

**citizens
advice**

**Scarborough
& District**

Citizens Advice Scarborough & District

Annual Report 2014 - 2015



THE SERVICE AIMS

To provide advice people need for the problems they face.

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

To provide free, independent, confidential and impartial advice to everyone on their rights and responsibilities.

The Bureau values diversity, promotes equality and challenges discrimination.

EQUAL OPPORTUNITIES

The Bureau recognises the promotion of Equal Opportunities as an essential and integral part of all its services.

Scarborough & District Citizens Advice Bureau recognises that people and groups suffer oppression and discrimination in our society for reasons including (but not only) their race, gender, age, class, sexuality, and disability.

The service provision and personnel practices with both paid staff and volunteers take positive steps to redress this discrimination and achieve equality of opportunity and access.

Andy Hudson

Chief Executive

Foreword from the Chair

I write this foreword to the 2015 Annual Report at a time when charities like Citizens Advice are under pressure to answer two very important questions: how do you demonstrate the impact of the service you offer? And, how do you ensure good governance of the money that is donated?

The first question is one of the easiest to answer. We exist to overcome the problems that can affect individuals, and the detrimental impact they can have on their lives. Throughout this report we can put a financial value on a handful of outcomes around this concept. These include preventing job loss through employment advice, preventing eviction and homelessness through debt and housing advice, preventing trips to the GP and accessing talking therapies through all of our advice, as well as general improvements in health and well-being. Our advice to the individuals concerned can be profound and we can't put a pound sign on feedback that tells us that we have helped them to improve their family relationships, general health, wellbeing and mental health. Within this report you will see a figure of £6.3 million pounds as an estimate of additional benefits secured for clients – all or most of which will be spent in local shops and on local services.

In terms of good governance, we have an active and knowledgeable group of trustees who meet regularly and are committed to maintaining the values, vision and reputation of the service. This includes regular oversight of the way in which funding is used and how spending, for example, on behalf of a specific donor's plans remain relevant and valid. Our financial reserves are prudent and are maintained to avoid the position that the much publicised Kids Company found themselves in. We thank our main local funders: Scarborough Borough Council and North Yorkshire County Council and the National Lottery for their generous support and we continue to work hard to attract additional funding to sustain our activity.

We continue to be a campaigning organisation, helping people resolve their legal, money and other problems by providing free, independent and confidential advice, and by influencing policy makers. But the increased demand and complexity of so many of our cases is straining our capacity to deliver. We need more volunteers and trustees to work alongside our small team of dedicated staff and volunteers. We will go on doing what we can – supporting those who need us, standing up for something better, campaigning and informing. We do this because our most needy clients are those who will never perform well in a competitive social system and those who suddenly find themselves needing our help with unforeseen problems tell us that a crisis saps their confidence and initiative. We do it because we know that poverty and need are not caused by fecklessness – they are the result of far more complex circumstances – including low pay for hard work!

And we know that our clients and partners trust us to provide appropriate and impartial advice to all. Thank you once again to a dedicated team of volunteers and staff for doing their bit to make Scarborough, Whitby and District a better place!

Bob McGovern

Chair

Chief Executives Report

The Scarborough & District Citizens Advice Bureau is an independent charity which has been operating since 1939. It is funded wholly from grants and donations; both large and small. The Bureau receives no funding from the Government, nor is the Bureau funded from the parent organisation, Citizens Advice (Cit A). To be a recognised Citizens Advice Bureau, we pay a membership fee to Cit A, and are subject to a series of demanding quality audits to ensure the quality of our advice services meet the standards required.

The Scarborough & District Bureau comprises two separate offices; one in Scarborough, and one in Whitby, and undertakes client funded outreach provision at Eastfield and the Scarborough District Hospital. For a limited period, it has also been funded to undertake an advice service for one day a week at a Whitby GP Surgery, and Barrowcliffe Childrens Centre.

As I reported last year, the current financial climate continues to make life very difficult for the voluntary sector. Sources of regular grant funding are not guaranteed, and bids to organisations that may make money available for a project to deliver a specific outcome are much harder to obtain. A great deal of work is required to submit an application. It can take many weeks to complete even a 'Stage One' or 'Outline' bid, requiring a comprehensive needs analysis, full costings, predicted outputs, and, more often, demonstration of multi-agency partnership working, and even requiring the submission to provide a degree of matched funding. Whilst the needs analysis and full project costings are relatively straight forward, the demonstration of partnership working can be more difficult, particularly when a number of potential third sector partners might be wishing to submit a bid to the same funder. For example, the Big Lottery has recently released £30m in funding for organisations to undertake projects to 'help people through crisis', lasting between 3 and 5 years. But have indicated only 50 or 60 projects nationally will be funded. If you then think at least 120 CAB will bid, plus a large number of other large national charities, plus any number of smaller local organisations, it can be seen that the competition is very fierce and each bid, often word limited, has to be of a very high quality to succeed. Even when the needs analysis is very strong, and the project costings show a very low value compared to high level of benefit due to the support of non-paid volunteers, funders prefer bids that show a level of matched funding. But charities, like the Scarborough CAB, are very often not in a position to match fund, as they run their 'core' service at a deficit due to insufficient direct grant income, so that the total cost of core services can only be covered by including a proportion of this cost against a project cost. So it becomes a vicious circle; the bureau has to win project funding to enable a contribution to the core costs so as to allow the bureau to operate, yet it also has to contribute matched funding, which reduces the amount of money the bureau has to cover the core costs.

All this increases the pressure on the Bureau to remain financially viable, whilst at the same time, Scarborough & District CAB has some of the highest demand when compared to the other Bureaux in North Yorkshire.

