

Registered Charity number 1074727

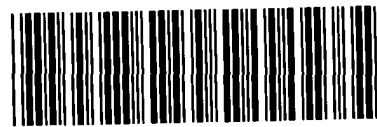
Registered Company number 03537836

Citizens Advice Bournemouth and Poole

Report and Unaudited Accounts

31 March 2018

THURSDAY



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13/12/2018  
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**Citizens Advice Bournemouth and Poole  
Report and accounts  
Contents  
for the year ended 31 March 2018**

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**Citizens Advice Bournemouth and Poole**

Registered number: 3537836

Charity Registration 1074727

**Report of the Trustee Directors for the year ending 31 March 2018**

The Trustee Directors present their Report and Accounts for the year ended 31 March 2018 which are also prepared to meet the requirements for a directors report and accounts for Companies Act purposes

**Governance and Management**

Citizens Advice Bournemouth and Poole is a registered charity and company limited by guarantee and not having a share capital. It is governed by its memorandum and articles of association. A Trustee Board, as constituted in accordance with the provisions set out in the Articles of Association, is responsible for the overall governance of the company. The Trustee Board is responsible for appointing certain of its members to act in an individual capacity, as its representatives, either as directors of the company or as company secretary, in accordance with the requirements of the Companies Acts. As a registered charity, the company is also required by the Charity Commissioners to appoint named individuals to act in a formal capacity as trustees of the charity, with duties and responsibilities as set out in charity law and regulations.

The maximum number of trustees is twelve, and the minimum is four. Trustees are either elected at the annual general meeting, nominated by member organisations or co-opted by the Trustee Board, providing that the total of co-opted and nominated trustees does not exceed one third of the total number of trustees. All elected trustees must retire from office at the third annual general meeting following the annual general meeting at which they were elected but may be re-elected. All nominated or co-opted trustees must retire from office at the third annual general meeting following the ordinary meeting of the Trustee Board at which they were appointed but may be re-elected.

The Trustee Board determines the pay and remuneration of key management personnel and staff based on the pay for roles in comparable organisations, the general rate of inflation and affordability. The charity promotes equality of pay irrespective of gender or other personal factors.

**Trustee recruitment and training**

Trustees are recruited from member organisations and/or for the specific skills that they can bring to the charity. There is a trustee induction process and new trustees are invited to attend the Bureau to see the work of the charity. New trustees are also able to access relevant training and information in relation to the Bureau's affairs and operations and the role and duties of a trustee.

**Public benefit**

The Trustees have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in planning its future activities. They do not consider that the charity's activities include any potential detriment or harm or that they convey any significant incidental private benefit.

**Affiliations**

Citizens Advice Bournemouth and Poole is a member of The National Association of Citizens Advice and is required to comply with the regulations provided by this umbrella organisation.

**Objectives and activities**

**Objectives**

The objects of the charity are to promote any charitable purpose for the benefit of the community mainly, but not exclusively, in the area covered by the Councils of the Boroughs of Bournemouth & Poole, or any successor body to them, by the advancement of education, the protection and preservation of health, and the relief of poverty, sickness and distress. In setting objectives and planning activities the trustees have given careful consideration to the Charity Commissions' public benefit guidance.

The principal charitable object of the company is to establish and conduct a free, independent, confidential and impartial service of advice, information and counsel for the benefit of the community and the general public within mainly but not exclusively the Boroughs of Bournemouth & Poole.

**Activities**

In addition to the provision of the core advice service, which is principally financed by service level agreements with Bournemouth & Poole Borough Councils, all of which helps the Charity meet its overall aims of providing the advice for the problems people face, the company also operated the following specific material projects and services during the year under review. All of these additional operations assisted Citizens Advice Bournemouth and Poole to rise to the challenge of meeting continuing increased demand in the current economic environment. Local government have highlighted the social effects within Bournemouth and Poole that the previous recession had and recognise the overall contribution Citizens Advice Bournemouth and Poole has had and the positive impact on the lives of those who use its services.

**Water Guru – Funded by Wessex Water & South West Water**

This project enables people who are in financial hardship to access social tariffs, reduced rates and grants from both Wessex Water and South West Water.

**Money Advice Services - Debt Advice Project South West - Funded through Citizens Advice**

The project provides debt and insolvency advice and guidance to those living in the conurbation of Bournemouth and Poole.

**Pension Wise - Funded by Citizens Advice**

This project provides free pensions guidance to people across Dorset aged 50 and over who have a defined contribution pension

**Health Watch - Funded by Citizens Advice in Dorset via Help & Care**

This fund helps staff and volunteers identify health related issues that are then referred to Help & Care to help change policies and practices

**EDAS Advice Project – Funded by East Dorset Drug and Alcohol Service (EDAS)**

This service provides appointments to recovering addicts accessing the services EDAS provide to receive advice and guidance on a range of enquiry areas including housing, benefits and debt.

**Macmillan Benefit Service – Funded by Macmillan**

This service provides a holistic advice service particularly involving benefits to those affected by cancer who live, work or treated in Bournemouth or Poole.

