

Babergh & Mid Suffolk
District Councils

**Scrutiny of Citizens
Advice in Suffolk**





Scrutiny of Citizens Advice in Suffolk

– a report from the Babergh and Mid Suffolk Joint Overview and Scrutiny Committee summarising its initial consideration and inviting Suffolk local authorities to participate in joint scrutiny

1. Background

- 1.1 In August 2019 the Babergh and Mid Suffolk Joint Overview and Scrutiny Committee received a presentation from the Sudbury and Mid Suffolk Citizens Advice (CA) services. The Councils currently revenue fund both organisations (with some funding also going to the CA services in Ipswich and Diss). Councillors wished to have a greater understanding of the work undertaken by CA and the current funding position.
- 1.2 This report summarises the presentation and subsequent debate and resolutions, provides additional contextual information and invites Suffolk local authorities to join with Babergh and Mid Suffolk in a joint scrutiny exercise.

2. The presentation by Citizens Advice

- 2.1 Carol Eagles (Mid Suffolk) and Colleen Sweeney (Babergh) provided a joint presentation, the slides are attached at Appendix 1. Key facts from the presentation include:
 - the two CAs dealt with over 6000 clients with nearly 19,000 problems
 - they have 96 volunteers and 9.7 FTE paid staff and volunteers with economic value of £657,456
 - benefits advice now far outweighs debt, client income secured via welfare benefits was £1.4m for Mid Suffolk and £230k for Sudbury
 - debt managed for clients totalled £1.3m for Mid Suffolk and £701k for Sudbury
 - estimated that **£3.52** is saved by national government and councils for every **£1** invested in CA, and **£20.84** is generated in wider economic and social benefits for every **£1** invested
 - 77% of clients say that the service helped them to find a way forward and 94% would recommend the service
 - challenges include sustainable core funding, increasing demand (especially Universal Credit) ageing population and challenges in recruiting volunteers.

3. The debate and issues arising

- 3.1 Councillors posed questions to CA and debated points arising. Key issues as below.
- 3.2 **Current funding position** - Portfolio Holders confirmed that for 2019/20 Mid Suffolk Council is revenue funding both Mid Suffolk CA (£86,700) and Diss and District CA (£8,810) and Babergh is revenue funding both Sudbury CA (£53,500) and Ipswich CA (£7673). It was also confirmed that Suffolk County Council (SCC) cut Mid Suffolk and Babergh CA's revenue contribution by 50% (from £40,500 to £20,000 for Mid Suffolk and from £44,990 to £22,495 for Sudbury) for 2019/20 and the Clinical Commissioning Group had stepped in to fund the deficit for this year and 20/21. It was suggested that SCC's remaining funding could potentially be withdrawn in 20/21 but that conversations were ongoing.
- 3.3 **Level of reserves** - CA's level of reserves were believed by Councillors to have been cited as one reason for SCC's fund withdrawal. CA representatives advised that levels of reserves are maintained to be consistent with their reserves policy.

- 3.4 **Access to services** - Councillors were interested in how easily CA advice could be accessed. The CAs advised that they do not have waiting lists and drop in services and phone services usually allow people to access the service at the point of need.
- 3.5 **Differences across CAs** - Councillors noted differences between Mid Suffolk and Sudbury in the levels of financial benefit secured. It was advised that a contributory factor was the lack of a debt specialist in Sudbury, an issue that it was hoped would be resolved.
- 3.6 **The collaborative approach of CAs** - the linkage of CAs with other organisations was discussed. The CAs undertake outreach from doctors' surgeries, work with food banks (referrals) and local charities (washing machines, cookers etc), work with Shelter, Age UK, Suffolk Family Carers and a range of others. There is close working with local authority services, especially Housing, where joint visits are sometimes made in relation to those about to be made homeless. There is also close working with Trading Standards, whose budget currently provides the SCC funding. Partnership working enables the CA to provide joined up holistic advice to those experiencing a range of related issues eg housing, health, financial/assets. Law clinics are also delivered to assist with matrimonial and other matters.
- 3.7 **Potential for merger and savings** - when this issue was raised the CAs advised that their funding covers expenditure such as travel expenses for volunteers, training and supervision of volunteers, team meetings, awaydays and that the managers played a key role in supervision and delivery of each local CA, each with its own board of trustees. They therefore did not feel that merger would realise savings. It is however the case that up and down the country a number of CA services, including those in rural areas, have merged successfully, reflecting how CAs have been adept at responding to challenging circumstances and finding appropriate local solutions.
- 3.8 **The value and impact of CA** - Councillors were keen to acknowledge the value and impact of the eighty years of work undertaken by the CAs and its largely volunteer workforce who provide support to some of the most vulnerable in society and help to prevent further harm and without which the impact on local authority services would be very significant.
- 4. The outcome of the Joint Overview and Scrutiny consideration**
- 4.1 The Joint Overview and Scrutiny Committee resolution is as below:
- *that the Joint Overview and Scrutiny Committee recommends to both Cabinets that the current minimum funding for the Citizens Advice be maintained for the next three years.*
 - *that the Joint Overview and Scrutiny Committee approach the Chairs of the Scrutiny Committees and Scrutiny Governance Officers of East Suffolk Council, West Suffolk Council, Ipswich Borough Council and Suffolk County Council, with a view of setting up a county-wide scrutiny process to examine funding and the impact on Citizens Advice and the services of Citizens Advice.*
 - *that the Chairs of the said Scrutiny Committees be supplied with a report from Babergh and Mid Suffolk Joint Overview and Scrutiny Committee on the topic of Citizens Advice based on this Committee meeting as a basis for the scrutiny process.*
- 4.2 The Annual Reports of the CAs were received following the meeting and are attached as Appendix 2 and 3. They include the annual accounts, providing additional evidence of the financial position.

5. The opportunity of a countywide scrutiny process

- 5.1 The Chairs of the Babergh and Mid Suffolk Joint Scrutiny Committee are keen to encourage other Suffolk local authorities to join with them and undertake a joint scrutiny process. This would enable a collective look at sustainable funding and collaborative approaches to help ensure that the valuable services provided by the CA can continue to benefit Suffolk communities.

Citizens Advice in Babergh 2018/19



We've helped **2,692** clients with **8,998** problems from our office in Sudbury.



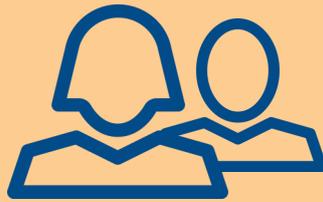
The top issues were legacy benefits and tax credits (25%) and debt (15%). Universal Credit was our fastest growing issue.



We gained £230k in income for our clients through welfare benefit claims. We managed £701k of debt for our clients.



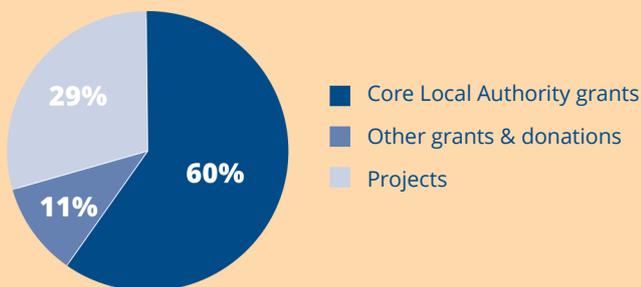
93% said they would recommend our service. 70% said the service helped them find a way forward.



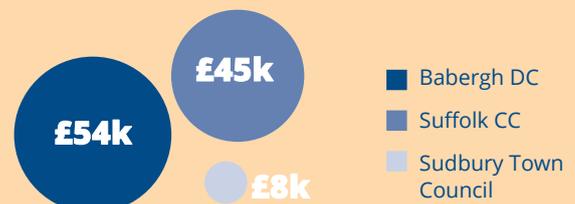
We had 51 volunteers and 4.2 FTE paid staff. The economic value contributed by volunteers was £263k.



We hold the Advice Quality Standard. We are certified as easily accessible and effectively managed.



Our income comes from core Local Authority grants, other grants and donations, and projects.



Babergh District Council and Suffolk County Council are our biggest funders.

Citizens Advice Mid Suffolk 2018/19



We've helped **3,372** clients with **9,924** problems from our office in Stowmarket. 46% of client contacts are via phone and 35% are in person.



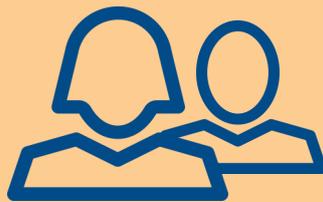
The top issues were legacy benefits and tax credits (28%) and debt (17%). Universal Credit was our fastest growing issue.



We gained £1.4m in income for our clients through welfare benefit claims. We managed £1.3 m of debt for our clients.



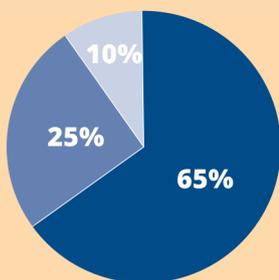
94% said they would recommend our service. 87% said the service helped them find a way forward.