Scarborough & District CAB, once one of the larger bureaus in North Yorkshire in size and delivery, is becoming one of the smallest. The two bureaux of Hambleton & Richmond merged into a single bureau in 2013/14, and are currently holding talks

with Selby bureau, and in 2014/15, the three bureaux of Harrogate, Ripon & Craven also merged into one large Bureau. This was done in order to improve resilience, and reduce costs on central services such as management, finance, personnel, IT, training and other internal services. Throughout North Yorkshire, this creates three very large bureaux, and leaves Scarborough, and Ryedale. Exploratory talks were held with the Ryedale bureau to see if a merger might be beneficial, and whilst no agreement has yet been reached, we are looking how we might share some resources and where necessary, work together to submit joint funding bids. It is important at a strategic level however, that a merger option remains open, both in order to seize opportunities and improve efficiency, but also in order for Scarborough and Ryedale to have a representative voice within the North Yorkshire Bureau consortium (Citizens Advice North Yorkshire & York).

The important role that Scarborough & District CAB plays in the community can be demonstrated by the following activity. In 2013/14, the Scarborough & District CAB dealt with 13,065 enquiries, of which 3,119 were face to face detailed advice within the Scarborough or Whitby Bureaux. In population terms, this meant that 12% of the Scarborough Borough population contacted us, and approx. 3% were dealt with face to face. The Bureau helped these clients deal with £3,902,932 of debt, and achieve a total income gain of £6,366,164 through benefits and other indirect income gains, to which the clients were legitimately entitled. It is remarkable that a local charity can generate as much as £6.3 million by way of increased income, which, as the Chair has mentioned in the foreword, the vast majority of which is probably then spent locally. It can be seen that in terms of the Bureau's contribution to the local economy, it is the equivalent of a medium sized business enterprise.

All this is achieved with only 12 full time equivalent staff, and approximately 40 part time volunteers. The value of the volunteers alone in 2014/15 was £258,930. Without their commitment to freely give up their time to help people, the bureau would simply not be viable.

Funding – lost and found...

As stated above, the bureau is an independent charity and is funded wholly from grants and donations; both large and small. It is the 'life-blood' of the organisation, and is constantly seeking opportunities to gain funding to provide enable us to continue to provide advice. It is always the nature of funding however, that a large proportion is short term, providing at the most a few years security whilst delivering a project or similar outcomes.

So, some funding was lost....

The contract we had with the Castle Health centre for many years, which allowed the local Bureau to give welfare benefit and money advice to patients at the surgery, was terminated in March 2014 due to a change in provider.

And, other funding was sustained...

Scarborough Borough Council continues to be great supporter of the bureau, and recognises the important role we have to play in helping the community. The Council maintained its generous level of funding in 2014/15 through the granting of £72k by way of a three year service level agreement, despite the fact that they too

are experiencing significant financial pressures due to cuts in government funding. This service level agreement will end in March 2016, and it is hoped our success in dealing with Borough Council residents will enable us to have this agreement renewed for a further 3 years.

North Yorkshire too, sustained the Bureau through a two year service level agreement, granting the Bureau £53k to deliver welfare benefit advice, and to help support its core services. This was renewed for a further two years.

Without this level of support from these two local authority partners, the Bureau simply could not survive.

The Money Advice Service, which has provided funding for specialist money advice, also renewed a two year contract, whilst requiring an increase in client numbers.

Last year I reported that the Bureau was awarded £350k from the Big Lottery to deliver a two year project to provide advice to clients with mental health issues, learning disabilities, and physical and sensory impairment. In partnership with Scarborough Whitby & Ryedale MIND, Scarborough & Whitby disablement action groups, Scarborough Borough Council, Yorkshire Coast Homes, Keyhouse, the Tees, Esk & Wear Valley NHS, and the local Scarborough & Ryedale Clinical Commissioning Group, the Bureau offers advice and support to clients who suffer with mental health, learning and other disabilities, many of whom are significantly affected by the welfare reforms. This project has been an outstanding success. In the financial year 2014/15 we provided supported advice to approx. 700 clients. We have helped these clients deal with £307,849 of debt, and achieved direct and indirect income gains of £3,394,450. These figures are much more than the 'average' client who the CAB advises, and show that without professional advice and assistance, the most disadvantaged are unable to receive the financial benefits they are entitled to. Through monitoring and feedback, the clients reported that:

- 36% recorded an improvement in mental health
- 72% reported an improvement in their physical well being
- 40% said they now visited their GP less often or not at all
- 14% reported reducing or ceasing medication
- 67% said they were sleeping better
- 60% felt more 'safe and secure'
- 57% felt more confident about their money
- 56% felt their employment, training or work had improved
- 78% felt their relationships with family had also improved.
- 68% had an improved sense of "who they are".

These outcomes demonstrate the difference the Citizens Advice Bureau can make to their lives, both financially, and in terms of their health and well-being. There is, however, a growing awareness that advice and health are heavily related, and that for GP's in particular, having an advice pathway available for a patient can deal with

the root cause of the patient's issue, and also save a proportion of the GP's time, and costs. A recent report, published by Lord Low, stated that "...*advice provision in primary health settings can reduce an estimated 15% of time GP's spend on benefits issues, and leads to fewer repeat appointments and fewer repeat prescriptions...people who receive advice experience lower anxiety, better general health, better relationships and housing stability...*"

The Scarborough CAB project was cited as a case study within the report (*The Role of Advice Services in Health Outcomes – Low Commission – June 2015, p.63*)

But no funding was found...

Despite our best efforts, there were no releases of funding in 2014/15 from large organisations or Government agencies, for which the Citizens Advice Bureau were eligible to bid for. The picture is vastly different in 2015/16 however, with potential funding streams amounting to several hundred thousand pounds being made available by a number of organisations. But as stated above, competition is very fierce, and a lot of work is needed in order to meet submission criteria. The outcomes will be known in the next few months, and will govern the nature of services we are able to deliver in the foreseeable future.

