

COMPANY REGISTRATION NUMBER 2845028

**BATH & DISTRICT CITIZENS ADVICE BUREAU
FINANCIAL STATEMENTS
31 MARCH 2013**

Charity Number 1025392

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BATH & DISTRICT CITIZENS ADVICE BUREAU

FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2013

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BATH & DISTRICT CITIZENS ADVICE BUREAU

MEMBERS OF THE BOARD AND PROFESSIONAL ADVISERS

Registered charity name Bath & District Citizens Advice Bureau

Charity number 1025392

Company registration number 2845028

Principal office 2 Edgar Buildings
Bath
UK
BA1 1EE

Registered office 2 Edgar Buildings
Bath
UK
BA1 1EE

Trustees P Bailey (Chairman)
M Vagle (Vice Chair)
S Callar (Treasurer)
R Wilkins
H Warren
S Lindsay
A Dyson
R Appleyard
B Abercrombie
R Samuel (Chairman)
D Jacklin

Secretary Jan Westrope

Auditor Moore Stephens
Chartered Accountants
& Statutory Auditor
30 Gay Street
Bath
BA1 2PA

Bankers Lloyds TSB
47 Milsom Street
Bath
BA1 1DN

BATH & DISTRICT CITIZENS ADVICE BUREAU

TRUSTEES ANNUAL REPORT

YEAR ENDED 31 MARCH 2013

The Trustees, who are also directors for the purposes of company law, present their report and the financial statements of the company for the year ended 31 March 2013

REFERENCE AND ADMINISTRATIVE DETAILS

Reference and administrative details are shown in the schedule of members of the board and professional advisers on page 1 of the financial statements

THE TRUSTEES

The Trustees who served the company during the period were as follows

P Bailey (Chairman)
M Vagle (Vice Chair)
S Callar (Treasurer)
R Wilkins
H Warren
S Lindsay
A Dyson
R Appleyard
B Abercrombie
R Samuel (Chairman)
D Jacklin

R Samuel replaced P Bailey as Chairman on 21 November 2013

R Samuel was appointed as a trustee on 14 February 2013

D Jacklin was appointed as a trustee on 14 February 2013

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Bath and District Citizens Advice Bureau ("the Bureau") is a company limited by guarantee and is a registered charity, which is governed by its Memorandum and Articles of Association. It also aims to comply with the principles laid down by the National Association of Citizens Advice Bureaux. The directors of the charity, who are appointed by the members in a general meeting, or co-opted by the Trustee Board in advance, are its trustees for the purpose of charity law and are collectively referred to as "Trustees" throughout this report.

Recruitment and appointment of Trustee Board Members

The directors of the company are also charity Trustees for the purposes of charity law and, under the company's Articles of Association, are known as members of the Trustee Board.

Trustee Induction and Training

The structure and process of new Trustee induction and training continued to be developed throughout the year as part of the recruitment of new Trustees. Information packs of Annual Accounts, Short Form Accounts, a copy of each of the last two Board Meeting Minutes and Memoranda and Articles of Association are provided. An invitation is made to visit staff and volunteers together with the opportunity to meet existing Trustees. This process will be reviewed in the coming year.

BATH & DISTRICT CITIZENS ADVICE BUREAU

TRUSTEES ANNUAL REPORT *(continued)*

YEAR ENDED 31 MARCH 2013

Organisational Structure

The Bureau is governed by a Trustee Board, which makes decisions on the annual budget, formulates policy and considers strategic issues likely to affect the organisation. The Trustee Board employs a CEO and staff to manage and deliver services.

The CEO attends all Trustee Board meetings in an advisory capacity. Two representatives of the volunteer workforce and one elected by salaried staff also attend Trustee Board meetings.

Occasionally, the Trustee Board has used its powers to require these representatives and CEO to withdraw from meetings whenever confidential matters relating to staff are being discussed. A representative from the National Association of Citizens Advice Bureaux is also invited to attend all Trustee Board meetings.

At the first meeting of the Trustee Board after the Annual General meeting the Trustees elect the Chairman and Treasurer. The Board has used its powers to delegate certain of its functions to committees.

Oversight of strategic options is delegated to the Executive Committee, comprising the Chairman, Vice Chair, Treasurer and additional Trustees as necessary. They work more closely with the CEO and report back when it is appropriate for any decisions made to be approved. They are supported by the Finance Committee and Fundraising Committee. Between meetings there is regular consultation between these parties to ensure the continued smooth running of the Bureau.

Risk Management

The Trustees conduct reviews of the major risks to which the Bureau is exposed. Processes are underway to ensure that the appropriate systems are in place to mitigate those risks that can be mitigated.

The Trustee Board met six times during the twelve-month period to 31 March 2013.

Related Parties

North East Somerset Citizens Advice Bureau ("NESCAB") transferred its roles and responsibilities to this Bureau. A Dyson, S Lindsay and H Warren remained as trustees of NESCAB until it was dissolved on 10 July 2012.

S Lindsay is an employee of Wessex Water Services Ltd's group of companies, which provide funding to this Bureau.

During the year M Vagle was employed to work for Bath & North East Somerset Council ("B&NES"), our major funder, but was not in a position to directly influence that funding decision.

Cllr R Appleyard is a councillor with B&NES and also sits on the Board of Curo Housing Group, both of which provide funding to the Bureau.

Cllr H Warren is a councillor with Paulton Parish Council which supports the Bureau with a small grant.

