

**I don't know how I  
would have coped  
without your help.  
Thank you**

## **Annual Report 2016-2017**

**We value diversity, champion equality, and  
challenge discrimination in all that we do.  
We are a disability confident employer.**

**citizens  
advice**

**Scarborough  
& District**

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*A big thank you to everyone who helped make 2016-17 a good year and to all those who contributed to the preparation of this report*

# Chair's report

Councillor John Ritchie

**Citizens Advice Scarborough & District has helped thousands of people resolve their issues in the last year and everyone involved with our wonderful organisation can be justifiably proud of their achievements.**

Our inspirational staff and team of dedicated volunteers are indeed a credit to us all and they should be left in no doubt, that their efforts are truly appreciated by the management committee but more importantly by the thousands of people you have helped during the last twelve months.

Our team of course has been led for the last six years by Andy Hudson who retired as CEO in August. Andy retired on a high note by leading and delivering our Healthy Finances project. This was indeed a truly remarkable piece of work. In partnership with local GP's, hundreds of people suffering with mental health issues brought about by financial problems were helped by Citizens Advice Scarborough & District.

To say the project was successful would be a gross understatement; the results of our project show that the people we helped slept better, took less medication, visited their GP less often, had more money in their pockets and generally felt a lot more positive about their future.

This wonderful piece of work has not gone unnoticed with Citizens Advice nationally, who are now considering how this kind of work might be rolled out across the country. Well done to all!

The value of the work we do is also recognised by our partner organisations, North Yorkshire County Council and Scarborough Borough Council. The latter signing off on a new three-year service level agreement in April; and I want to thank both NYCC and SBC for their continued support.

With Andy stepping down from his role as CEO the management committee went through a recruitment process; we were very pleased by the response to our advert which attracted interest from across the country and at the end of the process we were absolutely delighted to appoint Anne-Marie Benson as our new CEO. Anne-Marie brings a wealth of experience with her and I know she'll make a fantastic job of helping our organisation meet the challenges it will face in the months and years ahead. Welcome Anne-Marie.

In closing this brief forward I want to personally thank all members of staff, the management committee and volunteers for the support they have given me over the last year. We've been joined by several new faces on the management team – welcome Liz Colling, Andrew Jenkinson and Roberta Swiers and a special mention to Dave Hawley our treasurer for his expertise and the support he gives to our staff. Finally, following Andy's decision to retire, we (the management committee) asked him if he would be willing to stay on as a member of our management committee and I'm pleased to say Andy has agreed.

I hope you enjoy reading our annual report and we look forward to another year of helping people who are truly in need.

*Kind regards, John*

# Chief Executive Officer's report

Anne-Marie Benson

## Farewell to Andy Hudson

I took up my new position in June 2017, with Andy Hudson retiring as CEO after almost 6 years in the role. Andy leaves the organisation in good shape, with a strong team of volunteers, paid staff, managers and strong external relationships.

Andy presided over a lot of change in the organisation and much of the year was dominated by the possible merger with Citizens Advice Ryedale, which unfortunately did not come to pass.

However, during his time Andy managed to secure substantial funding from the Big Lottery and Comic Relief, as well as increasing our core funding too. Andy leaves behind a robust legacy and I hope to do it justice in the coming years.

## 2016-17 saw an increase in the number of clients we helped

This year we advised 3,857 clients with 11,949 issues – a 14% increase in the number of clients seen since last year.

We also secured £6,839,131 of financial gains for clients, the majority of whom were particularly vulnerable due to; age, disability or long-term health condition, or suffering from poor Mental Health, either temporarily or long-lasting.

## Quality Audits passed

We successfully completed and comfortably passed a number of new quality audits assessing our organisation and advice work, including:

- Money Advice Service's new external Peer Review audit of our debt cases
- Quarterly monitoring of our frontline advice under Citizens Advice's Quality of Advice Assessments
- Taking part in the pilot of Citizens Advice's annual organisational audit to demonstrate the organisation is well-organised, strong and robust with appropriate oversight, controls, processes and procedures
- This audit included a 3-yearly on-site visit, and we passed this with all aspects in green, meaning we fully meet AQS's Advice Quality Mark with casework

## And finally...

We have a renewed online social media presence and are looking to increase our connections with local people, bodies, groups and other voluntary and community groups. Can I therefore please ask all of you who use social media to follow us on [@ScarCAB](https://twitter.com/ScarCAB) and/or on Facebook ([www.facebook.com/SCARCAB/](https://www.facebook.com/SCARCAB/))

*Thank you*

# Our Impact 2016 - 2017

## Who we helped



**9 in 10**

of our clients said their problem affected their lives, including causing anxiety and financial difficulty



**3,857 people**

with

**11,949 issues**

## Why we are needed

**77%** of clients said they wouldn't have been able to solve their problems without us



**1 in 3**

people turn to us when issues are **urgent or critical**

## The difference we made

**7 in 10**

clients had their problems solved by coming to see us

**1 in 2**

clients said they had more money or more control over their finances after our advice

**2 in 3**

clients felt more confident to handle a similar situation in the future

## For every £1 invested in Citizens Advice Scarborough & District in 2016-17 we generated at least:



**£4.50** in fiscal benefits

### Savings to government

Reduction in health service demand, local authority homelessness services, and out-of-work benefits for clients and volunteers.

**Total: £904,230**

**£26.24** in public value

### Wider economic and social benefits

Improvements in well-being, participation and productivity for clients and volunteers.

**Total: £5,271,077**

**£34.05** in benefits to individuals

### Value to our clients

Income gained through benefits gained, debts written-off and consumer problems resolved.