We had 45 volunteers and 5.5 FTE paid staff. The economic value contributed by volunteers was £390k.

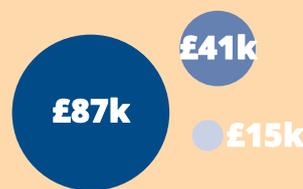


We hold the Advice Quality Standard. We are certified as easily accessible and effectively managed.



Our income comes from core Local Authority grants, other grants and donations, and projects.

- Core Local Authority grants
- Other grants & donations
- Projects



Mid Suffolk District Council and Suffolk County Council are our biggest funders.

- Mid Suffolk DC
- Suffolk CC
- Stowmarket Relief Trust

The minute for the Citizen Advice Presentation from the meeting of the Joint Overview and Scrutiny Committee held on the 28 August 2019 in the King Edmund Council Chamber at Endeavour House - Ipswich

CITIZENS ADVICE PRESENTATION

- 9.1 The Chair introduced Colleen Sweeney, Chief Officer for Sudbury and District Citizens Advice and Carol Eagles, Manager for Citizens Advice Mid Suffolk and invited them to begin their presentation.
- 9.2 Carol Eagles provided an overview of the Citizens Advice and stressed that each Citizen Advice (CA) was part of the National Citizens Advice but that each organisation was a local funded independent charity. The CA provided advice to over 6000 people across the two districts by providing help by phone, face to face contacts, visits, emails and web chats. Approximately 40% of the advice services were face to face. They also operated an Out-reach Service and were often able to reach residents in rural areas through this service. Services were mainly provided by local volunteers, supported and managed by a small core team.
- 9.3 Benefit issues were the biggest, and debt was the second biggest area for advice to be provided.
- 9.4 Colleen Sweeney then provided statistics for the financial circumstances for the clients they helped and the kind of groups the CA could reach.
- 9.5 The work provided by the CA saved the local and national Government £8.1M per year and generated social and economic benefits of £48.1M. The figures helped to provide the financial benefits gained by the advice and services provided by the CA.
- 9.6 In addition, the CAs also received funding from a variety of other funders, some of which specified for what purpose the funding could be used, excluding funding for items such as core costs. It was a challenge to secure sustainable sources of funding as funding was usually provided on an annual basis. This had to be considered in context to the fact that the demand for CA services was increasing.
- 9.7 The CA had become the main support for the completion of benefit forms and there was a concern that any instability in economic climate would put pressure on the provision of services. However, careful strategic planning was applied to ensure that the CAs in Babergh and Mid Suffolk would be financially sustainable for the near future, despite the change in funding from SCC.
- 9.8 The funding provided by Babergh and Mid Suffolk District Councils was the main funding for the two CAs. Managers explained that further funds would need to be identified to enable the CA to complete the three-year Business Plan as required for sustainable businesses and charities.
- 9.9 The Chair thanked Colleen Sweeney and Carol Eagles for the presentation and asked for clarification on the funding issues for SCC and CCG.

- 9.10 It was confirmed that the decision was made by SCC last year and had resulted in the funding being cut by 50% for 2019/20 and withdrawn completely for 2020/21. This had left the CAs with a consequential funding gap which had been partly recovered with funds provided by the CCG, who had agreed to fund 50% of SCC's original funds for both 2019/20 and 2020/21.
- 9.11 It was confirmed that talks were still on-going with SCC and the CCG with regards to future funding for the CA and the managers were optimistic for a resolution.
- 9.12 Councillor Otton asked how much SCC funding was lost and Members were directed to the tabled infographics, which detailed that SCC funded the CA Sudbury and District with £45K and the CA Mid Suffolk with £41K for 2018/19.
- 9.13 Councillor Grandon appreciated that the CA had a core cost, however she asked for clarification of what kind of cost was incurred by the volunteers.
- 9.14 Volunteers travel expenses were paid for by the CA and any other costs to enable volunteers to volunteer. Specialised and CPD training was on-going, as regulations and guidelines were updated and changed. Training costs was a large part of the budget, the largest cost being the provision of supervision and management costs.
- 9.15 Councillor Otton explained as a County Councillor she had received information which had formed part of the SCC decision for the CAs funding and the number of referrals to the CA and she would like clarification of this issues. However, she had three further questions to ask:
- At what stage did the Suffolk CAs have talks with SCC and District Councils to avoid the funding crisis which occurred last year.
 - How much did the CA work with Trading Standards, as many of the scams are detected by them;
 - How many single men contacted the CA for advice on the allocation of social housing?
- 9.16 Carol Eagles responded to the questions in reverse order and said that the CA helped a lot of single and especially homeless men, however the majority of clients were female.
- 9.17 The CA works closely with Trading Standards covering areas such as scam awareness and fraud. She then provided examples of such co-operation. The banks were also good at informing the CA of fraud issues.
- 9.18 In response to the first question, it was clarified that the CA had a duty to be financially stable, which required that reserves were held to ensure sustainability and the ability to draw on these to function for a period of time. As a charity it was prudent to have savings.
- 9.19 Councillor Muller enquired how many parents with children were referred to the local food bank by the CA.

9.20 Carol Sweeney would provide an answer to this outside the meeting and added that the CA helped with many other aspects of family life and provided grants for various items such as school uniforms and football boots.

9.21 Councillor Welham asked four questions:

- Did the CA have a waiting list for access to advice and services;
- Did the CA have any drop-in sessions in the evening or weekends for people who were working;
- Did the two CAs measure the impact of their services, for instance how debt was managed;
- Was there a cross-over between the border to neighbouring Councils and was there any financial arrangement in place to accommodate this?

9.22 Collen Sweeney clarified that the CA did have some evening drop-in sessions and Saturday morning openings, the issues being that other organisations and services were closed and limited provision for help. The CA was open during Christmas and New Year and provided referral to foodbanks. The CA also had its own advice information system and received a large amount of views during 2018/19.

9.23 There were arrangements in place between CAs for cross-border services.

9.24 In response to debt advice and lowering debt levels there had in the past been a post to cover this particular area in the CA – Sudbury and District to conduct the casework for clients. There had also been an on-going project with Babergh, however the CA decided to halt this project until a dedicated person was in post for this area.

9.25 There was data collected on waiting times for drop-in sessions and the average waiting times were five to ten minutes.

9.26 In response to Councillor Caston's question it was clarified that the CA was able to reach many 'hard to reach' residents in rural areas, because of the options of making home visits. General Practitioners also contacted the CA to inform them of patients, who required assistance.

9.27 The Chair read a question forwarded by Councillor Scarff:

Were there substantial different types of funders, particularly outside bodies such as charities, trusts etc. (This may well prove useful to know)

If this was the case, were they on a service level type arrangement and if so for how many more years would they be in place, as this could also impact on their financing going forward.

9.28 Colleen Sweeney responded that most provision of funding was on an annual basis and the CA would not know how much would be available until April or May of each year. This made it difficult to plan ahead as there was never any guarantee of a steady funding stream. She would forward the Annual Financial report to Members after the meeting.

- 9.29 The Babergh Cabinet Member for Communities, Councillor Derek Davis and the Mid Suffolk Cabinet Member for Communities and Housing, Councillor Julie Flatman were present to answer questions.
- 9.30 Councillor Flatman stated that the CA was invaluable for the community and the first point of call for many residents. She felt if there was to be less funding for the CA then there was a likelihood that debt issues would increase.
- 9.31 She also pointed out that staff and volunteers needed proper training in dealing with violent people and that training needs had to be assessed on a local basis. She continued that Mid Suffolk District Council funded CA – Mid Suffolk on an annual basis of £86,700.
- 9.32 Colleen Sweeney explained that there was a National Business Plan for the CA and that CAs worked together but had to work independently due to local needs for diversity. Both Managers had approximately sixty volunteers to manage in addition to paid staff, apart from managing the strategic side of the organisation. To train volunteers required flexibility to accommodate their needs and it was difficult to share this across the two districts, as each organisation had to manage internal issues and requirements.
- 9.33 Councillor Davis said that Babergh District Council paid £53,500 towards the revenue costs for the CA -Sudbury and District to the year up to 2020 and a further £7,673 to the CA - Ipswich. He stated that often organisations such as Trading Standards directed cases through the CA.
- 9.34 Councillor Davis explained that the District Councils could not increase funding to the CA as other funding losses from the SCC had to be covered by the Councils.
- 9.35 Councillor Otton asked for clarification on how the CA would proceed with the budgeting, assuming that the CA, SCC and District Councils were all working together to avoid a crisis like the one from last year.
- 9.36 Caroline Eagles responded that the financial resources were sustainable to ensure the services could continue.
- 9.37 Councillor Davis responded that he would like SCC to reconsider the decision to withdraw the funding for the CA, and he was encouraged that talks were still on-going, but other funders had to be identified and a structured programme would help this. Also, the recruitment of volunteers was a competitive market, making it a challenge for all Charities.
- 9.38 Councillor Maybury said that in their role as Councillors, Members came into contact with professionals who would be able to volunteer, and she thought that perhaps engagement with Members to recruit volunteers from this group would be useful.
- 9.39 Councillor Jan Osborne agreed with Councillor Maybury and specified that lobbying of SCC should continue.
- 9.40 Councillors Muller, Caston, Adrian Osborne and McCraw all agreed that the CA did invaluable work and that residents would suffer, if not enough funding was found to

support the CA. The organisation conducted value for money services and the District Councils need to commit to continue steady funding.