BATH & DISTRICT CITIZENS ADVICE BUREAU

TRUSTEES ANNUAL REPORT *(continued)*

YEAR ENDED 31 MARCH 2013

OBJECTIVES AND ACTIVITIES

The Bureau has two principal objectives. The first of which is to ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities, or of the services available to them, or through an inability to express their needs effectively. Secondly the Bureau aims to exercise a responsible influence on the development of social policies and services, both locally and nationally.

The Bureau has been operating across all of BANES since November 2010, using the name "CAB BANES" to reflect the geographic reach of its support and advice services. It delivers these services from four main locations, opening Monday-Friday in at least one of these locations.

Public Benefit

The Trustees have paid due regard to the Charity Commission guidance on public benefit in deciding activities the charity should undertake. The focus of activities of the charity is to ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities, or of the services available to them, or through an inability to express their needs effectively, and equally to exercise a responsible influence on the development of social policies and services, both locally in the BANES area and nationally.

Every Citizens Advice Bureau is an independent, registered charity. Without funding from BANES, the Bureau could not continue to provide its services to the local community.

BATH & DISTRICT CITIZENS ADVICE BUREAU

TRUSTEES ANNUAL REPORT *(continued)*

YEAR ENDED 31 MARCH 2013

ACHIEVEMENTS AND PERFORMANCE

For the past two years the Bureau has been engaged in a research project named "Proving Our Value", led by the University of Bath. The project started in the summer of 2011 and is likely to report in November 2013. As the name implies, the project's primary objective is to show the activities of the CAB contribute economic value to society. A selection of clients have been interviewed in depth over the period. The researchers have asked them questions about what advice they had received and, crucially, about the outcomes of that advice so that they can apply a methodology known as Social Return on Investment. The team also plan to measure, by means of a specially designed questionnaire, the way in which the advice given has affected the health and wellbeing of clients. It is a little too early to provide robust findings from the research but early indications are that

1 Client's health and wellbeing showed a marked improvement following advice and support from the Bureau. Many clients were receiving treatment from their doctor for anxiety and depression before advice and no longer needed it afterwards (so their improvement not only benefits them but also the NHS)

2 Many clients need, and would welcome, a more intensive service. As a result the Bureau is introducing a Supported Advice Service

3 The Bureau overwhelmingly serves vulnerable clients. In 2012/13 59% of clients had household incomes below the accepted poverty line of 60% of national median household income. Only 4% of clients have household incomes above £36,000 per year

During 2012/13 the Bureau dealt with 7,979 individual clients and undertook 58,932 activities on their behalf (such as face-to-face interviews, telephone calls, preparing financial statements and writing letters)

When a client visits the CAB they receive advice and information to help resolve their problem(s). In some cases the advisor will know the outcome the client has achieved before the client leaves, but in most cases they will not. All advisors are encouraged to record advice outcomes where they are known or can be easily anticipated. In 2012/13 we recorded annualised income gains of £5,115,244 for individuals and their families as a result of our advice

Benefits and tax credits generate the highest number of enquiries, both nationally for fellow bureaux and in BANES, reflecting the complexity of the current welfare system. Excluding clients supported by the Legal Services Team, Bureau staff and volunteers helped clients with new benefit claims of £3,168,194, benefit appeals of £441,658 and Macmillan grants of £42,585

Debt issues are the second most regular enquiry that the team receive. Excluding clients supported by the Legal Services Team, the Bureau dealt with 2,396 separate debts, including 133 issues with council tax arrears, 124 rent, mortgage or secured loan arrears, 149 water arrears and 108 mobile phone debts

The main areas of the Bureau's activities are set out below

1) Generalist Services

The Bureau provides advice in consumer, money advice, welfare benefits, employment, housing, family & personal matters, taxes, immigration & nationality, health, education and discrimination related to any of these from its offices in Bath, Midsomer Norton and Keynsham

In May 2012, the Bureau also moved into the council's One Stop Shop in Bath, offering a drop-in service alongside Council staff and other partner agencies. Staff and volunteers were already working in the One Stop shop in Midsomer Norton and it is hoped that the Bureau will also be able to join the One Stop shop in Keynsham once it is built, subject to funding constraints. Home visits continue for clients, where necessary

The work is primarily funded by a grant from BANES, which owns all the premises, with further monies coming from Wessex Water, parish councils and donations from members of the public

BATH & DISTRICT CITIZENS ADVICE BUREAU

TRUSTEES ANNUAL REPORT *(continued)*

YEAR ENDED 31 MARCH 2013

Behind the scenes, expected changes to major income streams have meant that the Bureau has been working very hard to recruit new volunteers to help with a variety of roles. In a typical week there are 141 volunteers on the rota, frequently dealing with over 300 different client enquiries, helping to support the IT network, and providing office administration and receptionist duties.

Average cost per client using the Generalist service has fallen from £69 in 2010/11 to £53 in 2012/13 (excluding exceptional items such as redundancy costs)

2) Legal Services Commission

Until 31 March 2013 The Bureau was contracted by the Legal Services Commission to deliver specialist debt and welfare rights legal casework to clients who qualify financially, and on the merits of their case, for legal help. No additional clients are being accepted by this team of specialists, but they will continue to support existing clients.

3) Other Projects

In addition we have a further nine projects delivering specialist advice and two to improve our service delivery.

Hillview Lodge/Income Maximisation (Commissioned by BANES until 31 March 2011, thereafter funded by the Generalist service) - This project provides benefits and basic debt advice throughout Bath & North-East Somerset. Upon referral by Social Services, clients are visited by a caseworker in their own home. This aspect of the service is very important for clients who have mobility difficulties and gives them the opportunity to discuss their situation in detail and agree the necessary actions with an expert in income maximisation working alongside them. As part of this service, we also provide an outreach caseworker to Hillview Lodge.