**Citizens Advice Bournemouth and Poole**

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Charity Registration 1074727

**Report of the Trustee Directors for the year ending 31 March 2018**

Cherry Tree Nursery - SWOP Project – Funded by Cherry Tree Nursery  
This project provides advice to the vulnerable that volunteer at the nursery.

St Ann's Benefit Specialist – Funded by Borough Poole Council  
This service provides benefit advice to patients of St Ann's Hospital, a facility for those with acute mental illness.

PHP Debt Advice – Funder by Poole Housing Partnership (PHP)  
This project enables a referral service for residents of PHP who are struggling with arrears and require debt and insolvency advice and guidance.

Financial Wellbeing – Funded by Borough of Poole  
To provide financial and budgeting advice and guidance to those referred to the service from the Housing team at Poole Council who are at risk of losing their home.

Universal Credit Support – Funded by Bournemouth Borough Council  
To provide the homeless and those at risk of homelessness support with claiming and managing their Universal Credit claim.

Benefits Appeals  
Partially funded project to deliver benefit advice, support and guidance to those needing to appeal a benefit decision.

Personal Budgeting Support – Partnership with Citizens Advice in Dorset funded by Stour Valley Partnership  
Advice and guidance to those moving onto Universal Credit to support with the change from a mix weekly, fortnightly or four weekly benefit payments to monthly payments supporting them with budgeting and financial capability support to enable a smooth transition.

Big Energy Savings Week  
Funding from Citizens Advice to deliver awareness events across Bournemouth and Poole about saving energy and switching suppliers.

**Achievements and performance**

During the year ended 31 March 2018, we helped 11,668 people and dealt with 22,009 different issues for these people, with 4 in 5 clients we support saying that the charity has helped change their lives. We have also generated a income of £3,769,878 and written off £1,325,654 worth of debt for our clients.

We delivered advice through our Town Hall drop in, countywide AdviceLine, email advice and at our 15 different outreaches within key communities across the conurbation, we have done this with our 83 dedicated volunteers who provided a total public value of £442,284 to the organisation and the conurbation of Bournemouth and Poole.

The breakdown of the areas of work was as follows, together with comparatives for the previous year:

	<u>2018</u>	<u>2017</u>
Welfare benefits	31%	23%
Consumer	4%	5%
Debt and Finance	23%	26%
Employment	9%	11%
Housing	11%	12%
Legal	5%	5%
Immigration	2%	2%
Relationships	7%	8%
Other	8%	8%

The management and trustees continue to monitor the number of enquiries and breakdown of areas of work to ensure resources are appropriately allocated. In addition, client feedback continues to be sought which provides information about methods of contact, waiting times and levels of satisfaction in relation to the advice offered.

**Volunteers**

The operations are supported to a significant extent by a team of unpaid volunteers, either acting as trained advisers or providing additional clerical and administrative support. Without the assistance of such volunteers, it would not be possible for the charity to provide the range of services currently made available to clients. The Trustee Directors once again wish to express their appreciation of the invaluable contribution made by the volunteers during the year under review.

**Risk management**

The Trustee Directors Board actively review, on a regular basis, the major risks to which the charity is exposed. The major risks being strategic, compliance, financial, operational and market/environmental risks. A Risk Register for the charity has been agreed by the Board; this defines the risks to the organisation, their likelihood, their effect and mitigation plans. The Trustee Directors are satisfied that systems have been established to enable regular reports to be produced so that they can monitor such risks and, where necessary, steps can be taken to mitigate exposure thereto.

**Citizens Advice Bournemouth and Poole**

Registered number: 3537836

Charity Registration 1074727

**Report of the Trustee Directors for the year ending 31 March 2018**

**Financial Review**

The financial statements of the company for the year ended 31 March 2018 are as set out on pages 5 to 15 attached. The results are presented in accordance with the Charities Act 2011, the Companies Act 2006 and Accounting and Reporting by Charities Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective January 2015). The total income for the year ended 31 March 2018 amounted to £564,606 (2017: £461,622). The total expenditure was £638,323 (2017: £504,429) thereby generating a deficit for the year of £73,717 (2017 deficit of £42,807), making the total funds £138,356 at 31 March 2018 (2017: £212,074). A shortfall in income and higher expenses than originally budgeted was the reason for this loss. The merger between Bournemouth Citizens Advice and Poole Citizens Advice finally took place on 1 December 2017 after protracted delays with the Poole Citizens Advice Trustee Board. The most significant factors likely to affect the future financial performance of Citizens Advice Bournemouth & Poole are the level of income the charity procures and the level of expenses. The charity has an element of core funding (mainly from Bournemouth and Poole Borough Councils, PensionWise, Money Advice Service and Macmillan) but in addition it seeks income from many other organisations either through 'one-offs' each year or through longer term strategic partnerships.

