25,685	21,790
	<u>711,632</u>	<u>757,598</u>

Norfolk Citizens Advice Bureau Company limited by guarantee

Notes to the financial statements

Year ended 31 March 2015

9. Staff costs and emoluments *(continued)*

Particulars of employees:

The average number of employees during the year, calculated on the basis of full-time equivalents, was as follows:

	2015 No	2014 No
Administration and support	6	6
Direct charitable	18	20
	<u>24</u>	<u>26</u>

The company operates a defined contribution scheme. The total pension cost to the company was £25,685 (2014: £21,790). There were £Nil (2014: £Nil) outstanding contributions at the balance sheet date.

In addition, the bureau maintains its services to the public through the help of voluntary workers.

The trustees did not receive any remuneration in the year.

Trustee expenses amounting to £1,411 (2014: £1,119) were paid to five (2014: two) trustees for reimbursement of travel expenses to committee meetings. No balance was outstanding at the year end.

No employee received remuneration of more than £60,000 during the year (2014 - Nil).

10. Tangible fixed assets

	Equipment for unrestricted funds £	Property improve- men ts £	Total £
Cost			
At 1 April 2014 and 31 March 2015	<u>22,530</u>	<u>25,626</u>	<u>48,156</u>
Depreciation			
At 1 April 2014	19,434	8,656	28,090
Charge for the year	1,011	5,453	6,464
At 31 March 2015	<u>20,445</u>	<u>14,109</u>	<u>34,554</u>
Net book value			
At 31 March 2015	<u>2,085</u>	<u>11,517</u>	<u>13,602</u>
At 31 March 2014	<u>3,096</u>	<u>16,970</u>	<u>20,066</u>

11. Debtors

	2015 £	2014 £
Trade debtors	103,897	203,106
Other debtors	4,795	11,561
Prepayments	80,501	63,096
	<u>189,193</u>	<u>277,763</u>

**Norfolk Citizens Advice Bureau
Company limited by guarantee**

Notes to the financial statements

Year ended 31 March 2015

12. Creditors: Amounts falling due within one year

	2015	2014
	£	£
Trade creditors	28,629	11,653
PAYE and social security	16,177	13,938
Other creditors	2,217	3,129
Accruals	59,871	189,907
	<u>106,894</u>	<u>218,627</u>
	2014	2013
	£	£
Deferred income brought forward	168,986	8,249
Released during the year	(168,986)	(8,249)
Deferred during the year	31,152	168,986
Deferred income carried forward	<u>31,152</u>	<u>168,986</u>

13. Commitments under operating leases

At 31 March 2015 the charity had annual commitments under non-cancellable operating leases as set out below.

	2015		2014	
	Land and buildings	Other items	Land and buildings	Other items
	£	£	£	£
Operating leases which expire:				
Within 1 year	-	-	15,000	2,538
Within 2 to 5 years	48,884	4,386	52,304	3,576
After more than 5 years	-	-	16,500	-
	<u>48,884</u>	<u>4,386</u>	<u>83,804</u>	<u>6,114</u>

14. Restricted income funds

	Incoming resources	Outgoing resources	Balance at 31 Mar 2015
	£	£	£
Big Lottery Fund (Reaching Communities)	91,166	(91,166)	-
FIF	121,253	(121,253)	-
MS Society	8,017	(8,017)	-
ASTF	284,551	(210,771)	73,780
IFC	17,427	(17,427)	-
	<u>522,414</u>	<u>(448,634)</u>	<u>73,780</u>

Norfolk Citizens Advice Bureau Company limited by guarantee

Notes to the financial statements

Year ended 31 March 2015

14. Restricted income funds *(continued)*

Big Lottery Fund (Reaching Communities) - Regenerate West Norfolk - The Big Lottery provided four years funding to December 2014 as part of the initiative to regenerate West Norfolk. The project enabled the bureau to provide Financial Capability and Life Skills training to clients, as well as assisting clients to maximise their income. The project was delivered through outreach with the support of partner agencies in West Norfolk.

FIF - The Financial Inclusion Fund project is funded by the DTI to retain a caseworker to provide advice for clients with debt related issues.

MS Society - A fund to provide specialist Welfare Benefits advice to people with MS, their families and carers in the North Norfolk area.

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.

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

15. Unrestricted income funds

	Balance at 1 Apr 2014 £	Incoming resources £	Outgoing resources £	Balance at 31 Mar 2015 £
General Funds	250,819	678,652	(634,494)	294,977

16. Analysis of net assets between funds

	Tangible fixed assets £	Net current assets £	Total £
Restricted Income Funds:			
ASTF	-	73,780	73,780
Unrestricted Income Funds	13,602	281,375	294,977
Total Funds	13,602	355,155	368,757

17. Company 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.

Local Government Partners



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

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

And also to our partnerships with Shelter, Broadland Meridian, KLARS, NCLS, North Norfolk Skills Partnership and our sister CAB services at Diss & Thetford and Mid Norfolk.



Norfolk



Ways to contact us

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Norfolk

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Citizens Advice Bureau**

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