Children's Centres (Commissioned by BANES) - We continue to provide casework and training to all centres in BANES. Our advisor is on hand at 'Stay and Play' groups for drop in consultations and provides training for Centre front-line staff. We are also able to provide budgeting or financial management skill-training sessions to parents.

Macmillan (Funded by Macmillan Cancer Support) - Our caseworkers liaise with the Royal United Hospital and Macmillan Cancer Support to support newly-diagnosed cancer patients. At a time when there are likely to be huge impacts on the circumstances of clients and their families, it is vital that they receive timely practical advice and support regarding welfare benefits and other related subjects to compliment the direct services of the health professionals.

Multiple Sclerosis (Funded by the MS Society) - funding enables caseworkers to help clients with MS in BANES and South-West Wilts, including advice on benefits and debt.

Practice Based Commission (Funded by a grant from the Medlock Charitable Trust) - The grant has enabled the Bureau to continue its outreach in doctor's surgeries, advising on a range of services. Doctors surgeries are a very good place to meet clients, they can either self-refer or be referred by their GP. We know that timely and sound advice has a significant and positive effect on health outcomes so it is really important that we find new sources of funding to enable us to continue with and develop this work.

Somer (Funded by Curo Places Ltd, formerly Somer Community Housing Trust, with a historic subsidy from EDF Trust) - The Bureau receives funding from Curo for a debt-referral scheme as part of Somer's anti-poverty strategy. Curo staff to make direct appointments for tenants with rent arrears and other debts and to receive detailed case summary and management reports on the work done for referred clients.

Wessex Water debt advice (Funded by Wessex Water Services Limited) - Wessex Water provides a fund to enable us to enhance our debt advice provision within our general service. We are able to introduce clients to the schemes run by Wessex to help clients to pay their water bills and reduce their arrears. We work with the clients to produce financial statements and realistic, affordable management plans.

BATH & DISTRICT CITIZENS ADVICE BUREAU

TRUSTEES ANNUAL REPORT *(continued)*

YEAR ENDED 31 MARCH 2013

Big Lottery - Bath & District Advice Consortium (Funded by the Big Lottery Fund) - The consortium were delighted to have been awarded a grant from the Big Lottery that is enabling us all to invest in the infrastructure of a new service delivery model. The project started in June 2009 and will continue until May 2014, by which time it is hoped that the new model will be working to full capacity. The new service model depends on the development of an advice portal, which will be the vehicle for referral from the Bureau, as lead agency, to its partners. The telephone gateway was launched in November 2010 and we are increasing the hours during which it can be manned by recruiting and training more volunteers.

The Bureau is committed to providing further and more regular opportunities for people to access advice within their own communities. Our experience of being a member of the Bath & District Advice Consortium has underscored the need for a service that offers a greater range of types of advice and support than we can provide on our own that also gives access to those sections of the community that the Bureau is historically poor at reaching.

University of Bath - The Proving Our Value Study is one of five being funded by the South West Forum, an agency supporting social purpose organisations throughout the region. The project started in the summer of 2011 and is likely to report in November 2013. Its objective is to enable the Bureau to demonstrate the impact it makes to clients' lives financially and in terms of their health and wellbeing. The detailed research will enable the Bureau to consider revisions to existing services or the creation of entirely new ones. The research team comprises university staff and CAB volunteers. This gives us the opportunity too to create a permanent research team in the Bureau which would, amongst other things, provide information on the client experience, investigate new services and generate data on the needs of clients.

BATH & DISTRICT CITIZENS ADVICE BUREAU

TRUSTEES ANNUAL REPORT *(continued)*

YEAR ENDED 31 MARCH 2013

FINANCIAL REVIEW

The Trustee Board sets the Bureau's budget before the beginning of each financial year. The budgets for each project are based on full cost recovery. Conservative budgets are set at the start of the financial year to take account of the ambitious plans to extend our opening hours and volunteer base.

The Legal Aid Sentencing and Punishment of Offenders Act 2012 has significantly reduced the areas of family and social welfare in scope for legal aid fundraising. The termination of the Bureau's contract, coupled with a further cut in funding from BANES prompted the Trustees to conclude that the Bureau needed to restructure. The changes came into effect on 31 March 2013.

Delivery of all the projects resulted in an overall deficit for the year of £42,499 (2012 £167,496 surplus after taking into account a donation of £71,319 from NES CAB).

At the balance sheet date the Bureau was carrying a balance of cash at bank and in hand of £329,440 (2012 £393,743).

After adjusting for creditor balances and transfers as described below the funding carried forward at 31 March 2013 was £353,824 (2012 £396,323). Of this amount £350,954 (2012 £380,413) is for Restricted and Designated Projects use only (see notes 16 and 17 of the Accounts).

The General fund, which amounted to £15,910 at the start of the year, decreased to £2,870 by the end of the year and is in accordance with our recognition that we will need to be able to provide for any compulsory restructuring costs that might arise if the current level of funding is not maintained.

Principal funding sources

The amounts received for each project are given in notes 2 and 4.

The Trustees would like to thank all funders for their support and recognition that the work of the Bureau is more important than ever in this uncertain economic environment.