- 9.41 It was generally agreed that continuing lobbying of SCC was required.
- 9.42 Councillor Welham said that the Committee had a role to scrutinise the service of the CA to find a better way forward. The Committee could ensure that there was publicity of the District Councils' scrutiny of the service and that this might urge others to grant funds.
- 9.43 Councillor Ayres endorsed the need for funding and lobbying of SCC, the publicity for the Scrutiny of the CA and the recruitment of professional people to volunteer for the CA.
- 9.44 Councillor Adrian Osborne said that some Parish Councils provided funding for the CA in Sudbury, and that these small amounts all helped to sustain the CA.
- 9.45 The Mid Suffolk Cabinet Member for Communities and Housing, the Babergh Cabinet Member for Communities and the Babergh Cabinet Member for Housing agreed that both Councils had to pledge funding for the respective CA for the next three years.
- 9.46 Members agreed that both Councils should maintain minimum funding to the CA and that further scrutiny of the value, and the impact of the services provided by the CA should be scrutinised in more detail.
- 9.47 The Chair suggested that this scrutiny process was proposed to all Councils across the County and Members agreed.

It was RESOLVED: -

- 1.1 That the Joint Overview and Scrutiny Committee recommends to both Cabinets that the current minimum funding for the Citizens Advice be maintained for the next three years.**
- 1.2 That the Joint Overview and Scrutiny Committee approach the Chairs of the Scrutiny Committees and Scrutiny Governance Officers of East Suffolk Council, West Suffolk Council, Ipswich Borough Council and Suffolk County Council, with a view of setting up a county-wide scrutiny process to examine funding and the impact on Citizens Advice and the services of Citizens Advice.**
- 1.3 That the Chairs of the said Scrutiny Committees be supplied with a report from Babergh and Mid Suffolk Joint Overview and Scrutiny Committee on the topic of Citizens Advice based on this Committee meeting as a basis for the scrutiny process.**

REGISTERED COMPANY NUMBER: 6051096 (England and Wales)
REGISTERED CHARITY NUMBER: 1123466

**REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS FOR
THE YEAR ENDED 31 MARCH 2018
FOR**

**SUDBURY & DISTRICT
CITIZENS ADVICE**

Seago and Stopps
Chartered Certified Accountants
61 Station Road
Sudbury
Suffolk
CO10 2SP

**SUDBURY & DISTRICT
CITIZENS ADVICE**

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FOR THE YEAR ENDED 31 MARCH 2018**

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**SUDBURY & DISTRICT
CITIZENS ADVICE**

**REFERENCE AND ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 MARCH 2018**

TRUSTEES	J E U Ashton (Chairman) H G N Godfray (Treasurer) (resigned 30.6.17) Mrs S Seacombe Dr L A Greig-Smith C Jullings (Vice Chairman) R M Spivey (Treasurer) A W Braithwaite (appointed 12.4.17)
REGISTERED OFFICE	Keyse House Acton Lane Sudbury Suffolk CO10 1QN
REGISTERED COMPANY NUMBER	6051096 (England and Wales)
REGISTERED CHARITY NUMBER	1123466
INDEPENDENT EXAMINER	Seago and Stopps Chartered Certified Accountants 61 Station Road Sudbury Suffolk CO10 2SP
BANKERS	Lloyds plc 30 Market Hill Sudbury Suffolk CO10 2EL
CHIEF OFFICER	Colleen Sweeney

**SUDBURY & DISTRICT
CITIZENS ADVICE (REGISTERED NUMBER: 6051096)**

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2018**

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2018. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

OBJECTIVES AND ACTIVITIES

Objectives and aims for the public benefit

The principal objectives of the charity, as set out in the Memorandum of Association, are "to promote any charitable purpose for the benefit of the community in Sudbury and surrounding areas by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress".

The board confirm that they 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 future activities.

The charity carries out these objectives through the involvement of the Bureau's staff in a very wide range of activities, reflecting the many kinds of issues that trouble members of the community on a daily basis. Amongst the most prominent are matters in relation to benefits, debt, employment, housing and relationships.

Significant activities

The charity helps people resolve their money, legal and other problems by providing information and advice and by influencing policy makers. This service is independent and provides free, confidential and impartial advice to everyone regardless of race, gender, disability, sexual orientation, religion, age or nationality.

**SUDBURY & DISTRICT
CITIZENS ADVICE (REGISTERED NUMBER: 6051096)**

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2018**

ACHIEVEMENT AND PERFORMANCE

Charitable activities

After several years of structural change at Sudbury Citizens Advice, whether in our management or premises, this year has been one of stability and consolidation. The changes brought about by our new Membership Agreement with the National Citizens Advice are now well established and proving beneficial.

During the year in report, the number of clients we have seen has again increased (as it has every year), this time by 8.4%. Also during the year, we moved to the new Citizens Advice (CA) client reporting system, Casebook. This generally is backwards compatible with the previous Petra database; however in the way the data is now reported, this is not on a like for like basis and hence it is unrealistic to provide any further comparisons.

A further alignment with Local Citizens Advice (LCAs) across the country has been the adoption of a new bookkeeping and accounting system based on Quickbooks but with additional modules. The benefit is that we now have improved visibility of our unit costs as well as national feedback. Our financial position is still secure but under increasing pressure. Our core funding remained constant this year, though there was no allowance for the effects of inflation and Suffolk CC has announced that its grant for the county will be reduced next year. Of this the trustees are well aware of the impact and accordingly greater emphasis is to be placed on diversifying our income and fundraising. In support of this, a campaign to raise our profile and people's awareness of us within the local community has been activated, for which we have recruited a Publicity Officer on a 40% part time basis.

Also during the second part of the year, the Government's much publicised Universal Credits programme became live in our area. In anticipation of the increased workload from benefits beneficiaries who would be affected by the complexities of this change, we invested in a specialist UC benefits adviser, again on a 40% part time basis.

The trustee board has remained stable, but also had the very welcome addition of Alan Braithwaite who brings with him considerable business experience. In this he has agreed to take on the Information Assurance brief and within this, to prepare us for the forthcoming legislation: General Data Protection Regulation (GDPR), for which it is essential that we are properly prepared.

In closing it was reported last year that we underwent the CA Leadership Self Assessment (Audit) programme and received the top 'Green' classification. In January we undertook our annual review interview and retained this same status without difficulty. An excellent result by all concerned. The considerable support that Sudbury Citizens Advice is able to give to the local community, often with increasing complexity owing to the continuing changes in legislation, is down to the dedication of all our trustees, staff and especially our volunteers, for which as ever they all have my grateful thanks.

FINANCIAL REVIEW

Principal funding sources

The charity is principally funded by grants from various bodies detailed in the reports and accounts.

**SUDBURY & DISTRICT
CITIZENS ADVICE (REGISTERED NUMBER: 6051096)**

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2018**

FINANCIAL REVIEW

Reserves policy

This was reviewed by the trustees in March 2017 and adopted. The directors believe that the Bureau should set aside financial reserves to ensure that it can continue to operate and meet the needs of clients in the event of unexpected contingencies including a cessation or interruption of part of its funding. In addition, the Bureau needs to be in a position to meet its contractual commitments to staff should it be obliged to terminate their contracts.

Towards this end the directors have decided that unrestricted funds should be internally designated to form the following reserves:-

An operating reserve calculated on the basis that the directors consider that it would be prudent to maintain a reserve of four month's operating expenditure.

A contractual commitment reserve in respect of staff costs, including statutory redundancy payments and payments in lieu of notice.

A contractual commitment reserve in respect of the premises and rental equipment.

A premises and equipment reserve to meet repairs or alterations to premises to the extent that these cannot be met out of budgeted expenditure and to replace major items of equipment when they become obsolete or beyond economic repair.

A pension reserve to meet the contingent liability in respect of employer debt on withdrawal should the Bureau ever decide to leave the Pension Trust's Growth Plan.

In addition to the above, the Bureau will maintain restricted reserves where funds are restricted by the donor or funder and cannot be used for general purposes.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is administered and managed subject to and in conformity with the provisions of its Memorandum and Articles of Association. It is a limited company, limited by guarantee, as defined by the Companies Act 2006.

Recruitment and appointment of new trustees

New trustees are appointed by the board under the provisions of the Articles of Association.

Nominations for vacancies are sought informally having regard to the need to have a broad mix of skills and experience.

Organisational structure

The trustee board is responsible for the management of the charity, with appropriate delegation to, and accountability by, the Manager for the day to day running of the charity.