Quality of Advice

The Citizens Advice Bureau is monitored by the national organisation, Cit A, to ensure the advice it is providing through its staff and volunteers, is accurate, independent, objective and of the highest quality. The bureau had a full organisational and quality of advice audit in October 2013. Due to the volume of clients the bureau is trying to deal with, the bureau was seen to be placing too much emphasis on providing advice, rather than recording the actual advice given in the level of detail which is required by CitA. Whilst it is extremely difficult for a volunteer or member of staff, after seeing a client, to spend 30 minutes writing up the case notes when there is queue of people still waiting in reception, such action is vital if we are to continue to be able to demonstrate the quality of our advice and retain our membership. As a result, all our staff and volunteers underwent refresher training in case recording and we introduced an appointment system for generalist advice with administrative time for case recording built in. All our cases now undergo random checks for accuracy and standard of recording. Maintaining the balance between dealing with demanding client numbers, and maintaining accuracy of case records is an ever challenging task, but the recent inspection saw our 'quality of advice' score rise to 81%, an extremely high score in relative terms, and one which means the bureau is not required to undertake any further action.

The Future

A number of key challenges are facing us in the future. Operationally, there is a national move by Cit A to encourage bureaux to maximise resources by reviewing its 'channel strategy' and encouraging clients to use where possible, telephone advice. This is now certain to become a mandatory membership requirement. Whilst the provision of a 'call centre' type of advice is designed to help bureau relieve the pressure of clients coming through the 'front door', the nature of our enquiries and

issues are often only able to be dealt with by face to face contact. Nevertheless, we are responding to the development, and all the bureau in North Yorkshire and York are working together to develop a regional telephone advice system where bureau essentially rota time so to deal with calls received throughout North Yorkshire. The success of this pilot continues to be evaluated and will help shape our service delivery in the coming year.

Despite the continued support from Scarborough Borough Council, and North Yorkshire Council in helping to support our core funding, the bureau will face a deficit budget in 2016/17 when funding for the 'Healthy Finances' project ceases at the end of September. If we are to continue to sustain this level of support, the bureau must maintain funding and the Bureau currently has submitted bids to amounting to £657,000 over 5 years to undertake specific projects, but as I have stated above, the outcomes of the bids cannot be guaranteed, and the bureau must continue to develop its partnership working, and find new and creative ways of delivering its services in a way that attracts the level of funding needed to meet the ever increasing demand on our advice services.

Andy Hudson

Chief Executive

Treasurers Report

We thank Scarborough Borough Council and North Yorkshire County Council for their continued financial support. We also want to thank the many other individuals who donate money to the bureau. We would also like to thank M & H Penman, Westborough Methodist Church and the Parish of Whitby with Ruswarp.

We ended the year in a satisfactory position. However, we must continue our fundraising effort to cover core costs and continue the good work of the bureau in future years.

Dave Hawley

Treasurer

Volunteers and Training

The Bureau had 52 enquiries regarding volunteering with us in 2014-15. These were for a range of positions - advisers, gateway assessors, receptionists and also for the role of social prescriber working on the Healthy Finance project with the social prescribers from Mind.

Again, there were many who did not think the work was what they were looking for once they were aware of the commitment needed, but we did have a total of 18 people who joined us. Six of these gained skills which contributed to them securing paid employment and although we lost them as volunteers, we are happy to have helped them into the workplace.

We had a recruitment day in May which took place in the bureau. We had some of our volunteers on hand to share their experience of being a CAB adviser and had devised activities to give prospective volunteers a flavour of the work. Although the day itself wasn't busy, the publicity surrounding the event meant that there was a spike in enquiries for the next couple of months.

We held regular staff meetings to update volunteers on what was happening in the bureau, as well as training sessions for advice workers. We also celebrated Volunteers' Week as usual with a small thank you gift for our volunteers (chocolate – it always goes down well!).

We would like to publicly thank all our wonderful volunteers who give their time, energy and compassion to help people whose lives are sometimes difficult, and to let them know that they are much appreciated.

Social Policy

In Scarborough and Whitby, advisers have raised social policy issues on a range of subjects which have helped to inform the campaigns and actions of the Citizens Advice social policy team nationally.

We raised and referred evidence forms for the following issues:

57 benefit and tax credits

20 debt

12 housing

12 utilities

30 other issues

These include bad practice by companies pressuring people to take out loans they can't afford, bailiff harassment, poor administration by government departments especially the DWP and HMRC, and an increase in billing problems for utility companies. All these issues cause our clients real problems and the more we can do to highlight the situation the better.

Locally, we have raised with Robert Goodwill MP the problem of the system of mandatory reconsideration for benefits which denies clients benefits while they await the outcome. We also contacted him to ask him to vote to change the legislation that allowed landlords to evict tenants who complain about disrepair.

We raised our concerns with North Yorkshire County Council before the decision was taken on whether to scrap the Local Assistance Fund which helped those in most need to access furniture, bedding etc when there was no other help available to them.

Whitby Bureau

The Bureau continues to provide a service to Whitby town and the surrounding areas and have been busy as usual. We have dealt with 496 full enquiries and 723 gateway assessments, which resulted in 4,135 contacts to and on behalf of our clients. This also includes our specialist work in debt and welfare benefits.

The 'Foodbank4Whitby' has been an asset to the town, and we continue to work closely with it. We have been able to provide emergency support to clients in real need and during 2014-15 we have referred 31 clients for a total of 67 adult and 21 child food parcels, which equates to approximately £2,325 worth of food and essential goods. The foodbank is happy that when we refer people for support, we also offer them advice to tackle the root problem and hopefully negate the need for further crisis intervention.

We were fortunate to have been given a further pot of money from Churches Together, to enable us to help clients with small grants when there is no alternative funding available. We have been able to put money on fuel keys and to pay for travel for clients to attend appointments. Although only very small amounts, these grants have been invaluable to the clients concerned.

We have been able to offer our clients free initial help from a solicitor from Pinkney Grunwell, who comes to the bureau once a month. Although there is other free initial advice available in Whitby, this is only for family matters but we are able to access help for any issue which can be very useful.

The Whitby bureau has also been involved in the wider community where possible, for example attending Financial Inclusion Forum meetings and community events such as the Money Doesn't Grow on Trees at Whitby library.

Trustees' report and unaudited financial statements

for the year ended 31 March 2015

Directors

R McGovern
B Foster
M D Hawley
D Clegg
B F Watson
P Marsburg
J Ritchie

Chair
Vice chair
Treasurer

Retired 31 March 2015

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

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 2015

Introduction

The form and layout of this annual report follows the Statement of Recommended Practice "Accounting and Reporting by Charities" (revised 2005).