Reserves policy

As part of Risk Assessment the Board reviews its financial arrangements and reserves policy. When it has been possible to do so the Bureau has set aside funds or reserves to help it deal with exceptional or unplanned expenditure, thereby minimising the financial implications of such expenditure on our current services. These designated funds are summarised below:

- (1) a Building Fund for unbudgeted building and maintenance needs
- (2) an Employers Fund to meet the legal obligations as an employer
- (3) a Strategic Partnership Fund set aside by the Bureau to contribute to the funding of the Big Lottery Fund project
- (4) a Doctors Surgery Fund to enable the Bureau to develop this service even though the project no longer receives funding from the Primary Care Trust
- (5) a Staff Development Fund to support continuation of staff and volunteer development via training courses where it is not funded by other grants
- (6) an IT Development Fund to enable the Bureau to replace IT equipment
- (7) a Premises Lighting Fund to upgrade lighting as the offices expand
- (8) a Service Delivery Fund to support the continuation of the Bureau's services to clients

BATH & DISTRICT CITIZENS ADVICE BUREAU

TRUSTEES ANNUAL REPORT *(continued)*

YEAR ENDED 31 MARCH 2013

(9) a Hillview/Income Maximisation fund to help us monitor the costs of providing caseworker outreach at Hillview and home visiting

It is the Trustee's view that the Bureau should endeavour to maintain a minimum net current asset balance on Unrestricted Funds equivalent to at least three months' normal operating expenditure. This is to ensure that, in the event of a significant drop in funding, the Board would be able to continue most of the Bureau's current activities while additional funding is sought.

It has managed expenditure carefully to enable it to maintain this level during 2012/13 and has budgeted on this basis for 2013/14 when further cuts in funding are expected.

PLANS FOR FUTURE PERIODS

We are now working as one CAB service across the whole of BANES and investing in the infrastructure to enable us to manage this responsibility quickly and efficiently. The Bureau was delighted to win £291,000 of Big Lottery funding in May 2013. The money will pay for new training and administrative systems to allow 10 different advice and support agencies to refer cases to each other, share best practice and ensure that clients get the best possible help.

There are serious funding challenges for 2014 onwards. Although the Bureau is fortunate to have healthy reserves it is unlikely that they will be capable of sustaining the service in its current format. We are optimistic that the Big Lottery funding will help us and our partners develop a more efficient advice service model that is less dependent on local government funding, but there is a real risk that continued cuts in funding will impact the transformation of the services. It is not just the reduction in caseworker hours that sustained cuts in funding cause, it has an even bigger impact on the number of volunteer hours the Bureau could safely expect to offer.

The current economic climate remains very uncertain, but clients need access to Bureau services more than ever. The Bureau predicts that there are a growing number of residents who will get into extreme debt as a result of the changes to the Housing Benefit system and the forthcoming roll-out of Universal Credit. There is a real risk that these residents will represent a much bigger burden on health, welfare and housing services than might have been the case with early intervention and support.

One of our major tasks is to identify new sources of funding to ensure that, where possible, existing services will be maintained. It is the aspiration of the Board to extend the hours available to give advice. With this in mind we will continue to seek out and train additional volunteers while the Bureau can still afford to do so.

In conjunction with the University of Bath, we have been researching access to advice provision preferences and identifying those people who are currently unable or reluctant to seek advice with a view to finding ways to engage more productively with them. The introduction of Supported Advice Service volunteers is making a real difference to some of our clients and the Bureau plans to continue training volunteers in this new role.

TRUSTEES' RESPONSIBILITIES STATEMENT

The Trustees (who are also the directors of Bath & District Citizens Advice Bureau for the purposes of company law) are responsible for preparing the Trustees Annual Report and the financial statements in accordance with applicable law and regulations.

BATH & DISTRICT CITIZENS ADVICE BUREAU

TRUSTEES ANNUAL REPORT *(continued)*

YEAR ENDED 31 MARCH 2013

TRUSTEES' RESPONSIBILITIES STATEMENT *(continued)*

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

In preparing these financial statements, the Trustees are required to

select suitable accounting policies and then apply them consistently

observe the methods and principles in the Charities SORP,

make judgements and accounting estimates that are reasonable and prudent and

prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in operation.

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.

AUDITOR

Moore Stephens are deemed to be re-appointed under section 487(2) of the Companies Act 2006.

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

so far as each trustee is aware, there is no relevant audit information of which the company's auditor is unaware and

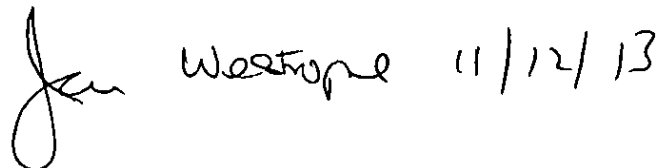
each trustee has taken all steps that they ought to have taken as a trustee to make themselves aware of any relevant audit information and to establish that the company's auditor is aware of that information.

SMALL COMPANY PROVISIONS

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

Registered office
2 Edgar Buildings
Bath
UK
BA1 1EE

Signed by order of the Trustees



JAN WESTROPE
Company Secretary

BATH & DISTRICT CITIZENS ADVICE BUREAU

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF BATH & DISTRICT CITIZENS ADVICE BUREAU

YEAR ENDED 31 MARCH 2013

We have audited the financial statements of Bath & District Citizens Advice Bureau for the year ended 31 March 2013 which comprise the Statement of Financial Activities, the Balance Sheet and the related notes. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

This report is made solely to the company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the company's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the company and the company's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND AUDITOR

As explained more fully in the Trustees Annual Report, the Trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of financial statements and for being satisfied that they give a true and fair view.

Our responsibility is to audit and express an opinion on the financial statements in accordance with applicable law and International Standards on Auditing (UK and Ireland). Those standards require us to comply with the Auditing Practices Board's Ethical Standards for Auditors.