**Reserves Policy**

The balance carried forward on the General Fund represents unrestricted funds arising from past operating results which are available to finance future activities. Such funds also represent the free reserves of the charity, as all fixed assets are separately designated within the Capital Equipment Fund. The level of free reserves is vital to the ongoing stability of the company's financial position, and should be viewed in relative terms with the level of operating activities and the degree of financial commitment and risk inherent therein. The Trustee Board's aim, notwithstanding the constraints inherent in the present funding arrangements is to maintain the balance of free reserves at a level which would enable the closure costs of the charity to be met in such an unforeseen event occurring. In order to protect this level of reserves the Designated Core Continuity Fund stood at £100,000 as at 31 March 2018.

**Investment Policy**

The Trustee Board adopts a risk averse strategy in relation to the investment of surplus funds. Cash funds held by the charity that exceed the immediate requirements to finance its charitable activities are invested in interest-bearing deposit accounts with Cambridge & Counties Bank Ltd, Lloyds Bank plc, Scottish Widows Bank plc and Virgin Money plc. There are no other investments relevant to the organisations activities.

**Plans for future periods**

The charity aims to grow its income above £1million by the end of 2020. The charity also aims for efficient financial planning, monitoring and achieving balanced books. The charity is currently in discussion with Citizens Advice Christchurch regarding a merger, such a merger will assist in achieving all these aims.

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered Numbers**

Registered company number 03537836

Registered charity number 1074727

**Company Secretary and Registered Office**

Keith Agombar (resigned 26 September 2018)

Ian Blanchard (appointed 8 October 2018)

The West Wing, Town Hall, Bourne Avenue, Bournemouth, Dorset BH2 6DX

**Trustee Directors**

Matthew Moore - Chair

Keith Agombar - Secretary (resigned 26 September 2018)

Christopher Beale - Vice Chair (appointed 1 December 2017)

Patrick Bligh-Cheesman (resigned 28 March 2018)

Ian Blanchard - Finance Director and Company Secretary

Anthony Bradley

Jane Burrows (appointed 1 December 2017)

Matthew Lewis (appointed on 1 December 2017 and resigned on 15 August 2018)

Rae Stollard (resigned 25 August 2017)

Ted Taylor

**Management Team**

Zoe Bradley - Chief Executive

Emma Lee - Business Development Manager

**Bankers**

Cambridge & Counties Bank Ltd, Charnwood Court, New Walk, Leicester LE1 6TE

Lloyds Bank plc, 45 Old Christchurch Road, Bournemouth, Dorset BH1 1ED

Scottish Widows Bank plc, 67 Morrison Street, Edinburgh EH3 8YJ

Virgin Money plc, Jubilee House, Gosforth, Newcastle upon Tyne NE3 4PL

**Independent examiner**

Mr P J Schofield

ICAEW

Schofields

Chartered Accountants

6th Floor

Dean Park House

Dean Park Crescent

Bournemouth

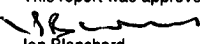
Dorset

BH1 1HP

**Small company provisions**

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

This report was approved by the board on 24 October 2018 and signed by its order on its behalf.

  
Ian Blanchard  
Trustee

  
Matthew Moore  
Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF  
CITIZENS ADVICE BOURNEMOUTH AND POOLE (REGISTERED NUMBER: 03537836)**

I report to the charity trustees on my examination of the accounts of the company for the year ended 31 March 2018 set out on pages five to fifteen.

**Responsibilities and basis of report**

As the charity trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your company's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

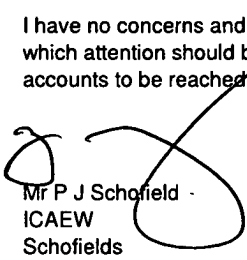
**Independent examiner's statement**

Since the company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the ICAEW, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the company as required by section 386 of the 2006 Act; or
- 2 the accounts do not accord with those records; or
- 3 the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
- 4 the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

  
Mr P J Schofield -  
ICAEW  
Schofields  
Chartered Accountants  
6th Floor  
Dean Park House  
Dean Park Crescent  
Bournemouth  
Dorset  
BH1 1HP

Date: 10. Dec 2018

**Citizens Advice Bournemouth and Poole**  
**Company No 03537836**  
**Statement of Financial Activities (Incorporating an Income and Expenditure account).**  
**for the year ended 31 March 2018**