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.

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. Trustee training is available at meetings and in written form. 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 main objectives for the year were to provide, maintain and develop advice and information services for residents in Scarborough Borough.

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

In order to meet its objectives the charity provided general advice face to face, by telephone, by letter and by e-mail, casework in Debt and Employment and specialist advice in Welfare Benefits.

During the year we helped 3,119 individual clients with a total of 13,065 issues (2013/14 equivalents 3,353 and 13,353). The trustees are satisfied with the level of service, given the completion of a number of projects and the amount of available funding. Following a successful advice audit in October 2014 the bureau will follow the new Performance & Quality Framework being introduced nationally using Citizens Advice key performance indicators.

We plan to continue and expand services where possible, taking advantage of funding opportunities.

Report of the trustees

for the year ended 31 March 2015

Financial Review

The charity is continuing to receive support, particularly from Scarborough Borough Council, North Yorkshire County Council, Big Lottery, the Money Advice Service and various other sources to support its work. Monies were used to provide services and build up reserves for use in emergencies.

The position at the year end is satisfactory, although ongoing funding is vital to continue this work into the future.

Statement of reserves policy

It is the aim of the trustees to retain in reserve the equivalent of three months' running costs.

Relationships

Scarborough and District Citizens Advice Bureau is affiliated to Citizens Advice.

Risks strategy

The trustees have undertaken a review of the major risks to which the charity is exposed and systems designed to mitigate those risks have been established.

Public benefit

The trustees consider that they have complied with their duty to have due regard to the guidance on public benefit published by the Charity Commission in exercising their powers and duties, as can be seen in the developments, activities and achievements.

Statement of directors' responsibilities

The directors are responsible for preparing the Report of the Directors and the financial statements in accordance with applicable law and regulations.

Company and Charity Law requires the directors to prepare financial statements for each financial year. Under that law the directors 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 directors must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the company and of the net income or expenditure for that year. In preparing these financial statements the directors are required to:

- Select suitable accounting policies and then apply them consistently;
- 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 Charity will continue in business.

The directors 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 Charities Act 2011 and 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 special provisions of Part 15 of the Companies Act 2006 relating to small companies.

R McGovern

Chair, on behalf of the Board

Dated  13/8 2015

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

for the year ended 31 March 2015

I report on the accounts of Scarborough and District Citizens Advice Bureau for the year ended 31 March 2015, which are set out on pages 5 to 11.

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

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

Dated 13 August 2015

Statement of financial activities

(including the income and expenditure account)
for the year ended 31 March 2015

		Continuing operations		Total funds 2015	Total funds 2014
		Unrestricted funds	Restricted funds	£	£
		£	£		
Incoming resources					
Incoming resources from generated funds					
Voluntary income					
- Donations		1,445	-	1,445	3,022
Investment income					
- Bank interest receivable		1,478	-	1,478	263
Incoming resources from charitable activities					
- Generalist advice	note 8	98,072	-	98,072	116,140
- Legal Services Commission (LSC)	note 8	-	-	-	3,402
- NYCC Welfare Benefits	note 8	24,450	-	24,450	24,051
- Other	note 8	11,416	-	11,416	6,747
- Advice Services Fund	note 10	-	-	-	-
- Castle Health Centre	note 10	-	10,445	10,445	10,250
- Hospital	note 10	-	10,088	10,088	5,040
- Network Development Fund	note 10	-	-	-	-
- Big Lottery Healthy Finances	note 10	-	173,632	173,632	79,702
- Eastfield	note 10	-	7,500	7,500	7,500
- F2F	note 10	-	51,669	51,669	53,630
- Award 4 All	note 10	-	11,000	11,000	-
- HMRC		-	-	-	7,460
- Barrowcliff Big Local	note 10	-	583	583	-
- Benefit & Money Advice Service (BMAS)		-	-	-	31,248
Total incoming resources		136,861	264,917	401,778	348,455
Expenditure					
Charitable activities					
- Generalist advice	note 8	86,940	-	86,940	88,843
- Legal Services Commission (LSC)	note 8	-	-	-	3,402
- NYCC Welfare Benefits	note 8	24,303	-	24,303	23,901
- Other	note 8	15,291	-	15,291	18,005
- Advice Services Fund	note 10	-	586	586	586
- Castle Health Centre	note 10	-	10,381	10,381	10,185
- Hospital	note 10	-	11,672	11,672	3,312
- Network Development Fund	note 10	-	1,454	1,454	7,439
- Big Lottery Healthy Finances	note 10	-	168,724	168,724	79,304
- Eastfield	note 10	-	7,448	7,448	7,447
- F2F	note 10	-	51,339	51,339	53,291
- Award 4 All	note 10	-	11,000	11,000	-
- HMRC		-	-	-	7,460
- Barrowcliff Big Local	note 10	-	583	583	-
- Benefit & Money Advice Service (BMAS)		-	-	-	34,671
		126,534	263,187	389,721	337,846
Governance costs	notes 8 & 10	1,375	1,156	2,531	2,422
Total expenditure		127,909	264,343	392,252	340,268
Net income/(expenditure) for the year		8,952	574	9,526	8,187
Balances brought forward at 31 March 2014		231,913	4,058	235,971	227,784
Balances carried forward at 31 March 2015		240,865	4,632	245,497	235,971

Balance sheet

as at 31 March 2015

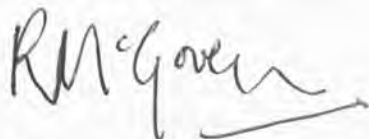
	Note	£	£	2014 £	2014 £
Fixed assets					
Tangible assets	3		-		13,282
Current assets					
Debtors	4	4,978		4,289	
Cash at bank and in hand		261,003		262,173	
		<u>265,981</u>		<u>266,462</u>	
Creditors: amounts falling due within one year	5	20,484		43,773	
Net current assets			245,497		222,689
Total assets less current liabilities			<u>245,497</u>		<u>235,971</u>
Funds					
Unrestricted income funds	9				
- General			92,023		77,346
- Designated			148,842		154,567
			<u>240,865</u>		<u>231,913</u>
Restricted income funds	10		4,632		4,058
			<u>245,497</u>		<u>235,971</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 for Smaller Entities (effective April 2008).