SCOPE OF THE AUDIT OF THE FINANCIAL STATEMENTS

An audit involves obtaining evidence about the amounts and disclosures in the financial statements sufficient to give reasonable assurance that the financial statements are free from material misstatement, whether caused by fraud or error. This includes an assessment of whether the accounting policies are appropriate to the company's circumstances and have been consistently applied and adequately disclosed, the reasonableness of significant accounting estimates made by the trustees, and the overall presentation of the financial statements. In addition, we read all the financial and non-financial information in the Trustees Annual Report to identify material inconsistencies with the audited financial statements. If we become aware of any apparent material misstatements or inconsistencies we consider the implications for our report.

OPINION ON FINANCIAL STATEMENTS

In our opinion the financial statements

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2013 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended,
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice, and
- have been prepared in accordance with the requirements of the Companies Act 2006.

OPINION ON OTHER MATTER PRESCRIBED BY THE COMPANIES ACT 2006

In our opinion the information given in the Trustees Annual Report for the financial year for which the financial statements are prepared is consistent with the financial statements.

BATH & DISTRICT CITIZENS ADVICE BUREAU

**INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF BATH & DISTRICT CITIZENS
ADVICE BUREAU (continued)**

YEAR ENDED 31 MARCH 2013

MATTERS ON WHICH WE ARE REQUIRED TO REPORT BY EXCEPTION

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

- adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us, or
- the financial statements are not in agreement with the accounting records and returns, or
- certain disclosures of Trustees' remuneration specified by law are not made, or
- we have not received all the information and explanations we require for our audit, or
- the Trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies exemption in preparing the Trustees Annual Report



DANIEL SLOCOMBE (Senior
Statutory Auditor)
For and on behalf of
MOORE STEPHENS
Chartered Accountants
& Statutory Auditor

30 Gay Street
Bath
BA1 2PA

12th December 2013

BATH & DISTRICT CITIZENS ADVICE BUREAU

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING THE INCOME AND EXPENDITURE ACCOUNT)

YEAR ENDED 31 MARCH 2013

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2013 £	Total Funds 2012 £
INCOMING RESOURCES					
Incoming resources from generating funds					
Voluntary income	2	440,522	–	440,522	537,876
Investment income	3	1,390	–	1,390	1,083
Incoming resources from charitable activities	4	<u>46,595</u>	<u>273,278</u>	<u>319,873</u>	<u>362,748</u>
TOTAL INCOMING RESOURCES		<u>488,507</u>	<u>273,278</u>	<u>761,785</u>	<u>901,707</u>
RESOURCES EXPENDED					
Charitable activities	5/6	(487,703)	(274,459)	(762,162)	(722,423)
Governance costs	7	(12,079)	(1,840)	(13,919)	(11,788)
Other resources expended	8	<u>(28,203)</u>	–	<u>(28,203)</u>	–
TOTAL RESOURCES EXPENDED		<u>(527,985)</u>	<u>(276,299)</u>	<u>(804,284)</u>	<u>(734,211)</u>
NET (OUTGOING)/INCOMING RESOURCES BEFORE TRANSFERS					
Transfer between funds	9	(39,478)	(3,021)	(42,499)	167,496
	10	<u>(27,013)</u>	<u>27,013</u>	–	–
NET (EXPENDITURE)/INCOME FOR THE YEAR		<u>(66,491)</u>	<u>23,992</u>	<u>(42,499)</u>	<u>167,496</u>
RECONCILIATION OF FUNDS					
Total funds brought forward		<u>301,157</u>	<u>95,166</u>	<u>396,323</u>	<u>228,827</u>
TOTAL FUNDS CARRIED FORWARD		<u>234,666</u>	<u>119,158</u>	<u>353,824</u>	<u>396,323</u>

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

All of the above amounts relate to continuing activities


The notes on pages 15 to 22 form part of these financial statements.

BATH & DISTRICT CITIZENS ADVICE BUREAU**BALANCE SHEET****31 MARCH 2013**

	Note	2013 £	£	2012 £
FIXED ASSETS				
Tangible assets	12		5,453	13,408
CURRENT ASSETS				
Debtors	13	59,305		32,494
Cash at bank		329,440		393,743
		<u>388,745</u>		<u>426,237</u>
CREDITORS: Amounts falling due within one year	14	<u>(40,374)</u>		<u>(43,322)</u>
NET CURRENT ASSETS			348,371	382,915
TOTAL ASSETS LESS CURRENT LIABILITIES			<u>353,824</u>	<u>396,323</u>
NET ASSETS			<u>353,824</u>	<u>396,323</u>
FUNDS				
Restricted income funds	16		119,158	95,166
Unrestricted income funds	17		234,666	301,157
TOTAL FUNDS			<u>353,824</u>	<u>396,323</u>

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime

These financial statements were approved by the members of the Board and authorised for issue on the 11 December 13 and are signed on their behalf by


Susan Cairns (Treasurer)
Director

Company Registration Number 2845028

The notes on pages 15 to 22 form part of these financial statements.