Income and expenditure	Notes				2018	2017
		General Fund £	Designated Funds £	Restricted Funds £	Total £	Total £
<b>Income and endowments from:</b>						
Donations and legacies	2	131,343	-	-	131,343	46,683
Charitable activities	3	195,637	-	230,057	425,694	413,300
Other trading activities	4	6,578	-	-	6,578	100
Investments	5	991	-	-	991	1,539
<b>Total Income and endowments</b>		<b>334,549</b>	<b>-</b>	<b>230,057</b>	<b>564,606</b>	<b>461,622</b>
<b>Expenditure on:</b>						
Charitable activities	6	392,106	-	246,217	638,323	504,429
<b>Total</b>	9	<b>392,106</b>	<b>-</b>	<b>246,217</b>	<b>638,323</b>	<b>504,429</b>
<b>Net income/(expenditure)</b>		<b>(57,557)</b>	<b>-</b>	<b>(16,160)</b>	<b>(73,717)</b>	<b>(42,807)</b>
<b>Transfers between funds</b>	17,18,19	<b>2,522</b>	<b>(778)</b>	<b>(1,744)</b>	<b>-</b>	<b>-</b>
<b>Net movement in funds</b>		<b>(55,035)</b>	<b>(778)</b>	<b>(17,904)</b>	<b>(73,717)</b>	<b>(42,807)</b>
<b>Reconciliation of funds</b>						
Total funds brought forward		88,376	101,664	22,034	212,074	254,881
<b>Total funds carried forward</b>		<b>33,341</b>	<b>100,886</b>	<b>4,130</b>	<b>138,357</b>	<b>212,074</b>

**Comparative Statement of Financial Activities for the year ending 31 March 2017**  
**(Incorporating an Income and Expenditure account)**

	General Fund £	Designated Funds £	Restricted Funds £	Total 2017 £
<b>Income and endowments from:</b>				
Donations	46,683	-	-	46,683
Charitable activities	135,381	-	277,919	413,300
Other trading activities	100	-	-	100
Investments	1,539	-	-	1,539
<b>Total Income and endowments</b>	<b>183,703</b>	<b>-</b>	<b>277,919</b>	<b>461,622</b>
<b>Expenditure on:</b>				
Charitable activities	239,171	-	265,258	504,429
<b>Total</b>	<b>239,171</b>	<b>-</b>	<b>265,258</b>	<b>504,429</b>
<b>Net income/(expenditure)</b>	<b>(55,468)</b>	<b>-</b>	<b>12,661</b>	<b>(42,807)</b>
<b>Transfers between funds</b>	<b>3,406</b>	<b>(809)</b>	<b>(2,597)</b>	<b>-</b>
<b>Net movement in funds</b>	<b>(52,062)</b>	<b>(809)</b>	<b>10,064</b>	<b>(42,807)</b>
<b>Reconciliation of funds</b>				
Total funds brought forward	140,438	102,473	11,970	254,881
<b>Total funds carried forward</b>	<b>88,376</b>	<b>101,664</b>	<b>22,034</b>	<b>212,074</b>

All of the company's activities are classed as continuing.  
The company had no gains or losses other than those shown above.

The notes form part of these financial statements

**Citizens Advice Bournemouth and Poole**  
**Company No 03537836**  
**Balance Sheet**  
**for the year ended 31 March 2018**

	Notes	Unrestricted Funds	Restricted Funds	2018 Total £	2017 Total £
<b>Fixed assets</b>					
Tangible assets	12	886	1,130	2,016	4,536
		886	1,130	2,016	4,536
<b>Current assets</b>					
Debtors	13	5,843	28,821	34,664	16,750
Cash at bank and in hand		150,841	(3,538)	147,303	227,369
		156,684	25,283	181,967	244,119
<b>Creditors: amounts falling due within one year</b>	14	23,343	22,283	45,626	36,581
<b>Net current assets</b>		133,341	3,000	136,341	207,538
<b>Total assets less current liabilities</b>		134,227	4,130	138,357	212,074
<b>Net assets</b>		134,227	4,130	138,357	212,074
<b>The funds of the charity</b>					
Restricted income Funds	17	-	4,130	4,130	22,034
Unrestricted Funds:					
Designated Funds	18	100,886	-	100,886	101,664
General Fund	19	33,341	-	33,341	88,376
<b>Total charity funds</b>		134,227	4,130	138,357	212,074

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2018

The members have not required the charitable company to obtain an audit of its financial statements for the year ended 31 March 2018 in accordance with section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

(a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and


(b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

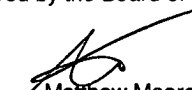
These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small charitable companies.

The financial statements were approved by the Board of Trustees on

24 October 2018

and were signed on its behalf by:

  
 Ian Blanchard  
 Trustee

  
 Matthew Moore  
 Trustee

The notes form part of these financial statements



**Citizens Advice Bournemouth and Poole  
Company No 03537836  
Statement of Cash flows  
for the year ended 31 March 2018**

	2018 £	2017 £
<b>Net cash used in operating activities (see below)</b>	<u>(81,057)</u>	<u>(35,736)</u>
<b>Cash flows from investing activities:</b>		
Dividends, interest and rents from investments	991	1,539
Purchase of property, plant and equipment		(654)
<b>Net cash provided by investing activities</b>	<u>991</u>	<u>885</u>
<b>Change in cash and cash equivalents in the reporting period</b>	(80,066)	(34,851)
Cash and cash equivalents at the beginning of the reporting period	227,369	262,220
Cash and cash equivalents at the end of the reporting period	<u>147,303</u>	<u>227,369</u>