**Total: £6,839,131**

HM Treasury approved methodology

**All this benefits individuals and society**

# Key statistics 2016 - 2017

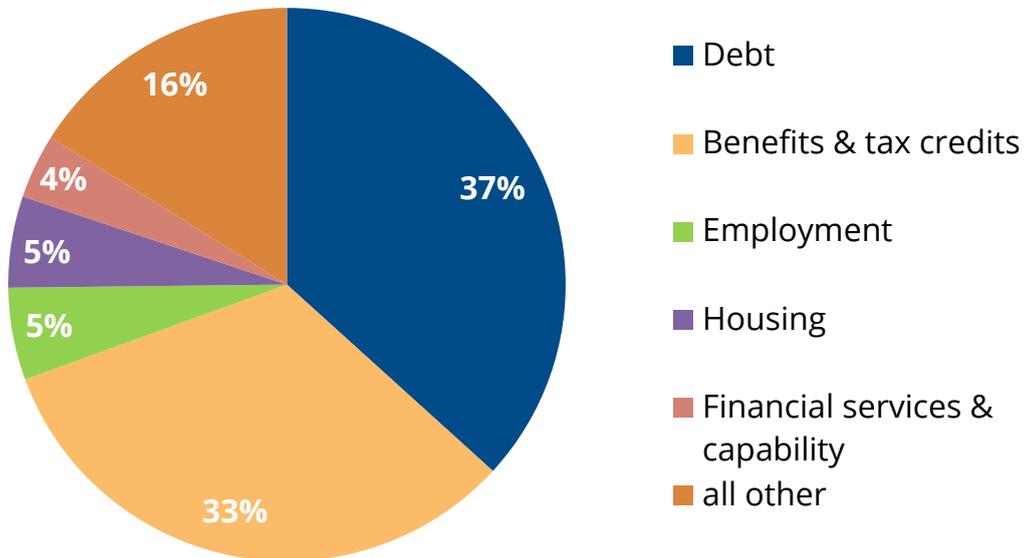
## Clients and issues

Clients	3,857
Advice Issue Codes	11,949
Client Contacts	11,041

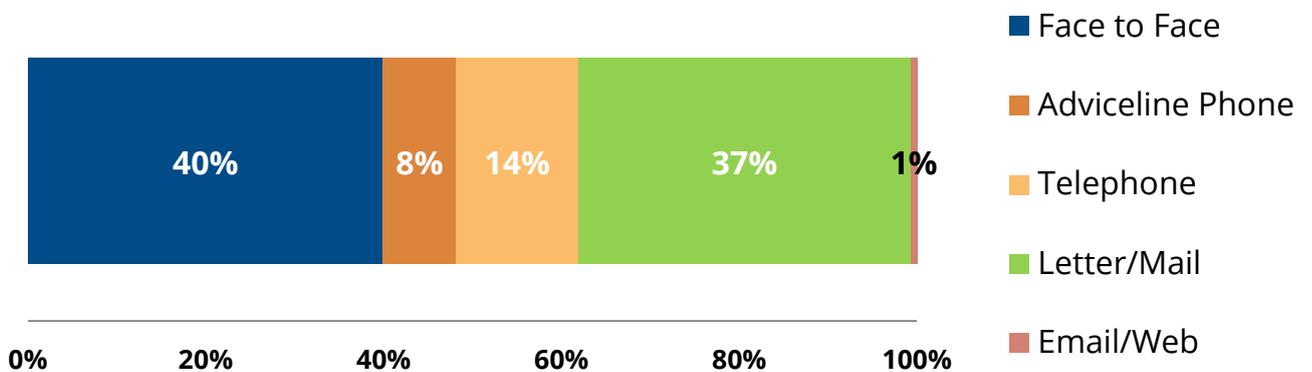
## Financial Outcomes

Value of benefits advice	£5,237,298
Value of debt advice	£1,491,435
Value of other advice	£110,398
<b>Total value of our advice</b>	<b>£6,839,131</b>

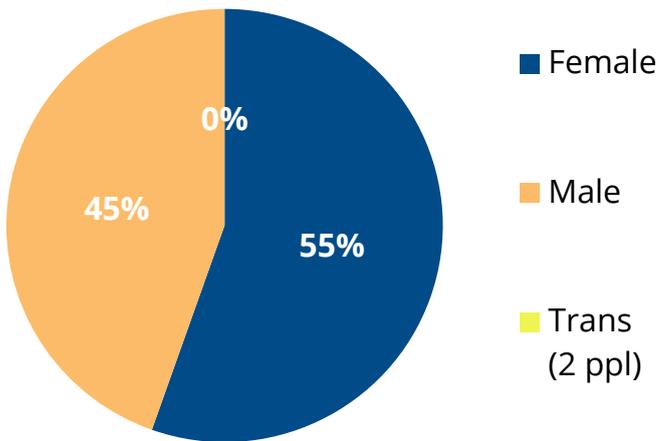
## Top 5 advice categories



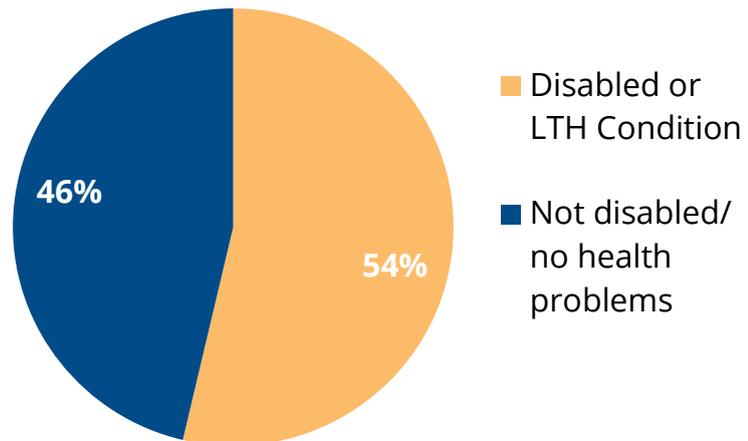
## Contacts by Channel



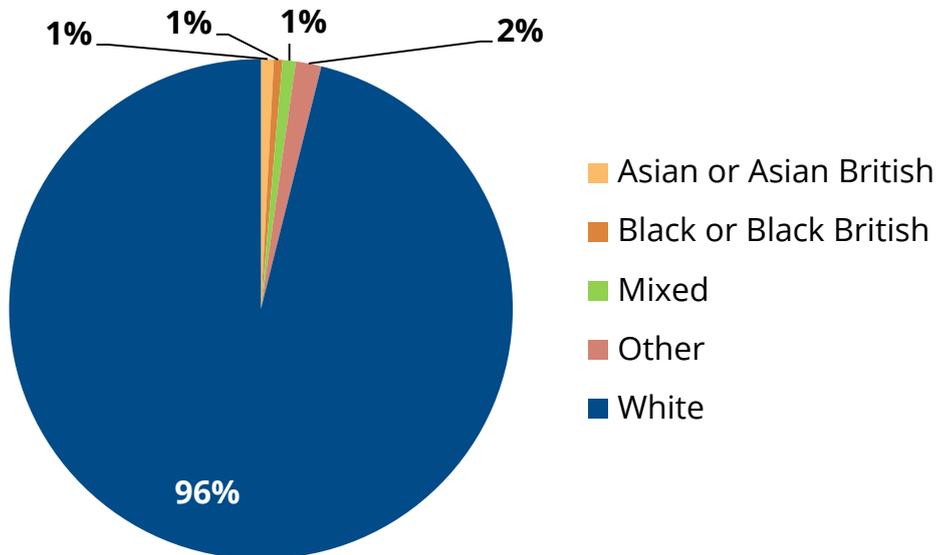
### Gender of Clients



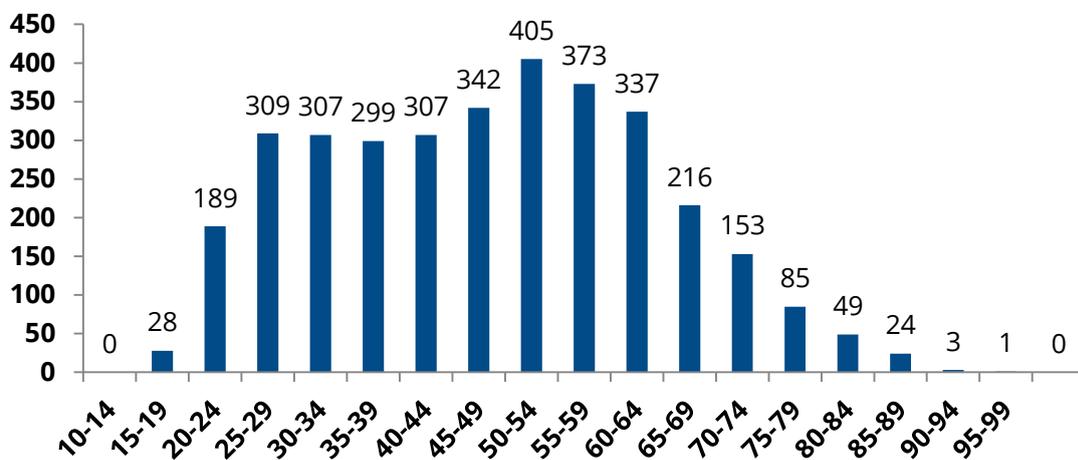
### Disability



### Ethnicity of clients



### Age range of clients



## Our Advice Services

Citizens Advice Scarborough & District is a local independent registered charity and all of our advice services are wholly funded from grants and donations. We receive no funding from the Government or our parent national organisation Citizens Advice, and 79% of our workforce are unpaid volunteers.