BATH & DISTRICT CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2013

1. ACCOUNTING POLICIES

Basis of accounting

The financial statements have been prepared under the historical cost convention and in accordance with applicable United Kingdom accounting standards and the requirements of the Statement of Recommended Practice 'Accounting and Reporting by Charities' issued in March 2005 (SORP 2005)

Cash flow statement

The Trustees have taken advantage of the exemption in Financial Reporting Standard No 1 (revised) from including a cash flow statement in the financial statements on the grounds that the company is small

Incoming resources

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

- contract and grant income is included as incoming resources in the period to which it relates,
- when donors specify that donations or grants are for particular restricted purposes, the income is included as incoming resources of restricted funds when receivable. Grants received are deferred and recognised through the statement of financial activities in full when conditions for receipt are complied with,
- investment income is included when receivable,
- intangible income, including gifts in kind, is included at the trustees' valuation when known,
- no amounts are included in the financial statements for services donated by volunteers

Fund accounting

Funds held by the charity are either

- Unrestricted - These are donations and other income generated for the objects of the charity without further specified purposes. These can be used in accordance with the charitable objects at the discretion of the trustees
- Designated - Certain unrestricted funds have been ear-marked by the trustees for specific future purposes or projects
- Restricted funds - These can only be used for particular restricted purposes by the charity as specified by the donor. Expenditure which meet these criteria is charged against the fund

Resources expended

Expenditure is recognised on an accruals basis as a liability incurred, inclusive of any VAT where this cannot be recovered

Fixed assets

Tangible fixed assets costing more than £1,000 are capitalised and included at cost

BATH & DISTRICT CITIZENS ADVICE BUREAU**NOTES TO THE FINANCIAL STATEMENTS****YEAR ENDED 31 MARCH 2013****1. ACCOUNTING POLICIES (continued)****Depreciation**

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

Telephone & Equipment
- 33% straight line
Motor Vehicles
- 33% straight line

Operating lease agreements

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

Pension costs

The company operates a defined contribution pension scheme for employees. The assets of the scheme are held separately from those of the company. The annual contributions payable are charged to the statement of financial activities.

2. VOLUNTARY INCOME

	Unrestricted Funds £	Total Funds 2013 £	Total Funds 2012 £
Donations			
Medlock donation	–	–	10,000
NESCAB	2,789	2,789	71,319
Other donations	3,684	3,684	3,867
Grants receivable			
B&NES - Core	378,959	378,959	397,592
Other Grants	30,000	30,000	30,000
Other income			
Rental income	25,090	25,090	25,098
	<u>440,522</u>	<u>440,522</u>	<u>537,876</u>

Of the above rental income, £25,090 is a notional income and is matched via a notional expense. The amount is deemed to be of a current commercial rate.

3. INVESTMENT INCOME

	Unrestricted Funds £	Total Funds 2013 £	Total Funds 2012 £
Bank interest receivable	1,390	1,390	1,083

BATH & DISTRICT CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2013

4. INCOMING RESOURCES FROM CHARITABLE ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	Total Funds 2013 £	Total Funds 2012 £
Hillview/Income Max	46,595	–	46,595	48,771
B&NES - Childrens' Centres	–	35,949	35,949	33,749
Somer/EDF	–	10,101	10,101	10,101
LSC	–	74,694	74,694	85,945
Macmillan	–	47,987	47,987	51,215
Big Lottery Fund	–	91,705	91,705	130,467
Other restricted contracts	–	12,842	12,842	2,500
	<u>46,595</u>	<u>273,278</u>	<u>319,873</u>	<u>362,748</u>

5. COSTS OF CHARITABLE ACTIVITIES BY FUND TYPE

	Unrestricted Funds £	Restricted Funds £	Total Funds 2013 £	Total Funds 2012 £
Operating Advice Centre	<u>487,703</u>	<u>274,459</u>	<u>762,162</u>	<u>722,423</u>

6. COSTS OF CHARITABLE ACTIVITIES BY ACTIVITY TYPE

	Activities undertaken directly £	Total Funds 2013 £	Total Funds 2012 £
Operating Advice Centre	<u>762,162</u>	<u>762,162</u>	<u>722,423</u>

7. GOVERNANCE COSTS

	Unrestricted Funds £	Restricted Funds £	Total Funds 2013 £	Total Funds 2012 £
Audit fees	3,590	1,840	5,430	4,887
Legal fees	8,166	–	8,166	6,463
Costs of trustees' meetings	323	–	323	438
	<u>12,079</u>	<u>1,840</u>	<u>13,919</u>	<u>11,788</u>

8. OTHER RESOURCES EXPENDED

	Unrestricted Funds £	Total Funds 2013 £	Total Funds 2012 £
Redundancy payments	<u>28,203</u>	<u>28,203</u>	<u>–</u>

9. NET (OUTGOING)/INCOMING RESOURCES FOR THE YEAR

This is stated after charging

	2013 £	2012 £
Depreciation	7,955	14,138
Auditors' fees	<u>5,430</u>	<u>4,887</u>

BATH & DISTRICT CITIZENS ADVICE BUREAU**NOTES TO THE FINANCIAL STATEMENTS****YEAR ENDED 31 MARCH 2013****10. FUND TRANSFERS**

During the year a transfer was made from general funds to the Big Lottery fund to provide for an overspend. There were also transfers between designated funds and general funds.

11. STAFF COSTS AND EMOLUMENTS

Total staff costs were as follows:

	2013	2012
	£	£
Wages and salaries	505,960	469,522
Social security costs	40,559	42,547
Other pension costs	25,934	24,540
	<u>572,453</u>	<u>536,609</u>

Particulars of employees:

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

	2013	2012
	No	No
Number of administrative staff	<u>21</u>	<u>20</u>

Cuts in funding planned for 2013/14 meant that 9 members of staff (6.5 FTE) were made redundant on or before 31 March 2013.