**Reconciliation of net income/(expenditure) to net cash flow from operating activities**

	2018 £	2017 £
Net income/(expenditure) for the reporting period (as per the statement of financial activities)	(73,717)	(42,807)
<b>Adjustments for:</b>		
Depreciation charges	2,520	4,060
Dividends, interest and rents from investments	(991)	(1,539)
(Increase)/decrease in debtors	(17,914)	(16,073)
Increase/(decrease) in creditors	9,045	20,623
<b>Net cash used in operating activities</b>	<u>(81,057)</u>	<u>(35,736)</u>

**Analysis of cash and cash equivalents**

	2018 £	2017 £
Cash in hand	70,980	151,936
Notice deposits (less than 3 months)	76,323	75,433
<b>Total cash and cash equivalents</b>	<u>147,303</u>	<u>227,369</u>

The notes form part of these financial statements

**Citizens Advice Bournemouth and Poole**  
**Company No 03537836**  
**Notes to the Accounts**  
**for the year ended 31 March 2018**

**1 Accounting policies**

**Statutory Information**

Citizens Advice Bournemouth and Poole is a private company, limited by guarantee, registered in England and Wales. The company's registered number and registered office address can be found within the Reference and Administrative details section of the Trustees report.

**Basis of preparation**

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

**Going Concern**

The Trustees consider there are no material uncertainties about the Charity's ability to continue as a going concern. Their review of the financial position, reserve levels and future plans give the Trustees confidence that the charity shall remain a going concern for the foreseeable future and thus the financial statements have been prepared on a going concern basis.

**Critical accounting judgements and key sources of estimation uncertainty**

In the application of the accounting policies, the Trustees are required to make judgements, estimates and assumptions about the carrying value of assets and liabilities that are not readily apparent from other sources. The estimates and underlying assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates. The estimates and underlying assumptions are reviewed on an ongoing basis.

In the view of the Trustees, there are no assumptions concerning the future estimation uncertainty affecting assets or liabilities at the Balance Sheet date that are likely to result in a material adjustment to their carrying amounts in the next financial year.

**Income**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Income from government and other grants are recognised at fair value when the charity has entitlement after any performance conditions have been met, it is probable that the income will be received and the amount can be measured reliably. If entitlement is not met then these amounts are deferred.

**Donated Services and Facilities**

Donated services and facilities provided by individuals or entities are included as incoming resources at their estimated open market value where the benefit to the Fund is reasonably quantifiable and measurable. There has been no offsetting of assets and liabilities or income and expenses.

**Citizens Advice Bournemouth and Poole**  
**Company No 03537836**  
**Notes to the Accounts**  
**for the year ended 31 March 2018**

**1 Accounting policies (Continued)**

**Expenditure**

Resources expended are included in the Statement of Financial Activities when, and to the extent that, a liability, legal or constructive, is likely to be incurred and the amount of the obligation can be measured with reasonable certainty.

**Allocation and apportionment of costs**

Support costs have been allocated between governance costs and other support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice. Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources e.g. staff costs by the time spent and other costs pro-rated based on the full time equivalent percentage of the staff costs directly costed to each fund.

**Redundancy costs**

Redundancy costs arising from periodic reviews of staff levels and changes in charitable activities are charged to the Statement of Financial Activities in the financial year that the employee leaves the charity.

**Pensions**

Employees of the charity are entitled to join a defined contribution 'Money Purchase' scheme. The charity contribution is restricted to contributions disclosed in note 16 and are charged to the Statement of Financial Activities as they become payable.

**Fixed Assets**

Fixed Assets comprise office furniture and equipment, expenditure greater than £100 on individual assets which have a useful life of more than 12 months is capitalised, valued at cost.

Depreciation has been provided at the following rates in order to write off the assets over their estimated useful lives.

Office equipment and furniture	20% straight line
Computer systems and equipment	25% straight line

**Debtors and creditors receivable/payable within one year**

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

**Cash at bank and in hand**

Cash at bank and in hand represents such accounts and instruments that are available on demand or have a maturity of less than three months from the date of acquisition.

**Volunteer Help**

The value of any voluntary help received is not included in accounts but is described in the Trustee Directors annual report.

**Hire purchase and leasing commitments**

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

**Citizens Advice Bournemouth and Poole  
Company No 03537836  
Notes to the Accounts  
for the year ended 31 March 2018**

**1 Accounting policies (Continued)**

**Financial Instruments**

The charity has financial assets and liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are recognised initially in the accounts at transaction price, including any transaction costs. At the end of each accounting period, basic financial instruments are recognised at amortised cost. For debt instruments this is calculated using the effective interest rate method.

**Taxation**

The charity is exempt from corporation tax on its charitable activities.

**Fund accounting**

The General Fund is an unrestricted fund which is available for use at the discretion of the Trustee Directors in furtherance of the general objectives of the charity and which have not been designated for specific purposes.

The Designated Funds are unrestricted funds which have been set aside by the Trustee Directors for specific purposes.

Restricted Funds are funds which are to be used in accordance with specific restrictions imposed by the donors. The aim and use of each Restricted Fund is set out in the Trustee Directors Annual Report.