Throughout 2016-17 we offered generalist frontline legal advice to the people of Scarborough & Whitby and District.

- We helped 3,857 clients with 11,949 advice issues
- We delivered our services over the telephone and in person in Scarborough, Whitby, Eastfield and Scarborough Hospital
- We provided energy advice appointments to deal with peoples issues with energy companies, such as debts, discounts, disconnections, inaccuracies and complaints
- We ran a Legal Advice Clinic – offering free appointments with local solicitors
- During each working week we provided 7 day-long advice sessions.
  - Scarborough – 3 drop-in days per week – Monday, Tuesday & Thursday
  - Whitby – 2 drop-in days per week – Tuesday & Thursday
  - Eastfield outreach – 1 drop-in day – Thursday
  - Scarborough Hospital – 1 day of appointments – Friday

As mentioned in the CEO's report above, the demand for our services has increased by 14% since last year. Debt and benefits issues continue to be the main areas that people come to us for support with (70% of all our clients).

However, what we see at the moment is that many clients or families have been struggling to get by for several years, but then a major event happens - their lives are turned upside down and they don't know how to find a way forward.

These events can include: getting ill or having an accident; reduced hours at work or losing your job entirely; a relationship breakdown or bereavement; and benefits being cut or stopped altogether.

There is also an increased complexity in the issues clients are presenting with and we are really seeing the links between them and declining aspects of well-being for people.

For example, a client was laid off job after 15 years without any notice or payment. He started suffering from anxiety and depression. He lost self-confidence and was less able to cope - this affected his ability to get another job. He started getting into trouble with money, but didn't want to admit it to his wife, so they ended up with an eviction notice to

leave the family's home.

We managed to get the eviction stayed, and entered into discussion with his employer about redundancy payment. We also made sure the family received all the welfare benefits they were entitled to, and sorted out acceptable re-payments to the landlord. We also made him aware of support available locally for people experiencing mental health issues.

Due to our help, the family weren't evicted from their home, they received a redundancy pay-out, the client accessed counselling support which was really helping, and he is now in full-time employment again. In addition, the client now knows what to do if he sees similar signs in himself or others in the future.

## **Our Whitby Advice Service**

**We have seen a total of 610 unique clients in the year 2016-17, which is down on last year. However, the number of appointments we have delivered has increased. This would indicate that we are seeing more clients with multiple problems, and they are visiting us several times. Many are finding that they are unable to deal with the increasingly complex issues they are faced with.**

We have helped clients gain more than £500,000 in benefit awards. We have also been instrumental in helping almost 50 clients and their families access approximately £3,000 worth of food from the Food Bank for Whitby, while also helping them to tackle the root cause of their difficulty. We have once again been fortunate to have been given donations to help Whitby residents with payments on gas and electric cards, and bus fares to essential appointments. These small amounts are very important as Whitby has fewer organisations to help people than Scarborough.

We are still providing specialist debt and welfare benefits advice and benefit check sessions. Whitby also hosts a solicitor from Pinkney Grunwell on a monthly basis who provides free initial legal advice on referral from our office.

We have continued to work closely with our voluntary sector colleagues, both within Church House and in the wider community.

Our Whitby volunteers continue to be a valued resource and the team has remained the same, providing stability to the service.

### ***Comments from our Client Satisfaction Surveys***

*I am so much happier and will be using CAB again*

*I feel like I have an anchor now and I am much less stressed*

*More appointments would be good but understand it's a busy service*

*Everyone was very kind, helpful and friendly, very organised and efficient*

## Projects

We also deliver our service through a variety of additional projects, relevant to our local areas or expertise. We provide specialised advice and support with debts, money management and benefits advice, through our funded projects for people with more complex needs.

We provide the following services in and around Scarborough and Whitby:

**The Health Welfare Service** – a project based in the Cancer Care Unit of Scarborough Hospital providing in-depth advice and casework to people treated there. These clients are often newly diagnosed and they and their families are coming to terms with the implications, especially if it is a terminal diagnosis. The problems that we deal with can be wide ranging but mostly include applying for relevant benefits, making charitable applications, and dealing with debt, housing and employment issues. This work is usually intensive, vitally critical and with urgent deadlines.



During the year this project saw **179** clients and dealt with **468** issues. The financial outcomes achieved for clients by this project were **£530,132**. This equates to **£2,962 per client**.

**Money Advice Service Debt Advice Project** – this project provides crucial debt and money advice and casework to the people of Scarborough. We know there is not enough of this vital specialist advice in Scarborough because our waiting list is invariably at least three or four weeks long.



We provide debt solutions for clients and a lot of our work involves dealing with people's non-priority debts (personal loans, credit and finance) to ensure they have enough money to be able to afford to stay in their homes, and not face repossession or eviction.

This project saw **417** clients and dealt with **2857** issues. The financial outcomes achieved for clients by this project in 2016-17 were **£1,491,435**. This equates to **£3,577 per client**.

**Welfare Benefits Advice** – Assistance with benefits appeals and complex benefits applications. This service guides people through the application or appeal processes and provides expert advice so clients know what to do to maximise their chances of success. In exceptional circumstances, we did also write submissions or attend tribunals with clients, but our ability to do this is extremely restricted, due to lack of funding.



The most common cases we dealt with during 2016-17 were: Personal Independence Payments (25%), Employment Support Allowance (18%), Benefit checks (11%) and Housing benefit (10%).

This project saw **248** clients and dealt with **307** issues. The financial outcomes achieved for clients by this project in 2016-17 were **£504,435**. This equates to **£2,034 per client**.



**Good Finances = Good Health** – is an innovative Comic Relief funded project providing debt advice, income maximisation and money management assistance for people experiencing mental health issues. This project sets out to improve people’s mental and physical health through advice and support around debts, benefits, housing, and improving financial awareness & capability. Each person has support and advice tailored to their individual needs. We work with Scarborough and Ryedale MIND to provide in-depth advice and mental health worker support to extremely vulnerable people in Scarborough, Whitby & District. The majority of this advice work is around debt and benefits, helping people to sort out their debts, get the benefits they are entitled to, however for this client group much of the work takes between 2-4 times longer than our usual cases. The MIND worker gives clients the extra support and assistance to help the client tackle the tasks they otherwise couldn’t do on their own. During the year this project saw **332** clients and dealt with **1110** issues. The financial outcomes achieved for clients by this project in 2016-17 were a staggering **£1,517,901**. This equates to **£4,572 per client**.