Risk management

The board has a formal risk management policy. The principal risks to which the charity is exposed have been identified and appropriate controls are in place to provide reasonable assurance against fraud and error. To this end the board has put in place a documented formal risk assessment which is reviewed and updated on a regular basis.

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

**SUDBURY & DISTRICT
CITIZENS ADVICE (REGISTERED NUMBER: 6051096)**

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2018**

Approved by order of the board of trustees on and signed on its behalf by:

.....
J E U Ashton - Trustee

**SUDBURY & DISTRICT
CITIZENS ADVICE**

**STATEMENT OF TRUSTEES RESPONSIBILITIES
FOR THE YEAR ENDED 31 MARCH 2018**

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

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

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

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
SUDBURY & DISTRICT
CITIZENS ADVICE (REGISTERED NUMBER: 6051096)**

Independent examiner's report to the trustees of Sudbury & District Citizens Advice ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2018.

Responsibilities and basis of report

As the charity's 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 charity'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

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:

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



Andrew Stopps FCCA ATT
the Association of Chartered Certified Accountants
Seago and Stopps
Chartered Certified Accountants
61 Station Road
Sudbury
Suffolk
CO10 2SP

Date: 23 August 2018

**SUDBURY & DISTRICT
CITIZENS ADVICE**

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2018**

	Notes	Unrestricted fund £	Restricted funds £	31.3.18 Total funds £	31.3.17 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and	2	114,462	36,556	151,018	287,509
Other trading activities	3	4,260	-	4,260	5,572
Investment income	4	<u>97</u>	<u>-</u>	<u>97</u>	<u>239</u>
Total		118,819	36,556	155,375	293,320
 EXPENDITURE ON Charitable activities					
Warmer Homes Project		1,600	-	1,600	5,624
Other		<u>122,154</u>	<u>36,989</u>	<u>159,143</u>	<u>282,981</u>
Total		123,754	36,989	160,743	288,605
 NET INCOME/(EXPENDITURE)		 (4,935)	 (433)	 (5,368)	 4,715
 RECONCILIATION OF FUNDS					
Total funds brought forward		157,601	433	158,034	153,319
 TOTAL FUNDS CARRIED FORWARD		 <u>152,666</u>	 <u>-</u>	 <u>152,666</u>	 <u>158,034</u>

CONTINUING OPERATIONS

All income and expenditure has arisen from continuing activities.

**SUDBURY & DISTRICT
CITIZENS ADVICE (REGISTERED NUMBER: 6051096)**

**BALANCE SHEET
AT 31 MARCH 2018**

	Notes	Unrestricted fund £	Restricted funds £	31.3.18 Total funds £	31.3.17 Total funds £
FIXED ASSETS					
Tangible assets	11	-	-	-	928
CURRENT ASSETS					
Debtors	12	1,451	-	1,451	2,985
Cash at bank and in hand		<u>179,682</u>	<u>-</u>	<u>179,682</u>	<u>184,297</u>
		181,133	-	181,133	187,282
CREDITORS					
Amounts falling due within one year	13	(28,467)	-	(28,467)	(30,176)
		<u>152,666</u>	<u>-</u>	<u>152,666</u>	<u>157,106</u>
NET CURRENT ASSETS					
		152,666	-	152,666	158,034
TOTAL ASSETS LESS CURRENT LIABILITIES					
		<u>152,666</u>	<u>-</u>	<u>152,666</u>	<u>158,034</u>
NET ASSETS					
		<u>152,666</u>	<u>-</u>	<u>152,666</u>	<u>158,034</u>
FUNDS					
Unrestricted funds	15			152,666	157,601
Restricted funds				<u>-</u>	<u>433</u>
TOTAL FUNDS					
				<u>152,666</u>	<u>158,034</u>

The notes form part of these financial statements

**SUDBURY & DISTRICT
CITIZENS ADVICE (REGISTERED NUMBER: 6051096)**

**BALANCE SHEET - CONTINUED
AT 31 MARCH 2018**

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 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 charitable small companies.

The financial statements were approved by the Board of Trustees on and were signed on its behalf by:

.....
J E U Ashton -Trustee

.....
R M Spivey -Trustee

**SUDBURY & DISTRICT
CITIZENS ADVICE**

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2018**

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

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.

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.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Plant and machinery	- 33% on cost
Fixtures and fittings	- 33% on cost
Computer equipment	- 33% on cost

Taxation

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

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

**SUDBURY & DISTRICT
CITIZENS ADVICE**

**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 MARCH 2018**

1. ACCOUNTING POLICIES - continued

Pension costs and other post-retirement benefits

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

2. DONATIONS AND LEGACIES

	31.3.18	31.3.17
	£	£
Donations	1,777	1,831
Grants	<u>149,241</u>	<u>285,678</u>
	<u>151,018</u>	<u>287,509</u>

Grants received, included in the above, are as follows:

	31.3.18	31.3.17
	£	£
Babergh District Council rent	-	1,212
Great Cornard Parish Council	750	750
Sudbury Town Council	7,250	7,000
Suffolk County Council	49,694	49,392
Hadleigh Town Council	250	500
Suffolk Foundation - Warmer Homes Project	-	4,900
Babergh District Council - Debt Relief Grant	7,586	7,586
Babergh District Council	57,183	60,000
Other parish councils	250	425
Outreach Project	1,875	5,625
Energy Best Deal Project	-	22,050
Babergh District Council - Tenants Project	7,365	14,730
Big Lottery Grant	-	10,000
Suffolk Community Foundation	2,922	2,800
Clare Town Council	-	100
Boxford United Charities	-	350
Ipswich Borough Council	-	508
National Citizens Advice	14,116	1,909
Suffolk County Council - funding new building	-	660
Sudbury Town Council - funding new building	-	2,000
Locality Grant - Richard Kemp	-	750
Gonzoni Charitable Trust - funding new building	-	500
Babergh District Council - Keyse House Refurbishment	-	91,931
	<u>149,241</u>	<u>285,678</u>

**SUDBURY & DISTRICT
CITIZENS ADVICE**

**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 MARCH 2018**

3. OTHER TRADING ACTIVITIES

	31.3.18	31.3.17
	£	£
Fundraising events	229	448
Employer NIC allowance	3,000	3,000
Other income	<u>1,031</u>	<u>2,124</u>
	<u>4,260</u>	<u>5,572</u>

4. INVESTMENT INCOME

	31.3.18	31.3.17
	£	£
Interest received	<u>97</u>	<u>239</u>

5. GRANTS PAYABLE

	31.3.18	31.3.17
	£	£
Warmer Homes Project	<u>1,600</u>	<u>5,624</u>

6. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	31.3.18	31.3.17
	£	£
Depreciation - owned assets	<u>928</u>	<u>2,114</u>

7. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2018 nor for the year ended 31 March 2017.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2018 nor for the year ended 31 March 2017.

**SUDBURY & DISTRICT
CITIZENS ADVICE**

**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 MARCH 2018**

8. STAFF COSTS

The average monthly number of employees during the year was as follows:

31.3.18	31.3.17
<u>12</u>	<u>10</u>

No employees received emoluments in excess of £60,000.

	31.03.18	31.03.17
	£	£
Wages and Employers NIC	106,804	98,587
Travel and training costs	<u>12,193</u>	<u>10,485</u>
	<u>118,997</u>	<u>109,072</u>

9. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	222,618	64,891	287,509
Other trading activities	5,572	-	5,572
Investment income	<u>239</u>	<u>-</u>	<u>239</u>
Total	228,429	64,891	293,320
 EXPENDITURE ON			
Charitable activities			
Warmer Homes Project	-	5,624	5,624
Other	<u>251,870</u>	<u>31,111</u>	<u>282,981</u>
Total	251,870	36,735	288,605
 NET INCOME/(EXPENDITURE)			
	(23,441)	28,156	4,715
Transfers between funds	<u>31,492</u>	<u>(31,492)</u>	<u>-</u>
Net movement in funds	8,051	(3,336)	4,715

**SUDBURY & DISTRICT
CITIZENS ADVICE**

**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 MARCH 2018**

9. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted fund £	Restricted funds £	Total funds £
RECONCILIATION OF FUNDS			
Total funds brought forward	149,549	3,770	153,319
	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS CARRIED FORWARD	<u>157,600</u>	<u>434</u>	<u>158,034</u>

10. FEES FOR THE EXAMINATION OF THE ACCOUNTS

	31.03.18 £	31.03.17 £
Independent Examiners Fees	1,800	1,800
Other financial services : payroll fees	<u>1,104</u>	<u>1,104</u>
	<u>2,904</u>	<u>2,904</u>

11. TANGIBLE FIXED ASSETS

	Plant and machinery £	Fixtures and fittings £	Computer equipment £	Totals £
COST				
At 1 April 2017 and 31 March 2018	<u>8,982</u>	<u>371</u>	<u>11,071</u>	<u>20,424</u>
DEPRECIATION				
At 1 April 2017	8,982	371	10,143	19,496
Charge for year	<u>-</u>	<u>-</u>	<u>928</u>	<u>928</u>
At 31 March 2018	<u>8,982</u>	<u>371</u>	<u>11,071</u>	<u>20,424</u>
NET BOOK VALUE				
At 31 March 2018	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
At 31 March 2017	<u>-</u>	<u>-</u>	<u>928</u>	<u>928</u>