Incoming resources and resources expended are allocated to the Funds on a direct or time apportioned basis as appropriate and detailed further under 'Allocation and apportionment of costs'.

**2 Donations and legacies**

	General Fund £	Restricted Funds £	2018 Total £	2017 Total £
Donated facilities	85,000	-	85,000	46,286
Gift arising from dissolution of Poole Citizens Advice Bureau	45,763	-	45,763	-
Voluntary donations	580	-	580	397
	<b>131,343</b>	<b>-</b>	<b>131,343</b>	<b>46,683</b>

Donated facilities represents donated accommodation from Bournemouth Borough Council. In addition the charity benefits from contributions of its volunteers, details of which are given in the annual report. In accordance with FRS102 and the Charities SORP (FRS102) the economic contribution of general volunteers is not recognised in the accounts

All voluntary donations in the year ended 31 March 2018 were unrestricted.

**3 Charitable activities**

	General Fund £	Restricted Funds £	2018 Total £	2017 Total £
<b><u>Grants received</u></b>				
Local authority service level agreements:	158,667	-	158,667	119,000
Local authority Moving costs	1,606	-	1,606	-
Local authority Broadband grants	750	-	750	1,000
Local authority Financial Wellbeing Contract	-	6,757	6,757	-
Local authority Universal Credit Advisor Service	-	3,589	3,589	-
Local authority St Ann's Welfare Benefit Service	-	4,873	4,873	-
Local authority Money Champions	-	-	-	4,000
Sub-Total of Government Grants	<b>161,023</b>	<b>15,219</b>	<b>176,242</b>	<b>124,000</b>
Citizens Advice Pension Wise	-	79,108	79,108	185,511
Citizens Advice Money Advice Service	-	65,075	65,075	84,717
Citizens Advice - Advice & Campaigns	-	-	-	5,000
Citizens Advice - Big Energy Saving Week	-	1,000	1,000	-
Citizens Advice Miscellaneous	299	-	299	631
CAiD Health Watch	7,667	-	7,667	5,750
CAiD Personal Budgeting Service	-	4,079	4,079	-
Big Lottery - Awards for All	10,000	-	10,000	-
Essential Drug & Alcohol Support Service	-	1,625	1,625	-
Income Maximisation Project	6,203	-	6,203	-
Benefits project	-	3,000	3,000	-
T/Moor - Hamworthy Money Advice	4,501	-	4,501	-
Poole Housing Partnership	-	5,000	5,000	-
SWOP Contract	-	3,188	3,188	-
Quartet Foundation	4,994	-	4,994	-
Cherries Community Fund	950	-	950	-
Wessex Water Projects	-	18,830	18,830	7,691
Macmillan	-	33,933	33,933	-
	<b>195,637</b>	<b>230,057</b>	<b>425,694</b>	<b>413,300</b>

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**4 Other trading income**

	General Fund	Restricted Funds	2018 Total	2017 Total
	£	£	£	£
Rent from Bureau meeting rooms	4,630		4,630	-
Taining and consultancy fees	1,568		1,568	-
Fundraising	350	-	350	100
Other miscellaneous income	30		30	-
	<b>6,578</b>	<b>-</b>	<b>6,578</b>	<b>100</b>

**5 Investment income**

	General Fund	Restricted Funds	2018 Total	2017 Total
	£	£	£	£
Bank Interest received	991	-	991	1,539

**6 Charitable Activities Costs**

	Activities undertaken directly	Support Costs	2018 Total	2017 Total
	£	£	£	£
General Citizens Advice	146,003	246,103	392,106	239,171
Citizens Advice Pension Wise	58,554	20,744	79,298	191,820
Citizens Advice Money Advice Service	42,513	39,863	82,376	67,416
Wessex Water Project	12,967	7,532	20,499	6,022
Macmillan	18,614	15,319	33,933	-
Financial Wellbeing Project	4,619	2,138	6,757	-
Universal Credit Advisor Service	519	3,070	3,589	-
Essential Drug & Alcohol Support Service	693	932	1,625	-
St Anns Welfare Benefit Service	3,166	1,707	4,873	-
SWOP Contract	1,644	1,544	3,188	-
Poole Housing Partnership	2,934	2,066	5,000	-
Personal Budgeting Support	2,267	1,812	4,079	-
Big Energy Saving Week	-	1,000	1,000	-
	<b>294,493</b>	<b>343,830</b>	<b>638,323</b>	<b>504,429</b>

**7 Support Costs**

	Basis of allocation	General Citizens Advice	Citizens Advice Pension Wise	Citizens Advice Money Advice Service	Wessex Water Project	Macmillan Project	Financial Wellbeing Project	Universal Credit Advisor Service
		£	£	£	£	£	£	£
Governance costs	Time expended	5,834	501	599	171	282	82	117
Premises	Time expended	73,782	5,023	6,036	1,813	2,175	639	918
Salaries	Time expended	126,398	10,535	12,906	3,960	4,534	1,334	1,916
Staff and volunteer expenses	Time expended	13,027	821	987	292	236	70	100
Office costs	Time expended	23,921	3,610	19,033	1,235	8,047	-	-
Other	Time expended	3,141	254	302	61	45	13	19
		<b>246,103</b>	<b>20,744</b>	<b>39,863</b>	<b>7,532</b>	<b>15,319</b>	<b>2,138</b>	<b>3,070</b>