### Comments from our Client Satisfaction Surveys

*You helped me so much when no-one else would. You are a vital public service and as such, you should be funded properly*

*You dealt with my debts so quickly and well. I feel I can make a fresh start now.*

*Your service is invaluable and has helped my wellbeing no end*

*I know what I need to do now.*

*Very easy to talk to, really helpful and really understanding about my mental state*



**3,857**  
clients seen with  
**11,949**  
issues



**£6.84m**  
is the total amount  
we increased clients  
incomes by in  
2016-17



**46**  
volunteers with  
an economic  
value of  
**£218,544**

## Outcomes and the difference we make in people's lives

We collect data on two main types of outcome. Firstly, the financial difference we make to clients and their families' lives, either by maximising income or by reducing debt. Secondly, through client surveys and studies we collect data on the difference we have made to clients' lives and often their feelings of health and wellbeing.

### Financial Outcomes

We record financial outcomes based on what income we know or can reasonably expect a client will receive following our advice, including: benefits claimed or appealed; trust and charity applications; debts written off or payments reduced; other financial benefits from budgeting to employment and housing advice.

Following Citizens Advice's Outcomes and Impact Research (2017) we know the social impact and financial value of Citizens Advice Scarborough & District's work in 2016-17. We have used a Treasury-approved model, designed by New Economy (Modelling the value of the Citizens Advice service in 2016/17).

From this research we can calculate the total value of our benefits advice in 2016-17 was **£5,237,298**. We also obtained **£22,362** of charitable payments for clients and wrote off **£1,028,280** of clients' debts, mostly through the completion of Debt Relief Orders.

### Satisfaction Outcomes

We carry out client satisfaction surveys to help us gain an understanding of how good a service we are providing, to see how our service can be improved and how we can further provide the outcomes people need to move forward in their lives.

**94%** said it was very easy or easy to access our service

**98%** said they very happy or happy with the advice provided to them

**99%** said they were would use our service again

**99%** said they would recommend our services to others

**99%** said they were very happy or happy with the overall service

In addition, with projects that have an element of health/ social welfare we often ask clients about the service's effect on their wellbeing. The results below are feedback from clients of the Comic Relief Good Finances = Good Health project:

**73%** said the advice they received had resulted in them feeling less stressed

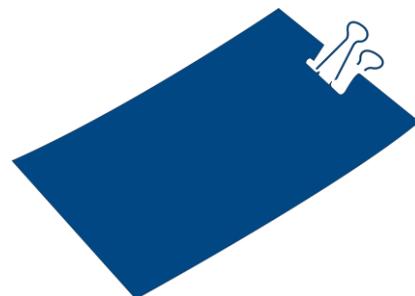
**55%** said the advice they received had resulted in them sleeping better

**32%** of clients said after the advice their physical health had improved

**71%** of clients said they now felt more confident managing their money

## Client case study

Statistics only tell part of the story of the work we do, here is the story of just one family we helped to resolve their issues and find a way forward.



**Client's situation** - Mr A was referred to us by a Nurse, after he was diagnosed with terminal cancer. Mr A lives with his wife and two children (under 11), in a mortgaged property and he was working full-time. All of the family were reeling from the terminal diagnosis and struggling to come to terms what it meant to them as a family, and how they would cope.

On top of this, the family were worried about how they would manage to keep food on the table, pay their bills and debts and keep their house without Mr A's wage. The bank was making things worse by threatening repossession.

**The difference we made** - We helped the family navigate the complex benefits system to achieve their correct entitlement. This resulted in an improvement on their previous salaried income of over £200pm; an extra £2,500 per year and significantly there would be no break in their income. These payments also included mortgage support, so after we negotiated with their bank, they were able to keep their house.

The family were awarded the maximum Macmillan grant of £450 for assistance with new clothes for Mr A, a day out for the kids, and travel to the hospital. We also reduced their debt outlay from £100 per month to £15.

Mr and Mrs A noticed a huge reduction in their stress and worry after our actions, especially once the repossession issue was resolved. They are now feeling a lot more secure financially and are better able to manage and control their living circumstances. This has meant in particular, that they feel much more able to cope with the extremely difficult time ahead of them

## Our Volunteers and Training

If our **46** volunteers were paid, it would have cost us **£218,544** to provide the **14,270** hours they spent delivering our service.



We had eleven new starters in the year 2016-17, with people joining us as trainee advisers, receptionists and an admin worker. The new adviser training programme developed by Citizens Advice is operational and incorporates the traditional learning from training packs, e-learning, and observations with on-line assessments. Despite some elements being streamlined, the increasing complexity of the work we ask advisers to do, means that training still takes between 6 and 12 months to complete. Most trainees report enjoying the training, although no-one has said they have enjoyed the Universal Credit training pack!

Our existing volunteers have also all had to undertake additional training in debt work to ensure we are compliant with Money Advice Service Debt Accreditation requirements.

We have held several staff training sessions throughout the year, including smart meter training and a Dementia Awareness session to make us more dementia friendly. We have also had guests from local organisations who have come to the meetings, and we have had very interesting talks from the Living Well team from NYCC, the HMRC Needs Enhanced team and Carers Resource, among others. Two members of staff have signed up as Volunteer Champions for IDAS

(Independent Domestic Abuse Services) and information from their involvement has been cascaded to all workers. We hope we will be able to support anyone going through any sort of domestic abuse with more effectively.

Our volunteer advisers work to an amazing standard and are constantly updating their knowledge and skills. We know we ask a lot of them, but they always deliver. The reception team do an incredible job on the front line, dealing with sometimes difficult situations with patience and skill, and our admin volunteers work extremely hard to make sure our specialist workers can deliver more advice, more efficiently.

*Thank you very much to all our volunteers for their fantastic contribution.*

### Some comments from our Volunteers



*The training has given me so much more confidence*

*I feel really proud of the work I do as a volunteer at Citizens Advice*

*I never knew there was so much to know...*

*I feel like I've sort of got hooked on giving advice!*

## Research and campaigns

We undertook Research and Campaigns work both in our local office and also as part of the CANY (Citizens Advice North Yorkshire and York) group. This has been useful as we have been able to feed into consultation documents on changes to state benefits of Attendance Allowance and Personal Independence Payment (PIP). We undertook research into the cost of doctors' fees for medical letters in support of benefit applications and also letting agency charges, feeding into the national Citizens Advice campaign.

### **In 2016 - after 7 years of campaigning by Citizens Advice - the government committed to banning all letting agent fees charged to people living in rented homes.**

In 2015/16 we saw a significant increase in problems regarding letting agents fees. Using our data and advice notes Citizens Advice showed the scale and range of the issues and added our voice to the debate. We promoted the issue in the media, and used our insight with decision-makers.

Citizens Advice evidence was referenced in a government consultation and included in a Housing of Commons briefing on the issue.

**This will save  
4.5 million  
people hundreds  
of pounds.**



We also contributed to research being carried out nationally into the availability of basic bank accounts, visiting local branches of all the high street banks. The research was published as Getting the Basics Right in February 2017.