**SUDBURY & DISTRICT
CITIZENS ADVICE**

**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 MARCH 2018**

12. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.18	31.3.17
	£	£
Prepayments	<u>1,451</u>	<u>2,985</u>

13. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.18	31.3.17
	£	£
Accrued expenses	<u>28,467</u>	<u>30,176</u>

14. LEASING AGREEMENTS

Minimum lease payments under non-cancellable operating leases fall due as follows:

	31.3.18	31.3.17
	£	£
Between one and five years	<u>49,082</u>	<u>54,000</u>

15. MOVEMENT IN FUNDS

	At 1.4.17	Net movement in funds	At 31.3.18
	£	£	£
Unrestricted funds			
General fund	157,601	(4,935)	152,666
Restricted funds			
Outreach Project	433	(433)	-
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>158,034</u>	<u>(5,368)</u>	<u>152,666</u>

**SUDBURY & DISTRICT
CITIZENS ADVICE**

**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 MARCH 2018**

15. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	118,819	(123,754)	(4,935)
Restricted funds			
Outreach Project	1,875	(2,308)	(433)
Debt Relief Project	7,586	(7,586)	-
Tenants Project	11,048	(11,048)	-
Suffolk Community Foundation - Catalyst Fund	2,922	(2,922)	-
National Citizens Advice - EBDX	<u>13,125</u>	<u>(13,125)</u>	<u>-</u>
	36,556	(36,989)	(433)
	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	<u><u>155,375</u></u>	<u><u>(160,743)</u></u>	<u><u>(5,368)</u></u>

Comparatives for movement in funds

	At 1.4.16 £	Net movement in funds £	Transfers between funds £	At 31.3.17 £
Unrestricted Funds				
General fund	149,549	(23,440)	31,492	157,601
Restricted Funds				
Suffolk County Council - Locality Grant	361	(361)	-	-
Warmer Homes Project	1,278	(1,278)	-	-
BDC - debt project	1,264	(13)	(1,251)	-
Outreach Project	867	2,817	(3,251)	433
Energy Best Deal project	-	22,050	(22,050)	-
Tenants Project	-	4,498	(4,498)	-
Big Lottery Grant	<u>-</u>	<u>442</u>	<u>(442)</u>	<u>-</u>
	3,770	28,155	(31,492)	433
	<u> </u>	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	<u><u>153,319</u></u>	<u><u>4,715</u></u>	<u><u>-</u></u>	<u><u>158,034</u></u>

**SUDBURY & DISTRICT
CITIZENS ADVICE**

**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 MARCH 2018**

15. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	228,429	(251,869)	(23,440)
Restricted funds			
Warmer Homes Project	4,900	(6,178)	(1,278)
BDC - debt project	7,587	(7,600)	(13)
Outreach Project	5,624	(2,807)	2,817
Energy Best Deal project	22,050	-	22,050
Tenants Project	14,730	(10,232)	4,498
Big Lottery Grant	10,000	(9,558)	442
Suffolk County Council - Locality Grant	-	(361)	(361)
	<u>64,891</u>	<u>(36,736)</u>	<u>28,155</u>
TOTAL FUNDS	<u><u>293,320</u></u>	<u><u>(288,605)</u></u>	<u><u>4,715</u></u>

16. PENSION COMMITMENTS

The Bureau is a participating employer in The Pensions Trust's Growth Plan, which comprises Series 1 to 4. The Plan is funded and is not contracted out of the State scheme. Series 1 to 3 constitute a multi-employer pension plan, where the assets are co-mingled for investment purposes, and benefits are paid out of the Plan's total assets. It is not possible in the normal course of events to identify on a reasonable and consistent basis the share of the underlying assets and liabilities belonging to individual participating employers.

Following the triennial actuarial valuation as at 30 September 2011, a shortfall in the market value of the Plan's assets compared with its Technical Provisions (i.e. past service liabilities) was identified and at 30 September 2015, this stood at £138.6 million. This shortfall has increased by 9% to £150.9 million as at 30 September 2016.

Participating employers in Series 1 and 2 of the Growth Plan are being required to make additional contributions to help to eliminate this deficit. However, the Bureau has never participated in these Series and is not, at this stage, being required to pay any additional contributions (though, while unlikely, it cannot totally be ruled out that such contributions may arise in the future in respect of the Bureau's past membership of Series 3 of the Growth Plan).

The Bureau does however have a contingent liability in respect of its past membership of Series 3 on a buy-out valuation basis, which is detailed further in note 16.

**SUDBURY & DISTRICT
CITIZENS ADVICE**

**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 MARCH 2018**

17. CONTINGENT LIABILITIES

As at 30 September 2015, the Growth Plan had a deficit of £206.9 million on a buy-out valuation basis. This represents the difference between the market value of the Scheme's assets and an actuarial estimate of the amount an insurance company would charge to take on responsibility for paying all the benefits due from the Scheme. It is a more demanding valuation basis than the Technical Provisions basis.

As at 30 September 2016, the deficit on a buy-out basis has increased by 11% to £230.6 million, giving a funding level of 80%.

The Pensions Act 2011 retrospectively altered the definition of Series 3 of the Growth Plan so that it became categorised as a 'defined benefit' arrangement. As such, it is anticipated that employers such as the Bureau which participated in Series 3 will be liable to meet a share of the deficit on a buy-out basis if they leave the Growth Plan.

In order to prevent further build-up of a liability under Series 3, the Bureau decided to offer Growth Plan Series 4 (as a replacement for Series 3) to its relevant employees with effect from 1 July 2012. Series 4 is a defined contribution scheme and cannot give rise to a liability for "employer debt on withdrawal". This does not however remove the liability in respect of contributions made to Series 3 prior to 1 July 2012.

The Bureau's estimated contingent liability for the employer debt on withdrawal in respect of Series 3 was £6,294 as at 30 September 2015. This has increased by 11% to £6,956 as at 30 September 2016.

No updated financial information has been received in respect of the year ended 30 September 2017.

The Bureau has not provided for this liability in these financial statements since it has no demonstrable commitment to withdraw from the Growth Plan. If immediate withdrawal from the Scheme were to be made, then sufficient cash reserves are held to settle the contingent liability, without impacting on day-to-day operations.

18. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2018.

**SUDBURY & DISTRICT
CITIZENS ADVICE**

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2018**

	31.3.18 £	31.3.17 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	1,777	1,831
Grants	<u>149,241</u>	<u>285,678</u>
	151,018	287,509
Other trading activities		
Fundraising events	229	448
Employer NIC allowance	3,000	3,000
Other income	<u>1,031</u>	<u>2,124</u>
	4,260	5,572
Investment income		
Interest received	<u>97</u>	<u>239</u>
Total incoming resources	155,375	293,320
EXPENDITURE		
Charitable activities		
Grants to individuals	1,600	5,624
Support costs		
Management		
Cost of premises	20,787	17,341
Printing, postage, stationery and telephone costs	6,160	7,478
Advertising and recruitment	213	75
Miscellaneous expenses	1,883	5,932
Citizens Advice	3,494	4,234
Equipment hire	1,010	2,573
Office refurbishment costs	-	104,891
Equipment, IT, furniture & fittings	-	19,684
Depreciation	<u>928</u>	<u>2,114</u>
	34,475	164,322
Information technology		
Computer costs	436	1,573
Human resources		
Wages, salaries, travel and training costs	118,997	109,072
Pensions	<u>2,331</u>	<u>2,886</u>
	121,328	111,958

This page does not form part of the statutory financial statements

**SUDBURY & DISTRICT
CITIZENS ADVICE**

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2018**

	31.3.18	31.3.17
	£	£
Governance costs		
Accountancy fees	2,904	2,904
Legal fees	<u>-</u>	<u>2,224</u>
	<u>2,904</u>	<u>5,128</u>
Total resources expended	160,743	288,605
	<u> </u>	<u> </u>
Net (expenditure)/income	<u>(5,368)</u>	<u>4,715</u>

This page does not form part of the statutory financial statements

Helping local people find a way forward

Annual Report & Accounts
2017/18



Mid Suffolk

COMPANY REGISTRATION NUMBER: 5296023
CHARITY REGISTRATION NUMBER: 1107152

Mid Suffolk Citizens Advice Bureau
Company Limited by Guarantee
Unaudited financial statements
Year ended 31 March 2018

Mid Suffolk Citizens Advice Bureau

Company Limited by Guarantee

Financial statements

Year ended 31 March 2018

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Mid Suffolk Citizens Advice Bureau

Company Limited by Guarantee

Trustees' annual report (incorporating the director's report)

Year ended 31 March 2018

Foreword

For us to be successful in what we do, we depend on a lot of people and a lot of organisations to contribute what they can. Some contribute time, some contribute money, some contribute expertise, with some we share objectives, and many contribute their enthusiasm and support. I'd like to use my Chair's Report this year to thank them all.