No employee received remuneration of more than £60,000 during the year (2012 - Nil)

12. TANGIBLE FIXED ASSETS

	Land and buildings	Other plant & machinery etc.	Total
	£	£	£
COST			
At 1 April 2012 and 31 March 2013	<u>3,819</u>	<u>63,659</u>	<u>67,478</u>
DEPRECIATION			
At 1 April 2012	3,819	50,251	54,070
Charge for the year	-	7,955	7,955
At 31 March 2013	<u>3,819</u>	<u>58,206</u>	<u>62,025</u>
NET BOOK VALUE			
At 31 March 2013	<u>-</u>	<u>5,453</u>	<u>5,453</u>
At 31 March 2012	<u>-</u>	<u>13,408</u>	<u>13,408</u>

BATH & DISTRICT CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2013

13. DEBTORS

	2013	2012
	£	£
Trade debtors	29,150	6,249
Other debtors	8	8
Prepayments	30,147	26,237
	<u>59,305</u>	<u>32,494</u>

14. CREDITORS: Amounts falling due within one year

	2013	2012
	£	£
Other creditors	40,374	43,322
	<u>40,374</u>	<u>43,322</u>

15. COMMITMENTS UNDER OPERATING LEASES

At 31 March 2013 the company had annual commitments under non-cancellable operating leases as set out below

	2013		2012	
	Land and buildings	Other items	Land and buildings	Other items
	£	£	£	£
Operating leases which expire:				
Within 1 year	-	-	14,813	-
Within 2 to 5 years	-	2,972	-	4,096
	<u>-</u>	<u>2,972</u>	<u>14,813</u>	<u>4,096</u>

16. RESTRICTED INCOME FUNDS

	Balance at 1 Apr 2012	Incoming resources	Outgoing resources	Transfers	Balance at 31 Mar 2013
	£	£	£	£	£
Somer/EDF	39,415	14,320	(5,595)	-	48,140
B&NES -					
Childrens' Centres	-	35,949	(31,447)	-	4,502
Macmillan	17,529	47,987	(48,904)	-	16,612
Legal Services	18,285	74,694	(64,482)	-	28,497
Additional Hours	2,149	-	-	-	2,149
Big Lottery Grant Practice Based	-	91,705	(118,718)	27,013	-
Comm	11,511	-	(570)	-	10,941
Quartet funding	5,791	-	(311)	-	5,480
Multiple Sclerosis	-	6,123	(4,394)	-	1,729
University of Bath	486	2,500	(1,878)	-	1,108
	<u>95,166</u>	<u>273,278</u>	<u>(276,299)</u>	<u>27,013</u>	<u>119,158</u>

BATH & DISTRICT CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2013

16. RESTRICTED INCOME FUNDS *(continued)*

The restricted funds relate to contracts for specific services. These represent grants and other funding received for on-going services provided by the charity which cannot be used for any other purposes. Where the end of the funding period differs from the charity's year-end any surplus or deficit is carried forward to future accounting periods.

Somer/EDF - Housing, debt and social services advice provided following contact via Somer Housing

B&NES Childrens' Centres - Support advice to families for social services available, budgeting and debt guidance

Macmillan - Support advice to patients and their families in partnership with the Royal United Hospital, Bath

Legal Services - Legal advice provided for welfare benefit and debt problems

Additional Hours - Extension of 'walk in' hours for greater direct access to the Bureau

Big Lottery Grant - A project for co-ordinating advice across B&NES council area. This is a five year project ending in 2014. The deficit on this fund due to the over spend in 2013 is expected to be rectified when the project ends in 2014.

Quartet funding - This is funding received from the B&NES Recession Fund to alter, equip and refurbish additional interview rooms.

Practice Based Commission - Grants to offer debt services via doctors' surgeries. This was a one off grant.

Multiple Sclerosis (funded by the MS Society) - We have been retained by the Charity to provide advice and support to anyone affected by MS.

University of Bath - In conjunction with the University of Bath we are undertaking a two year project to enable us to understand who we can engage more productively with people that need advice.

BATH & DISTRICT CITIZENS ADVICE BUREAU**NOTES TO THE FINANCIAL STATEMENTS****YEAR ENDED 31 MARCH 2013****17. UNRESTRICTED INCOME FUNDS**

	Balance at 1 Apr 2012 £	Incoming resources £	Outgoing resources £	Transfers £	Balance at 31 Mar 2013 £
Building Fund	25,500	–	–	5,000	30,500
Employers Liability Fund	87,900	–	–	(19,480)	68,420
Strategic Partnership	15,000	–	–	(15,000)	–
Doctors' Surgery project	10,000	–	–	(10,000)	–
Staff Development fund	50,000	–	–	(8,328)	41,672
IT Development fund	35,000	–	–	–	35,000
Premises Lighting fund	5,000	–	–	(5,000)	–
Service Delivery fund	46,899	–	–	(4,241)	42,658
Hillview/Income Max	9,948	46,595	(42,668)	(329)	13,546
General Funds	15,910	441,912	(485,317)	30,365	2,870
	<u>301,157</u>	<u>488,507</u>	<u>(527,985)</u>	<u>(27,013)</u>	<u>234,666</u>

The Employers Liability fund sets aside funds to cover the Bureau's legal liabilities to staff should the Bureau be faced with a cut in funding or termination of a project

The Building fund sets aside funds to cover future redecoration costs and repairs

The Strategic Partnership Development fund relates to money set aside for a new initiative which commenced in 2007/08

The Doctors' Surgery Project is to support the continuation of the Medlock Trust project for which funding has ceased

The Staff Development fund is to support the continuation of staff development via training courses

The IT Development fund sets aside funds to replace the IT equipment used by the Bureau

The Premises Lighting fund set aside funds to replace the lighting within the Bureau

The Service Delivery fund to support the continuation of the delivery of the Bureau's services to its clients