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:

- ensuring that the company keeps accounting records which comply with sections 386 and 387 of the Companies Act 2006; and
- 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 13 August 2015



R McGovern
Chair



MD Hawley
Treasurer

Notes to the accounts

for the year ended 31 March 2015

1 Accounting policies

These accounts have been prepared under the historical cost convention and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008). They comply with the charity's constitution, current statutory requirements and the Statement of Recommended Practice "Accounting and Reporting by Charities" (revised 2005). The financial statements adopt the following principal accounting policies.

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" (revised 2005), capital grants are not deferred over the lives of the assets they fund. No amounts are included in the financial statements for services donated by volunteers.

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. Costs are allocated based on the hours worked on each project. Governance costs include those costs associated with meeting the constitutional and statutory requirement of the charity, these include fees to the independent examiners of £2,280 (2014 - £2,340). 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. A capitalisation threshold of £1,000 is applied.

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.

2 Staff costs

	£	2014 £
Wages and salaries	226,743	207,303
Social security costs	15,396	13,528
Other pension costs	2,030	1,560
	<u>244,169</u>	<u>222,391</u>

The average number of employees, analysed by function was:

	No.	2014 No.
CAB services	11	11
Welfare benefits	2	2
Administration	4	4
	<u>17</u>	<u>17</u>

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 £nil (2014 - £41) in the year.

Notes to the accounts

for the year ended 31 March 2015

3 Tangible assets	Short leasehold property improvements	Fixtures fittings, tools & equipment	Total	
	£	£	£	
Cost				
As at 31.03.14	46,415	11,653	58,068	
Additions			-	
Disposals		(1,146)	(1,146)	
As at 31.03.15	<u>46,415</u>	<u>10,507</u>	<u>56,922</u>	
Depreciation				
As at 31.03.14	36,099	8,687	44,786	
Charge for period	10,316	2,966	13,282	
On disposals		(1,146)	(1,146)	
As at 31.03.15	<u>46,415</u>	<u>10,507</u>	<u>56,922</u>	
Net book value				
As at 31.03.14	<u>10,316</u>	<u>2,966</u>	<u>13,282</u>	
As at 31.03.15	<u>-</u>	<u>-</u>	<u>-</u>	
4 Debtors				2014
			£	£
Trade debtors			-	3,385
Other debtors			3,738	-
Prepayments and accrued income			1,240	904
			<u>4,978</u>	<u>4,289</u>
5 Creditors: amounts falling due within one year				2014
			£	£
Other creditors			800	200
Accruals			2,280	2,280
Deferred income			17,404	41,293
			<u>20,484</u>	<u>43,773</u>
Deferred income relates to funding received before the year end for future periods, an amount of £39,849 (2014 - £nil) has been released in the current period from the previous year.				
6 Operating leases				2014
			£	£
The Trust is committed to operating lease rentals payable next year for land and buildings under leases which expire:-				
Period leases for which the initial lease period has expired but which can now be terminated by either party giving six months notice, if desired			8,251	8,089
Within one year			-	8,250
Within two to five years			16,500	-
			<u>24,751</u>	<u>16,339</u>
Included within expenses are charges relating to operating lease property rentals of £24,715 (2014 - £24,464).				
7 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 £2,030 (2014 - £1,560). No outstanding contributions were included in accruals (2014 - nil).				

Notes to the accounts

for the year ended 31 March 2015

8 Unrestricted funds - analysis in support of statement of financial activities

	Legal Services					Total £	2014 £
	Generalist Advice £	Commission (LSC) £	NYCC Welfare Benefits £	Other £	Support Costs £		
Incoming resources from charitable activities							
Grants	97,976		24,450	2,500	-	124,926	140,103
Contracts					-	-	3,402
Other income	96			8,916	-	9,012	6,835
	<u>98,072</u>	<u>-</u>	<u>24,450</u>	<u>11,416</u>	<u>-</u>	<u>133,938</u>	<u>150,340</u>
Expenditure - charitable activities							
Office expenses	9,491		308		21,591	31,390	24,285
Staff & volunteer expenses	364		76		4,693	5,133	7,112
Other	8			2,595	32	2,635	578
Depreciation				12,696		12,696	17,852
Premises expenses					25,079	25,079	23,057
Salaries	49,136		18,055		27,302	94,493	96,672
Support costs recharged	27,941		5,864		(78,697)	(44,892)	(35,405)
	<u>86,940</u>	<u>-</u>	<u>24,303</u>	<u>15,291</u>	<u>-</u>	<u>126,534</u>	<u>134,151</u>
Expenditure - governance costs							
AGM					2,280	-	69
Accountancy						2,280	2,340
Bank charges						-	-
Trustee expenses				166		-	41
Other					85	251	(28)
Support costs recharged	1,062		147		(2,365)	(1,156)	(909)
	<u>1,062</u>	<u>-</u>	<u>147</u>	<u>166</u>	<u>-</u>	<u>1,375</u>	<u>1,513</u>
	<u>10,070</u>	<u>-</u>	<u>-</u>	<u>(4,041)</u>	<u>-</u>	<u>6,029</u>	<u>14,676</u>

9 Unrestricted funds - summary and transfers

	Movement in resources				31.03.14 £
	31.03.15 £	Transfers £	Incoming £	Outgoing £	
Undesignated	92,023	5,725	136,861	(127,909)	77,346
Designated:					
- fixed assets depreciation reserve	-	(13,282)	-	-	13,282
- contractual commitment reserve	63,842	4,557	-	-	59,285
- IT reserve	20,000	10,000			10,000
- service delivery commitment reserve	65,000	(7,000)			72,000
	<u>240,865</u>	<u>-</u>	<u>136,861</u>	<u>(127,909)</u>	<u>231,913</u>