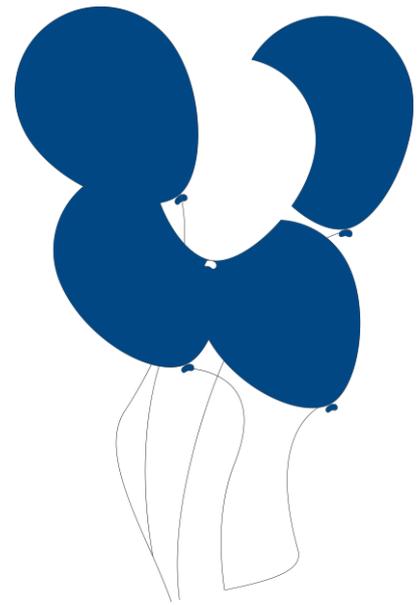
Our experience with first the Healthy Finances project and then our Comic Relief funded project (Good finances=Good Health) has given us an insight into dealing with clients with mental ill health. As a result of this we were asked to be a part of the Mental Health and Practical Advice Panel by national Citizens Advice.

Advisers brought 94 issues to the attention of the national Research and Campaigns team and locally, there has been a big increase in concerns about PIP medicals, where clients report that the information used to make decisions is simply incorrect. There has also been a huge increase in problems with DWP communications, where clients (and advisers) are not able to get through on the telephone, are cut off after waiting a long time or receive letters requiring a response dated two weeks before they receive them. These issues increase the anxiety and financial stress for clients so it is important that we keep raising them.

We are still working with Scarborough Lions on the Fuel Poverty initiative. The funds they have raised have resulted in us being able to top up energy cards and keys for clients who are facing real financial difficulty.

## Funders, partners & supporters

Thank you to everyone who has supported us financially and in kind to enable us to deliver our service across Scarborough, Whitby and District



### Main funders

- Scarborough Borough Council
- North Yorkshire County Council
- Comic Relief
- Money Advice Service
- Eastfield Town Council
- York NHS Teaching Hospitals Trust

### Donations as money for clients

- Two Ridings Community Foundation
- Scarborough Lions
- Whitby Churches Together
- Yorkshire Coast Homes

### Partners and Supporters

Citizens Advice North Yorkshire & York  
General Practitioners in the district  
Scarborough & Ryedale CCG  
Scarborough Whitby & Ryedale MIND  
YMCA  
Community Counselling  
Rainbow Centre  
CaVCA  
IDAS  
Age UK  
Shelter

NYCC Trading Standards  
Foundation  
NYCC Libraries  
Royal British Legion  
SSAFA  
Welfare Benefits Unit  
Whitby, Scarborough & Ryedale DAG  
Carers Resource  
Horton Housing  
Pinkney Grunwells Solicitors  
National Citizens Advice

**A Special Thank You to Michael & Helen Penman  
for their continuing support  
Thank You also to our clients for their kind donations**

## SCARBOROUGH AND DISTRICT CITIZENS ADVICE BUREAU

(Limited by Guarantee)

operating as Citizens Advice Scarborough and District

Company registration 05 538 079

## Trustees' report and unaudited financial statements

for the year ended 31 March 2017

### Directors

J Ritchie  
M D Hawley  
P Marsburg  
I R Stewart  
A M Jenkinson  
M E Colling  
The following directors also served during the period  
R McGovern  
D Clegg

Chair  
Treasurer  
Vice Chair

appointed 14/11/16  
resigned 23/9/16  
resigned 14/11/16

### Elected by

NYCC co-opted  
Board  
Board  
Board  
Scarborough BC co-opted  
Board

### Secretary

S Noble

### Bankers

HSBC Bank PLC  
33 St Nicholas Street  
Scarborough  
YO11 2HN

### Independent examiners

Moore Stephens  
Chartered Accountants  
12 Alma Square  
Scarborough  
YO11 1JU

### Registered office

4 Elders Street  
Scarborough  
YO11 1DZ

### Charity registration

1 112 726

### Company registration

England 05 538 079

## **Report of the trustees**

**for the year ended 31 March 2017**

### **Introduction**

The Trustees who are also directors of the charity for the purpose of company law, present their report with the financial statements of the charity for the year ended 31 March 2017. The trustees have adopted the provision of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

### **Board of trustees**

The names of the trustees (directors) are stated on page one. The appointment and election of trustees are governed by the Articles of Association. The maximum number of trustees is fifteen and the minimum is three. A maximum of ten trustees may be elected at the annual general meeting. Trustees may also be nominated by member organisations or co-opted by the trustee board, provided the number of co-opted and nominated trustees does not exceed one third of the total number of trustees. The appointment of co-opted and nominated trustees shall be made at ordinary meetings of the trustee board. All trustees retire from office at the third annual general meeting following appointment but may be re-elected or re-appointed. Trustees are elected from the local community and must either reside or work in the area.

At each of the first three annual general meetings following incorporation, one third of the originally elected trustees shall retire in rotation but may be re-elected. Paid and volunteer workers of the charity are not eligible for appointment as trustees. A trustee shall not hold the office of Chair, Vice Chair or Treasurer for more than six consecutive years, but thereafter may be re-elected to the same position on an annual basis. The trustee board shall hold at least four meetings in each year. All trustees are inducted by the manager in accordance with Citizens Advice guidelines. Newly appointed trustees are provided with a comprehensive induction through the provision of training courses and mentoring by established trustees. Trustees are responsible for strategic decisions, service delivery and development and financial management.

### **Investments**

The constitution authorises the trustees to make and hold investments using the general funds of the charity. There are currently no investments other than bank accounts.

### **Constitution, objects, policies and organisation**

The charity is a company without share capital, governed by its Memorandum and Articles of Association. The liability of members in the event of winding up is limited by guarantee to an amount not exceeding £1 per member. The company is a registered charity (number 1 112 726).

The primary object of the charity is the promotion of any charitable purpose for the benefit of the community in Scarborough and surrounding areas by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress. The policy of the charity is to provide the advice people need for the problems they face and to improve the policies and practices that affect people's lives.

The board of trustees is responsible for the governance of the charity and may from time to time appoint sub-committees as deemed necessary. Day to day operation of the service is the responsibility of the chief executive officer, A Hudson, helped by the management team.

The charity's objects are to promote any charitable purpose for the benefit of the community in Scarborough and District, by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress. Citizens Advice Scarborough and District aims to provide free, confidential, impartial and independent advice and information for the benefit of the local community, to exercise a responsible influence on the development of social policies and services and to ensure individuals do not suffer through a lack of knowledge or an inability to express their needs effectively

In addition to the continuing provision of high quality advisory services to the local community the primary objectives for the year were to extend the means of service provision to include telephone advice.

Existing advice provision is overseen by the service manager. Consolidation and future development are recommended to the trustees by the development group. Funding applications are made by the management team.

### **Developments, activities and achievements**

The charity's main objectives for the year were to provide, maintain and develop advice and information services for residents in Scarborough Borough. The principal activity of Citizens Advice Scarborough and District remained the provision of free, confidential, independent and impartial advice, information and counsel for members of the public. This is provided through 2 local Citizens Advice in the borough of Scarborough and District. In addition to generalist advice the charity also provided specialist advisory services of Specialist Welfare Benefit and Debt provision.

During the year we helped 3,854 individual clients with a total of 11,949 issues (2015/16 equivalents 3,371 and 11,542). The trustees are satisfied with the level of service, given the completion of a number of projects and the amount of available funding.