Central to all this are those who turn to us for help. Some come to us with a 'straightforward' question about how to deal with some aspect of life's complexities. For others their world may have taken an unexpected and more complicated turn due to individual, social and economic factors. They have turned to Citizens Advice Mid Suffolk (CAMS) to clarify, to make sure that things don't get worse, and to help them to move in a better direction.

So first and foremost, I want to thank the dedicated volunteers and staff at CAMS who provide that advice and support; it is only because we have our wonderful staff and volunteers that we can provide the service that we do. I'm pleased to say we pass our quality monitoring audits because as a charitable business we are excellent at what we do, and we offer value for money.

But we are not able to offer any service if we do not receive the donations, grants and support of our funders so that we can be "free at the point of need". We are a local charity providing a local service and are reliant on the financial generosity of local councils (Parish, Town, District and the County) and the grants and donations of smaller charities and private individuals. Every penny helps. Every pound helps more. We are acutely aware of the pressures all our funders (large and small) face, and our answer is to work with them as a partner, sharing their objectives and multiplying the effect of every pound that they give us through our volunteer network. Working together we can help prevent our clients' problems becoming worse for the individuals and more costly to the local taxpayers.

I would like finally to say thank you to my fellow trustees. Any Chair needs trustees who willingly share the burden of responsibility, and our trustees do just that. As a Board we must ensure that our organisation is fit and healthy enough to deliver our service and is performing to the high standards demanded by our national umbrella organisation amongst others. And we have to keep our eye on the future and what it might bring.

So, with stagnating, uncertain, and indeed sometimes decreasing funding, and with a further increase in our client numbers (up 6% in 2017/18), the challenges are growing. However, while there remain local people in need of our service, we are committed to ensuring that CAMS is there to provide that service. We hope that you will continue to help us to help our local community.

Michael Wangermann

Chair of the Board of Trustees, Mid Suffolk Citizens Advice Bureau

Mid Suffolk Citizens Advice Bureau

Company Limited by Guarantee

Trustees' annual report (incorporating the director's report) *(continued)*

Year ended 31 March 2018

The Trustees, who are also the directors for the purposes of company law, present their report and the unaudited financial statements of the charity for the year ended 31 March 2018.

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and 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 1 January 2015) (as amended by Update Bulletin 1 published on 2 February 2016).

Reference and administrative details

Registered charity name	Mid Suffolk Citizens Advice Bureau (also known as Citizens Advice Mid Suffolk)
Charity registration number	1107152
Company registration number	5296023
Principal office and registered office	5 Milton Road South Stowmarket, Suffolk IP14 1EZ Tel: 01449 676060 / 676280 Email: manager@midsuffolkcab.org.uk

Mid Suffolk Citizens Advice Bureau

Company Limited by Guarantee

Trustees' annual report (incorporating the director's report) *(continued)*

Year ended 31 March 2018

The Trustees

The Trustees who served during the year and at the date of approval were as follows:

Michael Wangermann	(Chair)
Ian Rickard	(Company Secretary)
John Ramsay	(Treasurer)
Suzanne Britton	(Retired 5 May 2017)
Stewart Dorward	
Peter Emberson	(Retired 30 November 2017)
Nicholas Gowrley	
Elizabeth Hayward	(Appointed 13 December 2017)
Dave Muller	Co-opted on recommendation of Stowmarket Town Council
Mary Narey	(Appointed 21 February 2018)
Roger Rehahn	
Neal Scarff	(Appointed 13 September 2017)
Rachel Talbot	
Ian Wright	

Management team

Carol Eagles	(Manager)
Simon Clifton	(Fundraising and Contracts Officer)
Kimberly Roberts	(PR and Communications Officer)
Patrick Roberts	(Advice Session Supervisor)
Ellie Robertshaw	(Advice Session Supervisor)

Independent examiner

Mark Proctor FCA DChA
Lovewell Blake LLP, Chartered accountants, First Floor Suite, 2 Hillside Business Park, Bury
St Edmunds, IP32 7EA

Bankers

TSB Bank plc, 7 Market Street, Stowmarket, IP14 1DY

CAF Bank Limited, 25 Kings Hill Avenue, Kings Hill, West Malling, ME19 4JQ

Mid Suffolk Citizens Advice Bureau

Company Limited by Guarantee

Trustees' annual report (incorporating the director's report) *(continued)*

Year ended 31 March 2018

Objectives and activities

Aims and Principles

The principal activity of the charity is to provide free, independent, confidential and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination.

Citizens Advice has twin aims:

- To provide the advice people need for the problems they face;
- To improve the policies and practices that affect people's lives.

Our Vision and Values

Our vision is to make a positive and lasting difference to the lives of people living and working in Mid Suffolk. We want to offer an efficient and accessible advice and information service relating to people's legal rights and responsibilities. We want to offer our services using a holistic approach and acting with our clients in a supportive, empowering, responsible and professional way. We want to create a working environment that feels equally friendly, welcoming and respectful to everyone using it. We operate within an equality framework as agreed by Citizens Advice. This means that we respect equality and diversity and we work within several policies and procedures designed to support them, both in our service delivery and in our recruitment, selection and treatment of volunteers, paid staff and Trustees.

Objectives

The main objectives and activities for the year end 31st March 2018 continued to focus on the provision of advice and guidance to the community of Mid Suffolk. This work was carried out by a team of generalist advisers and specialist advisers using a drop-in, appointment, email and telephone service available for 30 hours a week. The charity records 14 key areas of advice: benefits, consumer, debt, education, employment, finance, health, housing, immigration, legal, relationship, tax, travel and utilities.

In addition to generalist advice, we provided specialist advisory services:

- The Energy Best Deal Extra (EBDx) service provides one to one advice on: getting the best price for your fuel; repaying fuel debts; energy efficiency measures such as loft and cavity wall insulation; and grants for fuel;
- The MS Society Project provides specialist support for families affected by Multiple Sclerosis;
- Specialist welfare benefit advice including home visits and representation at appeals;
- Specialist employment advice including negotiations with employers and representation at Employment Tribunals;
- Specialist debt advice to discuss the options available to clients to manage their debts including debt management plans, bankruptcy, Debt Relief Orders and IVA.
- Specialist Housing advice including repossession for rent arrears and anti-social behaviour; and housing disrepair issues

Mid Suffolk Citizens Advice Bureau

Company Limited by Guarantee

Trustees' annual report (incorporating the director's report) *(continued)*

Year ended 31 March 2018

Achievements and performance

The key achievements of the organisation in 2017/18, in line with the Strategic Business and Development plan were:

- 3,408 unique clients assisted a 6% increase on 2016/17
- 9,352 advice issues handled a 3% increase on 2016/17
- 12,935 individual contacts
- £1,413,506 debt managed, with average debt of £12,291
- £789,700 of Welfare Benefits generated by the Benefit and Income Maximisation Project
- £195,609 awarded, in Welfare Benefits through appeals and mandatory reconsiderations
- £42,862 of income generated for clients affected by Multiple Sclerosis
- 69 clients were seen and advised by the Employment Specialist with £3,250 awarded in compensation following pre-hearing negotiation and representation at Employment Tribunals
- 217 food parcels issued which was a 14% increase on 2016/17
- 87 free legal advice sessions with a local solicitor
- 97 clients provided with Pension Wise guidance
- Fortnightly outreach at the Blackbourne Centre, Elmswell
- Outreach services continued at Wattisham Flying Station supporting service personnel and their families
- Programme to identify clients who are victims of Gender Violence and Abuse and provide the necessary support
- In a follow-up survey 93% of clients said their overall experience of the service was positive or very positive
- Introduced a monthly email newsletter to staff and volunteers
- Implemented the new Citizens Advice National membership agreement
- Implemented the new Citizens Advice CRM package - Casebook
- Energy switching and saving group and one-to-one sessions provided as part of the Energy Best Deal and Energy Best Deal Extra campaign funded by Ofgem
- Conducted a "Meeting The Needs Project" to ensure Citizens Advice is fulfilling the requirements of the workers and residents of Mid Suffolk
- Reviewed the policies and practices to ensure the organisation will be GDPR compliant

Contribution of Volunteers

The charity receives help and support in the form of voluntary assistance in advising the public and administering the charity. During the year 50 volunteers contributed approximately 21,112 hours of work to Mid Suffolk Citizens Advice Bureau during the year. We estimate the value of this help at £392,433 in respect of the current year.

Mid Suffolk Citizens Advice Bureau

Company Limited by Guarantee

Trustees' annual report (incorporating the director's report) *(continued)*

Year ended 31 March 2018

Fundraising Activities and Principal Funding Sources

Total income for the year was £203,868, a decrease of £13,270 from 2016/2017. Our principal funding sources were Mid Suffolk District Council (47.3% of total), Suffolk County Council (20.2%), the National Association of Citizens Advice Bureaux (8.7%), Stowmarket Relief Trust (7.4%), and Stowmarket Town Council (3.7%).