The Hillview/Income Max fund relates to a grant received from B&NES and has been designated by the Trustees to enable the Bureau to monitor the costs of continuing to provide this outreach service after the commission ended on 31 March 2011

BATH & DISTRICT CITIZENS ADVICE BUREAU**NOTES TO THE FINANCIAL STATEMENTS****YEAR ENDED 31 MARCH 2013****18. ANALYSIS OF NET ASSETS BETWEEN FUNDS**

	Tangible fixed assets £	Net current assets/ (liabilities) £	Total £
Restricted Income Funds:			
Somer/EDF	-	48,140	48,140
B&NES - Childrens' Centres	-	4,502	4,502
Macmillan	-	16,612	16,612
Legal Services	-	28,497	28,497
Additional Hours	-	2,149	2,149
Big Lottery Grant	786	(786)	-
Practice Based Comm	-	10,941	10,941
Quartet funding	-	5,480	5,480
Multiple Sclerosis	-	1,729	1,729
University of Bath	-	1,108	1,108
	<u>786</u>	<u>118,372</u>	<u>119,158</u>
Unrestricted Income Funds:			
Designated Funds	-	231,796	231,796
General Funds	4,667	(1,797)	2,870
	<u>4,667</u>	<u>229,999</u>	<u>234,666</u>
Total Funds	<u>5,453</u>	<u>348,371</u>	<u>353,824</u>

19. POST BALANCE SHEET EVENTS

The Bureau currently receives more than 60% of its funding from BANES, primarily to enable it to provide a general advice and information service to the residents of BANES. In July 2013 the Bureau was notified that a decision had been made to cut this funding by £225k

The Bureau and residents of Bath have successfully lobbied to have this funding decision reviewed. The council cabinet has been asked to publish an Advice & Information Services Strategy and take any recommendations into account in the Cabinet's budget proposals for 2014/15

Despite the proposed cuts, and the uncertainty about the magnitude of the proposed cut, the Directors and Trustees are satisfied that the Bureau has sufficient reserves to fund closure costs associated with the current cut proposed. They also consider that the Bureau will be able to continue offering an advice service, albeit much reduced, for a further twelve months after the date of this report

BATH & DISTRICT CITIZENS ADVICE BUREAU

MANAGEMENT INFORMATION

YEAR ENDED 31 MARCH 2013

**The following pages do not form part of the statutory financial statements
which are the subject of the independent auditor's report on pages 11 to 12**

BATH & DISTRICT CITIZENS ADVICE BUREAU
DETAILED STATEMENT OF FINANCIAL ACTIVITIES
YEAR ENDED 31 MARCH 2013

	2013 £	2012 £
INCOMING RESOURCES		
VOLUNTARY INCOME		
Medlock donation	—	10,000
NESCAB	2,789	71,319
Other donations	3,684	3,867
B&NES - Core	378,959	397,592
Other Grants	30,000	30,000
Rental income	25,090	25,098
	<u>440,522</u>	<u>537,876</u>
INVESTMENT INCOME		
Bank interest receivable	1,390	1,083
INCOMING RESOURCES FROM CHARITABLE ACTIVITIES		
Hillview/Income Max	46,595	48,771
B&NES - Childrens' Centres	35,949	33,749
Somer/EDF	10,101	10,101
LSC	74,694	85,945
Macmillan	47,987	51,215
Big Lottery Fund	91,705	130,467
Other restricted contracts	12,842	2,500
	<u>319,873</u>	<u>362,748</u>
TOTAL INCOMING RESOURCES	<u>761,785</u>	<u>901,707</u>
RESOURCES EXPENDED		
CHARITABLE ACTIVITIES		
Staff costs - Wages & Salaries	572,453	536,609
Establishment - Rent	35,193	25,311
Establishment - Other	32,505	22,681
Motor and travel costs - Other	24,316	23,886
Office expenses - Telephone	20,131	19,853
Office expenses - Other	18,534	21,352
Depreciation	7,955	14,138
Volunteers expenses	20,336	34,380
Sundry expenses	6,600	3,890
IT equipment and support	24,139	20,323
	<u>762,162</u>	<u>722,423</u>
GOVERNANCE COSTS		
Audit fees	5,430	4,887
Legal fees	8,166	6,463
Costs of trustees' meetings	323	438
	<u>13,919</u>	<u>11,788</u>
OTHER RESOURCES EXPENDED		
Redundancy payments	28,203	—

BATH & DISTRICT CITIZENS ADVICE BUREAU
DETAILED STATEMENT OF FINANCIAL ACTIVITIES
YEAR ENDED 31 MARCH 2013

	2013	2012
	£	£
TOTAL RESOURCES EXPENDED	804,284	734,211
NET (OUTGOING)/INCOMING RESOURCES FOR THE YEAR	(42,499)	167,496

BATH & DISTRICT CITIZENS ADVICE BUREAU
DETAILED STATEMENT OF FINANCIAL ACTIVITIES
YEAR ENDED 31 MARCH 2013

	2013	2012
	£	£
CHARITABLE ACTIVITIES		
Operating Advice Centre		
<i>Activities undertaken directly</i>		
Staff costs - Wages & Salaries	572,453	536,609
Establishment - Rent	35,193	25,311
Establishment - Other	32,505	22,681
Motor and travel costs - Other	24,316	23,886
Office expenses - Telephone	20,131	19,853
Office expenses - Other	18,534	21,352
Depreciation	7,955	14,138
Volunteers expenses	20,336	34,380
Sundry expenses	6,600	3,890
IT equipment and support	24,139	20,323
	<u>762,162</u>	<u>722,423</u>