## Report of the trustees

for the year ended 31 March 2017

### Financial Review

In March 2016 the service level agreements (SLA) the charity had with both NYCC and SBC came to an end. We were successful in being granted a new SLA with SBC for three years at the same funding level as 16/7 and, as part of a North Yorkshire wide consortium of Citizens Advice Bureau, (CANY) winning a contract for a further 3 years funding from NYCC. These two funding streams are essential in maintaining the viability of Citizens Advice Scarborough and District.

Incoming resources in the year were £270,495 and the surplus in the year was £23.

### Future plans

The need for our advice services remains high, and Citizens Advice Scarborough and District has an ambition to increase its level of funding to enable us to continue to match the demand. We will therefore be placing much of our efforts during 17/18 in securing additional sources of funding, either alone or in partnership, so as to enable Citizens Advice Scarborough and District to maintain and enhance our services at a level that can meet the demand for both specialist and general advice services.

### Statement of reserves policy

Citizens Advice Scarborough and District is required to ensure that free monies are available in each financial year to meet any reasonable foreseeable contingency. The local Citizens Advice will maintain a projection of income for at least 3 years ahead and will ensure that this continues to be derived from as wide a variety of sources possible. They will take all necessary steps to ensure that at no time within this period would it be possible for the cessation of one or more funding streams to present so serious a challenge to the future of the organisation that it could not be managed so as to continue to provide a best value advice service.

In reviewing the potential costs that could arise should a significant reduction in income be incurred the Trustees have determined that 'free' reserves of £67,618 should be maintained which is equal to 3 months normal operating expenditure.

### Relationships

Citizens Advice Scarborough and District is affiliated to Citizens Advice.

### Risks strategy

Citizens Advice Scarborough and District has worked on a Corporate Risk Management exercise. A risk management strategy and risk register were agreed by the Trustee Board. The Trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems put in place to mitigate those risks. To that end Citizens Advice Scarborough and District is continually monitoring and managing its risk, reviewing the corporate risk register and ensuring action plans are in place to mitigate its key risks.

Included in external risks is that of the loss of funding. The effects of this have been minimised by the procedures in place, which have resulted in funding being secured from a variety of sources. The charity continues to seek to diversify its funding sources. Internal risks are minimised by the implementation of procedures for authorisation of all transactions and projects and to ensure consistent quality of delivery for all operational aspects of the charitable company. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

### Public benefit

The trustees have paid due regard to the Charity Commission's guidance on public benefit in deciding the activities undertaken by the local Citizens Advice during the year. The trustees are satisfied that the information provided in the report and accounts meets the public benefit reporting requirements.

### Trustees' responsibilities statement

The trustees (who are also directors of the charity for purposes of company law) are responsible for preparing the Report of the trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income or expenditure, of the charitable company for that year. In preparing these financial statements the directors 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;
- prepare the financial statements on the going concern basis, unless it is inappropriate to assume that the charitable company will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the company's transactions and disclose with reasonable accuracy at any time the financial position of the company 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 company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report has been prepared in accordance with the Statement of Recommended Practice -Accounting and reporting by Charities and in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

### J Ritchie

Chair, on behalf of the Board

Dated .....

## **Independent examiner's report to the trustees of Scarborough and District Citizens Advice Bureau**

for the year ended 31 March 2017

I report on the accounts of Scarborough and District Citizens Advice Bureau for the year ended 31 March 2017, which are set out on pages 5 to 12.

This report is made solely to the charity's trustees, as a body, in accordance with Chapter 3 of Part 8 of the Charities Act 2011. My examination has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my examination, for this report, or for the opinions I have formed.

### **Respective responsibilities of trustees and examiner**

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants in England and Wales.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

### **Basis of independent examiner's report**

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

### **Independent examiner's statement**

In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that in any material respect the requirements:
  - to keep accounting records in accordance with section 386 of the Companies Act 2006; and
  - to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice "Accounting and Reporting by Charities" have not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Sarah-Jane Sargent FCA  
Chartered Accountant  
Moore Stephens  
Chartered Accountants  
12-13 Alma Square  
Scarborough  
YO11 1JU

Dated .....

**SCARBOROUGH AND DISTRICT CITIZENS ADVICE BUREAU***(Limited by Guarantee)*

operating as Citizens Advice Scarborough and District

Company registration 05 538 079

**Statement of financial activities**

(incorporating an income and expenditure account)

for the year ended 31 March 2017

		Continuing operations		Total	Total
		Unrestricted	Restricted	funds	funds
		funds	funds	2017	2016
		£	£	£	£
<b>Income and endowments</b>					
<b>Donations and legacies</b>					
- Donations		11,253	-	11,253	2,040
<b>Income from investments</b>					
- Bank interest receivable		1,316	-	1,316	1,268
<b>Income from charitable activities</b>					
- Generalist advice	note 9	95,204	-	95,204	98,518
- NYCC Welfare Benefits	note 9	24,956	-	24,956	24,993
- Other	note 9	13,281	-	13,281	19,691
- Comic Relief	note 11	-	53,278	53,278	12,500
- Castle Health Centre	note 11	-	-	-	-
- Hospital	note 11	-	12,000	12,000	12,522
- Big Lottery Healthy Finances	note 11	-	-	-	90,656
- Eastfield	note 11	-	7,950	7,950	7,500
- MASDAP	note 11	-	51,257	51,257	51,257
- Award 4 All	note 11	-	-	-	7,559
- Barrowcliff Big Local	note 11	-	-	-	7,917
<b>Total income and endowments</b>		<b>146,010</b>	<b>124,485</b>	<b>270,495</b>	<b>336,421</b>
<b>Expenditure</b>					
<b>Expenditure on charitable activities</b>					
- Generalist advice	note 9	104,350	-	104,350	90,677
- NYCC Welfare Benefits	note 9	24,956	-	24,956	24,993
- Other	note 9	1,607	-	1,607	1,657
- Adviceline	note 9	8,439	-	8,439	-
- Comic Relief	note 11	-	57,484	57,484	8,294
- Hospital	note 11	-	12,000	12,000	12,522
- Big Lottery Healthy Finances	note 11	-	-	-	95,288
- Eastfield	note 11	-	7,950	7,950	7,500
- MASDAP	note 11	-	51,257	51,257	51,257
- Award 4 All	note 11	-	2,429	2,429	5,130
- Barrowcliff Big Local	note 11	-	-	-	7,917
<b>Total expenditure</b>		<b>139,352</b>	<b>131,120</b>	<b>270,472</b>	<b>305,235</b>
<b>Net income/(expenditure) and movement in funds for the year</b>		<b>6,658</b>	<b>(6,635)</b>	<b>23</b>	<b>31,186</b>
Balances brought forward at 31 March 2016		270,048	6,635	276,683	245,497
<b>Balances carried forward at 31 March 2017</b>		<b>276,706</b>	<b>-</b>	<b>276,706</b>	<b>276,683</b>

**Continuing operations**

All income and expenditure has arisen from continuing activities

**Balance sheet**

as at 31 March 2017

	Note	2017 £	2017 £	2016 £	2016 £
<b>Fixed assets</b>					
Tangible assets	4		-		-
<b>Current assets</b>					
Debtors	5	22,888		22,140	
Cash at bank and in hand		285,232		286,059	
		<u>308,120</u>		<u>308,199</u>	
<b>Creditors: amounts falling due within one year</b>	6	31,414		31,516	
<b>Net current assets</b>			276,706		276,683
<b>Total assets less current liabilities</b>			<u>276,706</u>		<u>276,683</u>
<b>Funds</b>					
Unrestricted income funds	10				
- General			112,211		106,068
- Designated			164,495		163,980
			<u>276,706</u>		<u>270,048</u>
Restricted income funds	11		-		6,635
			<u>276,706</u>		<u>276,683</u>

The financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies and in accordance with the Financial Reporting Standard 102.