Notes to the accounts

for the year ended 31 March 2015

10 Restricted funds

	Advice Services Fund £	Castle Health Centre £	Hospital £	Network Development Fund £	Big Lottery Healthy Finances £	Eastfield £	F2F £	Sub Total c/f
As at 31.03.14	586	-	1,655	1,454	363	-	-	4,058

Incoming resources from generated funds

Grants		10,445	10,088		173,632	7,500	51,669	253,334
Other income		-	10,445	10,088	-	173,632	7,500	51,669
								253,334

Expenditure - charitable activities

Office expenses			45		1,171	304	1,081	2,601
Staff & volunteer expenses		766	76		3,488	189	646	5,165
Other					45,843			45,843
Depreciation	586							586
Premises expenses							1,891	1,891
Salaries		7,266	7,099		92,846	4,429	37,666	149,306
Professional fees				1,454				1,454
Support costs recharged		2,349	4,452		25,376	2,526	10,055	44,758
	586	10,381	11,672	1,454	168,724	7,448	51,339	251,604

Expenditure - governance costs

Support costs recharged		64	71		639	52	330	1,156
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As at 31.03.15	-	-	-	-	4,632	-	-	4,632
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Represented by:

Debtors	-	-	-	-	3,254	-	-	3,254
Cash at bank and in hand	-	-	-	-	1,378	-	-	1,378
	-	-	-	-	4,632	-	-	4,632

	Sub total b/f £	Big Lottery Award 4 All £	Barrowcliff Big Local	Total £	2014 £
As at 31.03.14	4,058	-	-	4,058	13,832

Incoming resources from generated funds

Grants	253,334	10,000	583	263,917	194,830
Other income	-	1,000	-	1,000	-
	253,334	11,000	583	264,917	194,830

Expenditure - charitable activities

Office expenses	2,601	11,000	69	13,670	24,604
Staff & volunteer expenses	5,165		7	5,172	7,603
Other	45,843			45,843	148
Depreciation	586			586	586
Premises expenses	1,891			1,891	2,385
Salaries	149,306		373	149,679	125,719
Professional fees	1,454			1,454	7,245
Support costs recharged	44,758		134	44,892	35,405
	251,604	11,000	583	263,187	203,695

Expenditure - governance costs

Support costs recharged	1,156			1,156	909
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As at 31.03.15	4,632	-	-	4,632	4,058
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Represented by:

Tangible assets					586
Debtors	3,254	-	-	3,254	-
Cash at bank and in hand	1,378	-	-	1,378	3,472
	4,632	-	-	4,632	4,058

Note other costs include onward grants made to Scarborough, Whitby and Ryedale Mind £32,902, Scarborough DAG £7,500 and Whitby DAG £5,000.

Notes to the accounts

for the year ended 31 March 2015

10 Restricted funds (continued)

Advice Services Fund

One year funding by the Cabinet Office to continue the provision of welfare benefit advice finished 31 March 2013.

Castle Health Centre

A contract with ECHO Access Ltd to provide welfare benefits advice to patients at Castle Health Centre. Project finished 31 March 2015.

Hospital

Funding to provide welfare benefit advice to patients referred by the MacMillan service.

Network Development fund

Funding to facilitate the merger of Harrogate, Ripon and Craven bureaux.

Big Lottery - Healthy Finances

A two year funding programme to provide supported advice to clients with mental health, learning or physical or sensory impairment, in partnership with Scarborough & Ryedale Mind, and Scarborough & Whitby Disablement Action groups. The grant is part of the advice services transition fund.

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.

Face to Face (F2F)

Face to face debt advice funded by the Money Advice Service.

Big Lottery -Award 4 All

Big lottery funding for a one off grant to update the bureau computers and provide IT support for 12 months.

Barrowcliff Big Local

One year grant to provide generalist advice one day a week at the Childrens Centre, commenced in March 2015.

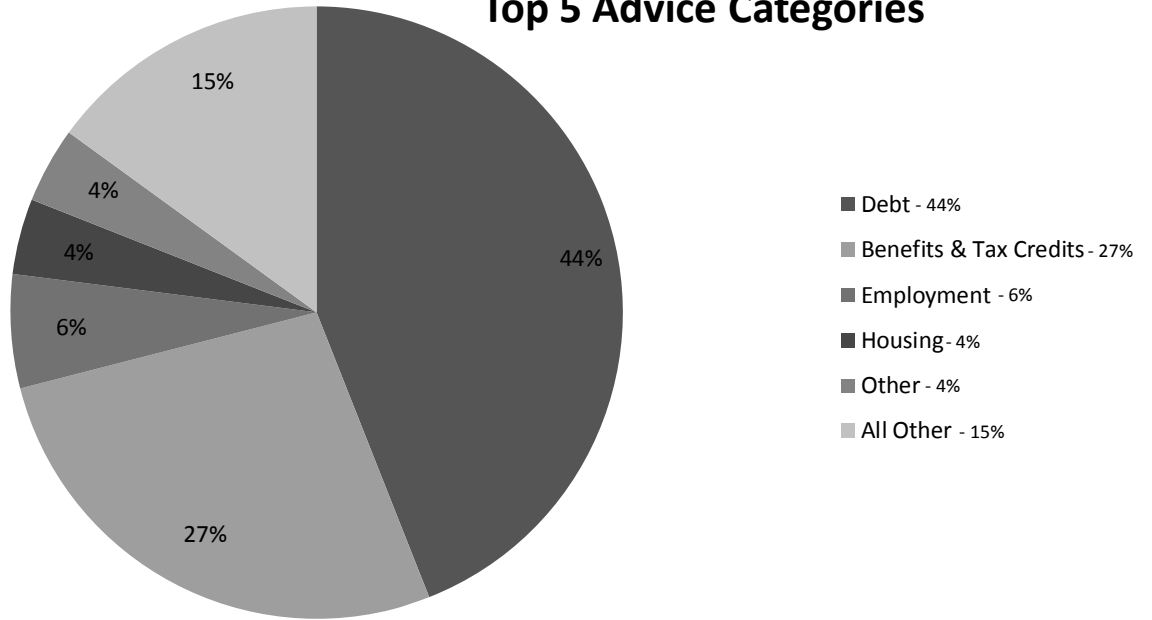
BMAS - Royal British Legion, Royal Air Force Benevolent Fund and Citizens Advice Benefits & Money Advice Service

A contract via Citizens Advice to provide debt and welfare benefits advice to UK Armed Forces serving personnel, UK Armed Forces veterans, and their dependants, this project ended in November 2013.