The Directors extend their gratitude to our principal funders, Mid Suffolk District Council and Suffolk County Council, bodies with whom we share many strategic objectives and who continued to support the core operating capacity of the charity. In addition, project-specific funding was received from Stowmarket Relief Trust, Needham Market & Barking Welfare Charities, Geoffrey Burton Trust and Stowmarket & District Lions in support of the Benefit and Income Maximisation Project; funding was also received from the MS Society to support families affected by MS and Elmswell Parish Council, Elmswell Fire Station and Elmswell Amenities Association in support of the outreach in that village. Stowmarket Town Council provides Mid Suffolk Citizens Advice Bureau with premises to operate from as well as a grant to subsidise some of the rent.

The charity did not have any borrowings from either a provider of funding or other sources at the balance sheet date.

Plans for the future

The charity has a three-year Strategic Business and Development Plan with detailed emphasis on the current year. The content of the plan is subject to review by the Operations Committee and is an agenda item at Trustee Board meetings.

In 2018/19 we will continue to provide both specialist and generalist advice and guidance to the community of Mid Suffolk. This year our focus will be to:

- Continue to work with Mid Suffolk District Council and Jobcentre Plus to ensure that Universal Credit claimants are not disadvantaged
- Work with Mid Suffolk District Council to ensure the smooth implementation of the Homelessness Reduction Act
- Continue to develop the outreach at Wattisham Flying Station
- Recruit additional volunteers to allow for the expansion of the phone and email advice services
- Develop the housing specialist service to assist clients with issues related to their housing to include homelessness, anti-social behaviour and evictions
- Introduce a quarterly email newsletter to key stakeholders
- Use the evidence provided by our clients to influence and change practices and laws at both a local and national level with attention focused on the Welfare Reform changes
- Develop the skills and knowledge of the existing volunteers and staff
- Develop a County Marketing Strategy with the Suffolk Local Citizen Advices
- Ensure the charity is GDPR compliant

Mid Suffolk Citizens Advice Bureau

Company Limited by Guarantee

Trustees' annual report (incorporating the director's report) *(continued)*

Year ended 31 March 2018

Financial review

Financial Position

Incoming resources in the year were £203,868 (2016/2017: £217,138). Of this £42,802 (2016/2017: £57,733) related to project restricted activities already mentioned above. Our costs of £203,271 (2016/17: £206,731) comprised in large part salaries for our 11 employed staff (5.5 FTE) of £130,032 (2016/17: £128,466). A surplus of £597 was made in the year. At 31st March 2018, our free reserves were £161,377 (31/3/17: £150,158) of which £90,000 is designated for specific purposes. Our Free Undesignated Reserves were therefore some £71,377, which is just under 4.5 months of budgeted costs.

Investment Activities

Aside from retaining an amount required to maintain a prudent level of reserves each year, the charity's funds are spent on delivering and developing the free advice service to the community of Mid Suffolk. The reserves were held during the year in a COIF Charities Deposit Account, a Scottish Widows 90-day notice account, and in a Shawbrook 100-day notice account; these accounts were managed to remain under the £85,000 FCSC compensation limit. The charity does not currently hold any other material investments.

Reserves Policy

Mid Suffolk Citizens Advice Bureau is acutely aware of the need to ensure that free monies are available in each financial year to meet any reasonably foreseeable contingency. Cash flow trends and reserves levels are constantly monitored, and in their planning Trustees and staff try to ensure that income continues to be derived from as wide a variety of sources possible.

We are only too aware of the financial pressures experienced by our major funders and our dependence on them and have included this situation in establishing our Reserves Policy. Trustees have reviewed the potential costs that could arise should a significant reduction in income be incurred and have determined that a free unrestricted reserve of between six- and nine-month's budgeted expenditure should be held (min £98,368: max £147,551 of budgeted expenditure). As described above, our Free Reserves at 31/3/18 were £161,377; the projected level of these reserves at 31 March 2019 is £146,042 (both figures including specifically Designated Reserves as below).

Designated Reserves

A portion of unrestricted funds have been Designated with the aim of ensuring the charity's sustainability by making provision for the Replacement of Equipment in due course, for fulfilling our Contractual Commitments, for maintaining our Premises and moving if necessary, and for the Development of new and innovative ideas. These currently amount to £90,000, as detailed in note 17 to the financial statements.

Mid Suffolk Citizens Advice Bureau

Company Limited by Guarantee

Trustees' annual report (incorporating the director's report) *(continued)*

Year ended 31 March 2018

Structure, governance and management

Governing Document

Mid Suffolk Citizens Advice Bureau is a charitable company limited by guarantee, incorporated on 24 November 2004: Company No. 5296023, Charity No. 1107152. The Company is governed under its Articles of Association adopted by an Extraordinary General Meeting on 23rd July 2014. In the event of the company being wound up every member (including members who ceased to be members within one year prior to such winding up) would be required to contribute to the company's assets an amount not exceeding £1. At 31 March 2018, the company had 24 individual and 7 organisation members (2017 - 21 individual and 7 organisations). Mid Suffolk Citizens Advice Bureau is also known and referred to as Citizens Advice Mid Suffolk

Trustees are either initially co-opted by the Trustee Board and then elected to the Board at an annual general meeting within three years of co-option or, alternatively, elected directly at an annual general meeting. Any election lasts for three years by which time the trustee can be re-elected. The charity seeks nominations from local authorities and from organisations which have common aims and aspirations.

Recruitment and Appointment of Trustees

Trustees, who are also Directors of the Company, are elected from the local community and must either reside or work in Mid Suffolk or the surrounding area. A formal interview process is followed for all applicants with an interview panel comprising of Trustees. A separate process agreed by the Trustee Board is followed for the election of the Chair and nominations from Local Authorities. References are taken for all new Trustees and a Declarations of Interest form completed. The reference and administrative details above identify the constituencies that elected each of the current Trustees.

Induction and Training of Trustees

New Trustees are invited and encouraged to attend a series of short introductory sessions to familiarise themselves with the charity and the context within which it operates. These are led by the Manager of the charity and cover:

- the obligations, role descriptions and person specification of Trustee Board members;
- the main documents which set out the operational framework for the charity including the Articles of Association;
- resourcing and the current financial position as set out in the latest published accounts;
- future plans and objectives;
- training courses organised by Citizens Advice;
- observations of advice sessions and client interviews.

Appraisal of the Trustee Board

The Trustees conduct an annual performance appraisal using a Citizens Advice template. Action is taken on any areas under performing to ensure the Trustee Board conforms to best practice.

Mid Suffolk Citizens Advice Bureau

Company Limited by Guarantee

Trustees' annual report (incorporating the director's report) *(continued)*

Year ended 31 March 2018

Structure, governance and management (continued)

Organisational Structure

The Trustee Board is responsible for setting the strategic direction of the organisation and the policy of the charity. The Trustees carry the ultimate responsibility for the conduct of Mid Suffolk Citizens Advice Bureau and for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet quarterly as a minimum, and delegate the day to day operation of the organisation to a paid Manager. The Trustee Board is independent from management. A register of members' interests is maintained at the registered office and is available to the public. The Trustee Board has two standing committees: Operations and Appeals and is able to establish a Personnel Committee whenever occasion requires. Each committee reports to the Trustee Board. The Chair, Company Secretary, Treasurer and Manager are entitled to attend meetings of the main committees. Day to day organisational decisions are delegated to the Manager and other members of the management team. In February 2018 the Board agreed to initiate a system of delegating set portfolio responsibilities to named trustees with the purpose of dealing with Board business more expeditiously.

Operations

The committee meets a minimum of four times a year and is responsible for:

- monitoring, challenging and approval of all budgets, end of year accounts, projects, contracts, salaries, risk assessment, operational issues raised by the manager, review and update of Strategic Business and Development plan
- to consider any issues referred by the board for advice

Core Membership: Peter Emberson (retired 30 November 2017), Ian Rickard (ceased membership of committee in December 2017), Michael Wangermann, John Ramsay, Stewart Dorward, Elizabeth Hayward (appointed 13 December 2017), Mary Narey (appointed 21 February 2018), Roger Rehahn, Neal Scarff (appointed 13 September 2017), Rachel Talbot and Ian Wright.

Personnel

The committee meets as required. It is responsible for:

- review of all HR matters (general)
- review of specific staff issues as and when needed

Core Membership: to be decided.

Appeals

The committee meets as and when required and is responsible for:

- Considering disciplinary appeals according to the charity's disciplinary policy

Core Membership: Any two Trustees not previously involved in the case.

Mid Suffolk Citizens Advice Bureau

Company Limited by Guarantee

Trustees' annual report (incorporating the director's report) *(continued)*

Year ended 31 March 2018

Structure, governance and management (continued)

Related Parties

Citizens Advice Mid Suffolk is a member of Citizens Advice, the national association for the Citizens Advice service. With effect from April 2015 Citizens Advice Bureaux became known as Local Citizens Advice (LCA) and Mid Suffolk CAB became known as Citizens Advice Mid Suffolk (CAMS). The charity also cooperates and liaises with many other advisory services, local charities and social services departments on behalf of clients.