For the year in question the company was entitled to exemption from an audit under section 477 of the Companies Act 2006. The members have not required the company to obtain an audit of its accounts for the period in accordance with s476. The directors acknowledge their responsibilities for:

- a) ensuring that the company keeps accounting records which comply with sections 386 and 387 of the Companies Act 2006; and
- b) preparing accounts which give a true and fair view of the state of affairs of the company, as at the end of the financial year, and of its profit or loss for the financial year in accordance with the requirements of sections 394 and 395 of the Companies Act 2006, and which otherwise comply with the requirements of that Act relating to accounts, so far as applicable to the company.

Approved by the board of directors and authorised for issue on .....

J Ritchie  
Chair

MD Hawley  
Treasurer

## Notes to the accounts

for the year ended 31 March 2017

### 1 Accounting policies

The financial statements of the charity, which is a company limited by guarantee and a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting for Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015)' and update bulletin 1, the Charities Act 2011, the Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

#### 1.01 Incoming resources

All incoming resources are included in the statement of financial activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy. Income of a revenue nature is deferred where it is received in advance to be expended in the following period or it relates to a fundraising event held in the following period. Capital grants are included in the statement of financial activities at the point of receipt or when the charity is legally entitled to the grant. As required by the Statement of Recommended Practice 'Accounting and Reporting by Charities', capital grants are not deferred over the lives of the assets they fund. In accordance with the Charities SORP (FRS 102) the contribution of unpaid general volunteers is not recognised in the accounts. The charity has a presentation and functional currency of Pound Sterling (GBP).

#### 1.02 Resources expended

All expenditure is accounted for on an accruals basis. Expenditure included under 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. Expenditure is accounted for on an accruals basis by including creditors for unpaid expenses incurred. Operating lease rentals are charged against profits of the period to which they relate. Costs are allocated based on the hours worked on each project. Governance costs which are included within support costs are those costs associated with meeting the constitutional and statutory requirement of the charity, these include fees to the independent examiners of £2,880 (2016 - £2,400) which include statutory accounts preparation services. All costs include VAT which is not recoverable.

#### 1.03 Tangible fixed assets, capital grants and depreciation

The charity's policy is to recognise grants received in respect of assets in full as income in the statement of financial activities and to capitalise and depreciate tangible assets. Individual fixed assets costing £1000 or more are capitalised at cost.

Depreciation of fixed assets has been provided at rates which are anticipated to amortise the cost less residual value on a straight line basis over the assets' expected useful lives as follows:-

Short leasehold property improvements	Over the length of the lease
Computer equipment	3 years
Fixtures and fittings	5 years

#### 1.04 Fund accounting

Unrestricted income funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Restricted income funds are funds to be used in accordance with specific restrictions imposed by donors or funds which have been raised for a particular purpose. The aim and use of each restricted fund is set out in the notes to the financial statements.

#### 1.05 Financial instruments

The charity only enters into basic financial instrument transactions that result in the recognition of financial assets and liabilities such as trade, other debtors and creditors. Debt instruments that are payable or receivable within one year, typically debtors or creditors, are measured, initially and subsequently, at the undiscounted amount of the cash or other consideration expected to be paid or received.

#### 1.06 Preparation of the accounts on a going concern basis

The trustees have prepared the accounts on a going concern basis on the grounds that the charity has a healthy bank balance and a reasonable expectation that ongoing funding will be forthcoming for the charity to continue in business.

#### 1.07 Critical judgements in applying the company's policies

The trustees do not consider that there are any significant judgements which have had to be made in preparing these financial statements and they also do not consider that any of the estimates and assumptions used in the preparation of these financial statements have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year.

### 2 Staff costs

	£	2016
		£
Wages and salaries	179,191	196,217
Social security costs	10,546	12,527
Other pension costs	1,714	1,565
	<u>191,451</u>	<u>210,309</u>

The average number of employees by monthly headcount was 15 (2016 - 17).

The total key management personnel compensation was £63,866 (2016- £69,435). No employee earned in excess of £60,000 in either year.

Trustees received no remuneration or benefits in either year. One trustee received reimbursement of travel expenses totalling £31 (2016 - £18) in the year.

**SCARBOROUGH AND DISTRICT CITIZENS ADVICE BUREAU***(Limited by Guarantee)*

operating as Citizens Advice Scarborough and District

Company registration 05 538 079

**3 Comparatives for the statement of financial activities**

	Unrestricted funds £	Restricted funds £	Total funds 2016 £
<b>Income and endowments</b>			
<b>Donations and legacies</b>			
- Donations	2,040	-	2,040
<b>Income from investments</b>			
- Bank interest receivable	1,268	-	1,268
<b>Income from charitable activities</b>			
- Generalist advice	98,518	-	98,518
- NYCC Welfare Benefits	24,993	-	24,993
- Other	19,691	-	19,691
- Comic Relief	-	12,500	12,500
- Hospital	-	12,522	12,522
- Big Lottery Healthy Finances	-	90,656	90,656
- Eastfield	-	7,500	7,500
- MASDAP	-	51,257	51,257
- Award 4 All	-	7,559	7,559
- Barrowcliff Big Local	-	7,917	7,917
<b>Total income and endowments</b>	<u>146,510</u>	<u>189,911</u>	<u>336,421</u>
<b>Expenditure</b>			
<b>Expenditure on charitable activities</b>			
- Generalist advice	90,677	-	90,677
- NYCC Welfare Benefits	24,993	-	24,993
- Other	1,657	-	1,657
- Comic Relief	-	8,294	8,294
- Hospital	-	12,522	12,522
- Network Development Fund	-	-	-
- Big Lottery Healthy Finances	-	95,288	95,288
- Eastfield	-	7,500	7,500
- MASDAP	-	51,257	51,257
- Award 4 All	-	5,130	5,130
- Barrowcliff Big Local	-	7,917	7,917
<b>Total expenditure</b>	<u>117,327</u>	<u>187,908</u>	<u>305,235</u>
<b>Net income/(expenditure) and movement in funds for the year</b>	29,183	2,003	31,186
In connection with my examination, no matter has come to my attention:	240,865	4,632	245,497
<b>to state whether particular matters have come to my attention.</b>	<u>270,048</u>	<u>6,635</u>	<u>276,683</u>