	Basis of allocation	Essential Drug & Alcohol Support Service	St Anns Welfare Benefit Service	SWOP Contract	Poole Housing Partnership	Personal Budgeting Support	Big Energy Saving Week	2018 Total
		£	£	£	£	£	£	£
Governance costs	Time expended	32	47	59	18	53	-	7,795
Premises	Time expended	278	370	462	317	357	-	92,170
Salaries	Time expended	585	1,041	963	726	687	-	165,585
Staff and volunteer expenses	Time expended	31	40	50	35	47	-	15,736
Office costs	Time expended	-	201	-	962	661	1,000	58,670
Other	Time expended	6	8	10	8	7	-	3,874
		<b>932</b>	<b>1,707</b>	<b>1,544</b>	<b>2,066</b>	<b>1,812</b>	<b>1,000</b>	<b>343,830</b>

**Citizens Advice Bournemouth and Poole**  
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<b>8 Governance costs</b>	<b>2018</b>	<b>2017</b>
	£	£
Independent examination	4,931	11,393
Annual report and AGM costs	2,755	1,586
Trustees expenses	109	109
	<u>7,795</u>	<u>13,088</u>

<b>9 Total expenditure</b>	<b>2018</b>	<b>2017</b>
	£	£
This includes:		
Depreciation of owned fixed assets	2,520	4,060
Operating lease payments	8,946	2,876

<b>10 Staff costs</b>		
Wages and salaries	401,379	345,457
Redundancy payments	-	2,526
Employers' National Insurance	22,099	17,213
Other pension costs	1,728	857
	<u>425,206</u>	<u>366,053</u>

Key Management Personnel	<u>128,776</u>	<u>95,961</u>
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Average number of employees during the year	<u>28</u>	<u>24</u>
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No employee received salary in excess of £60,000 from the charity in the year ended 31 March 2018 or 31 March 2017

<b>11 Independent Examiners Fees</b>	<b>2018</b>	<b>2017</b>
	£	£
Previous Independent Examiner Fees	786	9,393
Current Independent Examiner Fees	4,145	2,000
	<u>4,931</u>	<u>11,393</u>

<b>12 Tangible fixed assets</b>			
	<b>Computer systems and equipment</b>	<b>Office furniture and equipment</b>	<b>Total</b>
	£	£	£
<b>Cost</b>			
At 1 April 2017	30,589	13,652	44,241
Additions	-	-	-
At 31 March 2018	<u>30,589</u>	<u>13,652</u>	<u>44,241</u>
<b>Depreciation</b>			
At 1 April 2017	27,048	12,657	39,705
Charge for the year	1,863	657	2,520
At 31 March 2018	<u>28,911</u>	<u>13,314</u>	<u>42,225</u>
<b>Net book value</b>			
At 31 March 2018	<u>1,678</u>	<u>338</u>	<u>2,016</u>
At 31 March 2017	<u>3,541</u>	<u>995</u>	<u>4,536</u>

**Citizens Advice Bournemouth and Poole**  
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<b>13 Debtors</b>	<b>2018</b>	<b>2017</b>
	<b>£</b>	<b>£</b>
Prepayments and accrued income	34,664	16,750

<b>14 Creditors: amounts falling due within one year</b>	<b>2018</b>	<b>2017</b>
	<b>£</b>	<b>£</b>
Other taxes and social security costs	10,742	7,092
Deferred grants	5,832	5,583
Other creditors and accruals	29,052	23,906
	<b>45,626</b>	<b>36,581</b>

<b>15 Deferred Income</b>	<b>2018</b>
	<b>£</b>
Deferred income represents grants received that are returnable as follows:	
Balance at 1 April 2017	5,583
Credit to the Statement of Financial Activities during the year	249
Balance at 31 March 2018	<b>5,832</b>

**16 Pensions**

Employees of the charity are entitled to join a deferred contribution 'money purchase' scheme. The charity contribution is restricted to the contributions disclosed, £1,728 (2017: £857) was paid this year. There were no outstanding contributions at the year end. The cost of the defined contribution scheme are included within support costs and charged in accordance with the allocation of the related salaries to the respective funds of the charity.