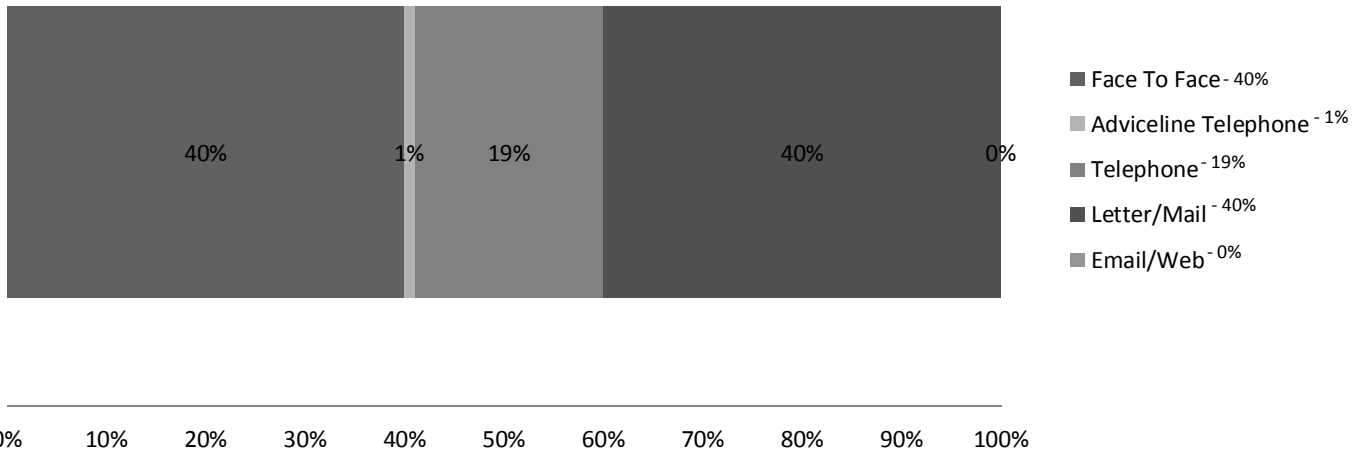
HMRC

One off grant from HMRC to deliver advice and assistance in relation to tax matters due to the local closure of the tax office in the Scarborough area. This project has now finished.