**Notes to the accounts**

for the year ended 31 March 2017

**4 Tangible assets**

	Short leasehold property improvements £	Fixtures fittings, tools & equipment £	Total £
<b>Cost</b>			
As at 31.03.16	46,415	10,507	56,922
Additions	-	-	-
Disposals	-	-	-
As at 31.03.17	<u>46,415</u>	<u>10,507</u>	<u>56,922</u>
<b>Depreciation</b>			
As at 31.03.16	46,415	10,507	56,922
Charge for period	-	-	-
On disposals	-	-	-
As at 31.03.17	<u>46,415</u>	<u>10,507</u>	<u>56,922</u>
<b>Net book value</b>			
As at 31.03.16	-	-	-
As at 31.03.17	<u>-</u>	<u>-</u>	<u>-</u>

**5 Debtors**

	£	2016 £
Trade debtors	19,817	18,379
Other debtors	2,000	2,750
Prepayments and accrued income	1,071	1,011
	<u>22,888</u>	<u>22,140</u>

**6 Creditors: amounts falling due within one year**

	£	2016 £
Trade creditors	2,463	1,803
Other creditors	3,757	6,762
Taxation and social security	4,097	2,396
Accruals	2,880	2,340
Deferred income	18,217	18,215
	<u>31,414</u>	<u>31,516</u>

Deferred income relates to funding received before the year end for future periods, an amount of £16,771 (2016 - £15,960) has been released in the current period from the previous year.

**7 Operating leases**

	£	2016 £
The company is committed to total future operating lease rentals under non-cancellable leases payable		
Within one year	10,872	18,604
Within two to five years	-	8,250
	<u>10,872</u>	<u>26,854</u>

Included within expenses are charges relating to operating lease rentals of £26,552 (2016 - £26,118).

**8 Pension schemes**

The trust operates one defined contribution pension scheme. The assets of the scheme are held separately from those of the trust in independently administered funds. The pension cost charge represents contributions payable to the funds amounting to £1,714 (2016 - £1,565). Outstanding contributions of £343 were included in creditors (2016 - £220).

**SCARBOROUGH AND DISTRICT CITIZENS ADVICE BUREAU**

(Limited by Guarantee)

operating as Citizens Advice Scarborough and District

Company registration 05 538 079

**Notes to the accounts**

for the year ended 31 March 2017

**9 Unrestricted funds - analysis in support of statement of financial activities**

	Generalist Advice £	Legal Services Commission (LSC) £	NYCC Welfare Benefits £	Other £	Support Costs £	Advice Line £	Total £	2016 £
<b>Income from charitable activities</b>								
Grants	98,482		24,956	2,730			126,168	134,916
Contracts							-	-
Other income				10,551			10,551	8,286
Match funding transfer	(3,278)						(3,278)	
	<u>95,204</u>	<u>-</u>	<u>24,956</u>	<u>13,281</u>	<u>-</u>	<u>-</u>	<u>133,441</u>	<u>143,202</u>
<b>Expenditure on charitable activities</b>								
Office expenses	611		86	334	22,170		23,201	22,651
Staff & volunteer expenses	1,461				2,813		4,274	5,028
Other	(90)			850	348		1,108	-
Depreciation							-	-
Premises expenses					26,025		26,025	28,010
Salaries	61,195		18,927		24,396	8,439	112,957	94,204
Support costs recharged	41,303		5,943		(75,752)		(28,506)	(32,566)
	<u>104,480</u>	<u>-</u>	<u>24,956</u>	<u>1,184</u>	<u>-</u>	<u>8,439</u>	<u>139,059</u>	<u>117,327</u>
<b>Governance costs</b>								
AGM							-	-
Accountancy					3,420		3,420	2,400
Bank charges							-	30
Trustee expenses	(130)						(130)	18
Other				423	118		541	133
Recharged as support costs	(130)				(3,538)		(3,538)	(2,581)
	<u>(130)</u>	<u>-</u>	<u>-</u>	<u>423</u>	<u>-</u>	<u>-</u>	<u>293</u>	<u>-</u>
	<u>(9,146)</u>	<u>-</u>	<u>-</u>	<u>11,674</u>	<u>-</u>	<u>(8,439)</u>	<u>(5,911)</u>	<u>25,875</u>

**10 Unrestricted funds - summary and transfers**

	31.03.17 £	Movement in resources			31.03.16 £
		Transfers £	Incoming £	Outgoing £	
Undesignated	112,211	(515)	146,010	(139,352)	106,068
Designated:					
- contractual commitment reserve	65,117	(2,863)	-	-	67,980
- IT reserve	10,000	(10,000)	-	-	20,000
- service delivery commitment reserve	79,378	3,378	-	-	76,000
- Whitby	10,000	10,000	-	-	-
	<u>276,706</u>	<u>-</u>	<u>146,010</u>	<u>(139,352)</u>	<u>270,048</u>

The contractual commitment reserve is to ensure the charity is able to cover contractual payments to staff such as redundancy and committed lease payments.

The IT reserve is to ensure the charity is able to continue to service and update computers.

The service delivery commitment reserve is designed to cover the forecast deficit budgets for the next two years.

A bequest received during the period from a Whitby resident, whilst not restricted, has been designated for expenditure within Whitby.



## Notes to the accounts

for the year ended 31 March 2017

### 11 Restricted funds (continued)

**Comic Relief**

Good Finances - Good Health. A three year project assisting clients with mental health problems in partnership with Scarborough and Ryedale Mind.

**MASDAP (previously F2F)**

Money Advice Service Debt Advice Project delivering face to advice.

**Hospital**

One year project to provide welfare benefit advice in the cancer care unit at Scarborough Hospital.

**Eastfield**

One year grant funded by the Eastfield Parish Council for the purpose of delivering generalist advice to the residents of the Eastfield area of Scarborough.

**Big Lottery -Award 4 All**

The funding was a grant for one year only and allowed the charity to enhance its remote and mobile working facility and improve the security and stability of its IT system. Ended November 2016.

### 12 Analysis of net assets between funds

	General fund £	Designated funds £	Restricted funds £	Total funds £
Fund balances are represented by:				
Tangible fixed assets	-	-	-	-
Cash at bank and in hand	120,737	164,495	-	285,232
Other net current assets/(net current liabilities)	(8,526)	-	-	(8,526)
	<u>112,211</u>	<u>164,495</u>	<u>0</u>	<u>276,706</u>

## Contact details



### Local offices:

#### Scarborough:

4 Elders Street, Scarborough, North Yorkshire, YO11 1DZ

#### Whitby:

Church House, Flowergate, Whitby, North Yorkshire, YO21 3BA

#### Outreach locations:

Eastfield Community Centre, High St, Eastfield, Scarborough YO11 3LJ

Cancer Care Unit, Scarborough Hospital, Woodlands Drive, Scarborough  
YO12 6QL

### Telephone

Adviceline                    **03444 111 444**

Admin only                 **01723 368710**

### Online

[www.citizensadviceScarborough.org.uk](http://www.citizensadviceScarborough.org.uk)

[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

### Social media



@ScarCAB



<https://www.facebook.com/SCARCAB/>

Citizens Advice Scarborough & District is a trading name of Scarborough and District Citizens Advice Bureau. We are a local independent charity (No. 1112726) and a private company limited by guarantee (No. 5538079). Registered Office 4 Elders Street, Scarborough N Yorks, YO11 1DZ. We are Authorised and Regulated by the Financial Conduct Authority (FRN 617725)