**17 Restricted Funds**

	At 1 April 2017 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2018 £
Analysis of fund balance by project:					
Restricted Capital equipment	2,874	-	-	(1,744)	1,130
Wessex Water	1,669	18,830	(20,499)		-
Money Advice Service	17,301	65,075	(82,376)		-
Pensionwise	190	79,108	(79,298)		-
Macmillan		33,933	(33,933)		-
Financial Wellbeing Project		6,757	(6,757)		-
Universal Credit Advisor Service		3,589	(3,589)		-
Essential Drug & Alcohol Support Service		1,625	(1,625)		-
St Anns Welfare Benefit Service		4,873	(4,873)		-
SWOP Contract		3,188	(3,188)		-
Poole Housing Partnership		5,000	(5,000)		-
Benefits Project		3,000	-		3,000
Personal Budgeting Support		4,079	(4,079)		-
Big Energy		1,000	(1,000)		-
	<b>22,034</b>	<b>230,057</b>	<b>(246,217)</b>	<b>(1,744)</b>	<b>4,130</b>

The purpose of each fund is detailed in the Report of the Trustee Directors.

**COMPARATIVE**

	At 1 April 2016 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2017 £
Analysis of fund balance by project:					
Restricted Capital equipment	5,471	-	-	(2,597)	2,874
Wessex Water	-	7,691	(6,022)		1,669
Money Advice Service	-	84,717	(67,416)		17,301
Pensionwise	6,499	185,511	(191,820)		190
	<b>11,970</b>	<b>277,919</b>	<b>(265,258)</b>	<b>(2,597)</b>	<b>22,034</b>

**Citizens Advice Bournemouth and Poole  
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**18 Designated Funds**

	At 1 April 2017	Incoming resources	Resources expended	Transfers	At 31 March 2018
	£	£	£	£	£
Core Continuity Fund	100,000	-	-	-	100,000
Capital Equipment	1,664	-	-	(778)	886
	<u>101,664</u>	<u>-</u>	<u>-</u>	<u>(778)</u>	<u>100,886</u>

At 31 March 2018 designated funds were represented by £886 (2017 - £1,664) tangible fixed assets and the balance in cash at bank

**COMPARATIVE**

	At 1 April 2016	Incoming resources	Resources expended	Transfers	At 31 March 2017
	£	£	£	£	£
Core Continuity Fund	100,000	-	-	-	100,000
Capital Equipment	2,473	-	-	(809)	1,664
	<u>102,473</u>	<u>-</u>	<u>-</u>	<u>(809)</u>	<u>101,664</u>

At 31 March 2017 designated funds were represented by £1,664 (2016 - £2,473) tangible fixed assets and the balance in cash at bank

**19 General fund**

	At 1 April 2017	Incoming resources	Resources expended	Transfers	At 31 March 2018
	£	£	£	£	£
General fund	88,376	334,549	(392,106)	2,522	33,341

**COMPARATIVE**

	At 1 April 2016	Incoming resources	Resources expended	Transfers	At 31 March 2017
	£	£	£	£	£
General fund	140,438	183,703	(239,171)	3,406	88,376

**20 Other financial commitments**

At the year end the company had annual commitments under non-cancellable operating leases and maintenance agreements.

Operating leases and maintenance agreements which expire:

within one year	19,946	2,928
within two to five years	86,688	6,467
	<u>106,634</u>	<u>9,395</u>

**21 Members' liability**

The company is limited by guarantee. Every member of the company undertakes to contribute to the assets of the company, in the event of the same being wound up while he or she is a member, or within one year after he or she ceases to be a member, for payment of the debts and liabilities of the company contracted before he ceases to be a member, and of the costs, charges and expenses of winding up such amount as may be required not exceeding £1. At the balance sheet date there were 20 members (2017 - 20).

**22 Trustee Directors' remuneration and expenses**

No Trustee Director received any remuneration from the charity in relation to the performance of their duties as Trustee Directors (2017: £Nil)

Total expenses reimbursed to the Trustees during the year amounted to £650 (2017: £303). The number of trustees that reclaimed travel and subsistence expenses in the year totalled 5 (2017:3).

**23 Related parties**

There were no related party transactions during the period (2017: £Nil).

**24 Events after the end of reporting period**

During 2018 discussions have taken place with Christchurch Citizens Advice Bureau regarding a potential merger with Citizens Advice Bournemouth and Poole. Due diligence has taken place and is currently subject to approval by the respective Board of Trustees'.



**Citizens Advice Bournemouth and Poole  
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**25 Financial Instruments**

	2018	2017
	£	£
<b>Financial assets</b>		
Debt instruments measured at amortised cost:		
Prepayments and accrued income	34,664	16,750
	<u>34,664</u>	<u>16,750</u>
<b>Financial liabilities</b>		
Measured at amortised cost:		
Other taxes and social security costs	10,742	7,092
Deferred grant	5,832	5,583
Other creditors & accruals	29,052	23,906
	<u>45,626</u>	<u>36,581</u>

**26 Business combinations**

On 1 December 2017, the charity combined with Poole Citizens Advice Bureau. The net assets acquired from Poole Citizens Advice Bureau amounted to £45,763 for no consideration and this has been recognised within Donations and legacies (see note 2) in accordance with the SORP. The net assets acquired represented:

	2018	2017
	£	£
Debtors and prepayments	7,440	-
Cash at bank and in hand	103,843	-
Accruals and deferred income	(65,520)	-
	<u>45,763</u>	<u>-</u>