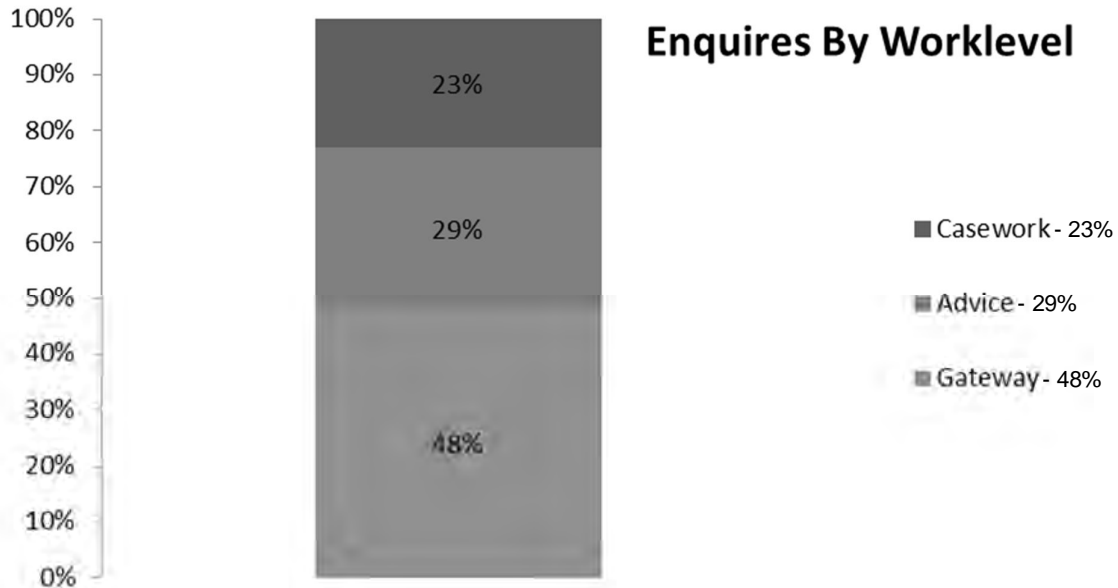
Top 5 Advice Categories



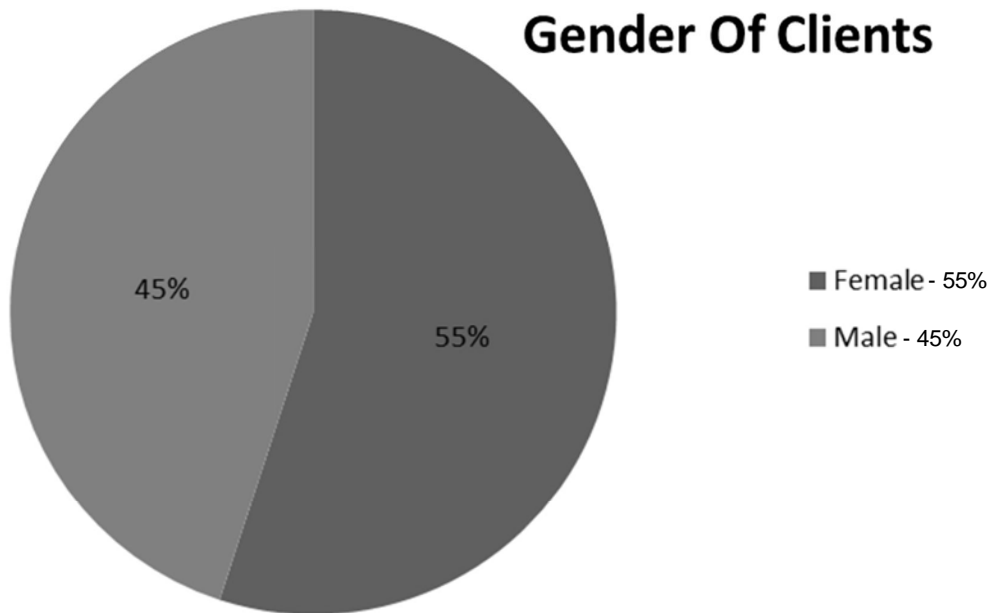
Clients Contacts By Channel



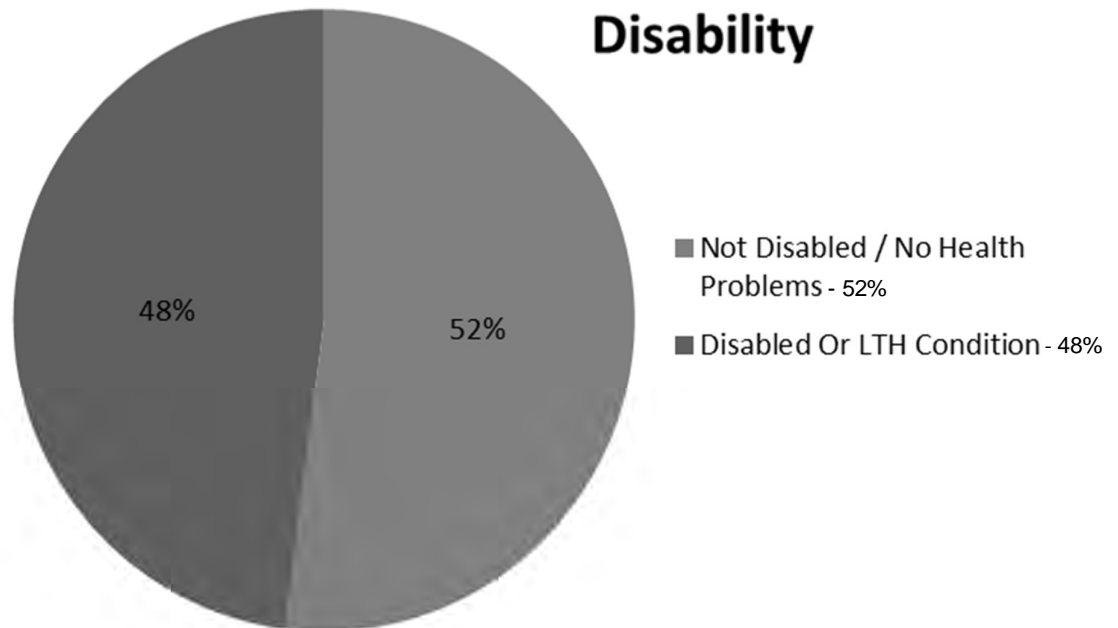
Enquires By Worklevel



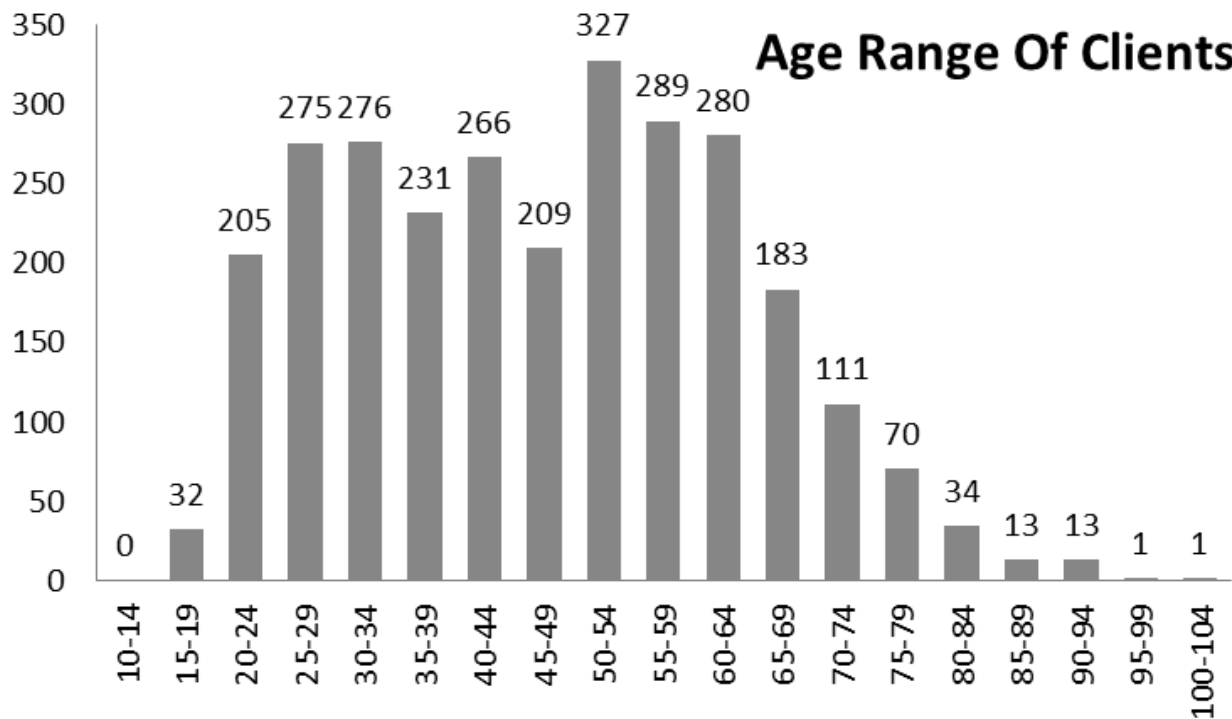
Gender Of Clients



Disability



Age Range Of Clients



Total £ Amount Throughout The Whole Bureau