Audit Process

The charitable company is annually audited by Citizens Advice using a Performance and Quality Framework. Every three years the LCA receives a full audit by to ensure compliance with the Advice Quality Standard (AQS). The Red/Amber/Yellow and Green (RAYG) scoring system is used to mark each of the five key areas:

- Quality of Advice Assessment
- Client Experience
- People Management
- Leadership
- Financial Health

Quality of Advice Assessment – every quarter the LCA self-assesses a selection of random cases which are then checked by a Citizens Advice auditor for the quality of the self-assessment and quality of advice.

Client Experience – a selection of clients is contacted by email or text after the advice process to assess their satisfaction with the service and advice provided.

People Management – an annual survey is sent to all staff and volunteers in May to ask people about their experiences; identify what's working well and see where improvements can be made.

Leadership – the Trustees annually self-assess how well the charity is run and whether it is delivering good quality services. The self-assessment is checked by an auditor from Citizens Advice.

Financial Health – quarterly financial reports are provided to Citizens Advice which are assessed against the budget and the Reserves Policy. A comparison is provided against LCA in the family group.

The charity is currently averaging a green across all five areas.

Risk Management

The Trustees have reviewed their procedures in the light of corporate governance guidance contained within the Statement of Recommended Practice 'Accounting and Reporting by Charities'. A Risk Register is kept which anticipates potential changes to the environment in which the charity is working and highlights how these would impact on its services. The organisation faces a range of operational risks and the key to successful risk management is to identify potential risks, the likelihood of them occurring and then mitigate their impact. The Risk Register is a formal statement of the charity's risk management strategy and how the impact of potential risks can be minimised. Identifying the risks is an important element of risk management and has been given detailed and careful consideration.

Mid Suffolk Citizens Advice Bureau

Company Limited by Guarantee

Trustees' annual report (incorporating the director's report) *(continued)*

Year ended 31 March 2018

Structure, governance and management (continued)

Mid Suffolk Citizens Advice Bureau's objectives, its internal organisation and the environment in which it operates are continually evolving and as a result, the risks it faces are not constant. Organisational success derives in part, from successful risk taking and so the purpose of internal control is to help manage and control risk appropriately rather than to eliminate it.

The following measures will help minimise the risks:

- Trustee Board recognises its role as the ultimate authority about the governance of the organisation and that the management team and staff recognise that they operate with delegated authority.
- Effective appraisal of the Manager and Management Team.
- Staff awareness of sources of funding and the consequences arising from any failure to deliver services in line with grant agreements and contracts.
- The effective use of probationary periods, annual appraisals, staff supervision and HR policies to promptly identify and deal with issues of concern.
- Regular case sheet checking, Independent File Reviews and training to ensure quality.
- Regular review and analysis of statistics to ensure targets are met.
- Maintain good relationships with funders to identify potential future funding problems and potential funding opportunities.
- Ensure adequate financial reserves.
- Monthly financial monitoring against annual budget.
- Good communication between volunteers, staff, the Management Team and the Trustee Board.
- Maintaining independence and political neutrality to avoid conflict of interests.

Information Assurance

The Trustee Board has approved an information assurance strategy, having identified the risk presented by the significant amounts of client data held in the offices. An information assurance management team exists to ensure the confidentiality, integrity and availability of all sensitive data assets is maintained. The team are working with Citizens Advice, Data Controllers and Data Processors to ensure that the charity will be GDPR compliant and appropriate agreements are in place

Public Benefit

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

Mid Suffolk Citizens Advice Bureau

Company Limited by Guarantee

Trustees' annual report (incorporating the director's report) *(continued)*

Year ended 31 March 2018

Small company provisions

This report has been prepared taking advantage of the small companies' exemption of section 415A of the Companies Act 2006.

The Trustees' annual report was approved on Friday 2nd November 2018 and signed on behalf of the Board of Trustees by:

Michael Wangermann
Chair
Board of Trustees
Mid Suffolk Citizens Advice Bureau

Mid Suffolk Citizens Advice Bureau

Company Limited by Guarantee

Independent examiner's report to the Trustees of Mid Suffolk Citizens Advice Bureau

Year ended 31 March 2018

I report to the charity Trustees on my examination of the financial statements of the company for the year ended 31 March 2018 which comprise the statement of financial activities (including income and expenditure account), balance sheet and the related notes.

Responsibilities and basis of report

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

Having satisfied myself that the financial statements 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 financial statements 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

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 financial statements do not accord with those records; or
3. the financial statements 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 financial statements 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.

Mark Proctor FCA DChA

Independent examiner
LOVEWELL BLAKE LLP
Chartered accountants
First Floor Suite, 2 Hillside Business Park
Bury St Edmunds, IP32 7EA

Mid Suffolk Citizens Advice Bureau

Company Limited by Guarantee

Statement of financial activities (including income and expenditure account)

Year ended 31 March 2018

		Unrestricted funds	2018 Restricted funds	Total funds	2017 Total funds
	Note	£	£	£	£
Income and endowments					
Grants and donations	5	156,999	41,635	198,634	212,421
Charitable activities	7	3,677	1,167	4,844	3,961
Investment income	9	390	–	390	756
Total income		<u>161,066</u>	<u>42,802</u>	<u>203,868</u>	<u>217,138</u>
Expenditure					
Charitable activities	10	156,124	47,147	203,271	206,731
Total expenditure		<u>156,124</u>	<u>47,147</u>	<u>203,271</u>	<u>206,731</u>
Net income and net movement in funds		<u>4,942</u>	<u>(4,345)</u>	<u>597</u>	<u>10,407</u>
Reconciliation of funds					
Total funds brought forward		159,838	9,627	169,465	159,058
Total funds carried forward		<u>164,780</u>	<u>5,282</u>	<u>170,062</u>	<u>169,465</u>

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

		2018	2017
		£	£
Fixed assets			
Tangible fixed assets	14	3,403	9,681
Current assets			
Debtors	15	874	2,749
Cash at bank and in hand		176,661	180,714
		<u>177,535</u>	183,463
Creditors: Amounts falling due within one year	16	<u>(10,876)</u>	<u>(23,679)</u>
Net current assets		<u>166,659</u>	<u>159,784</u>
Total assets less current liabilities		<u>170,062</u>	<u>169,465</u>
Net assets		<u>170,062</u>	<u>169,465</u>
Funds of the charity			
Restricted funds		5,282	9,626
Unrestricted funds		164,780	159,839
Total charity funds	17	<u>170,062</u>	<u>169,465</u>

For the year ending 31 March 2018 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

The notes on pages 17 to 24 form part of these financial statements.

Mid Suffolk Citizens Advice Bureau

Company Limited by Guarantee

Balance sheet at 31 March 2018

- The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476;
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

These financial statements have been prepared in accordance with the provisions applicable to companies' subject to the small companies' regime.

These financial statements were approved by the Board of Trustees and authorised for issue on Friday 2nd November 2018, and are signed on behalf of the Board by:

Michael Wangermann (Chair)

Trustee

Company registration number: 5296023

The notes on pages 17 to 24 form part of these financial statements.

Mid Suffolk Citizens Advice Bureau

Company Limited by Guarantee

Notes to the financial statements

Year ended 31 March 2018

1. General information

The charity is a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is 5 Milton Road South, Stowmarket, Suffolk, IP14 1EZ.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)), Companies Act 2006 and the Charities Act 2011. The charity has applied Update Bulletin 1 as published on 2 February 2016.

The charity constitutes a public benefit entity as defined by FRS 102.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

The accounts have been prepared on the going concern basis and the Trustees believe that no material uncertainties exist. The Trustees have considered the level of funds held and the expected income and expenditure for the next 12 months from authorising these financial statements. The budgeted income and expenditure are sufficient with the level of reserves for the Trust to be able to continue as a going concern.

Fund accounting

Unrestricted funds are available for use at the discretion of the Trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the Trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal and fall into one of two sub-classes: restricted income funds or endowment funds.

Income

All income is included in the statement of financial activities when entitlement has passed to the charity, it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable, and its amount can be measured reliably.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.

Mid Suffolk Citizens Advice Bureau

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2018

3. Accounting policies (continued)

Expenditure

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.

Operating leases

Lease payments are recognised as an expense over the lease term on a straight-line basis. The aggregate benefit of lease incentives is recognised as a reduction to expense over the lease term, on a straight-line basis.

Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses.

Depreciation

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

Office equipment - 25% - 33% Straight line

Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

Financial instruments

A financial asset or a financial liability is recognised only when the charity becomes a party to the contractual provision of the instrument. Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs. Debt instruments are subsequently measured at amortised cost. Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

4. Limited by guarantee

The company is limited by guarantee and does not have a share capital. Every member of the company undertakes to contribute to the assets of the company if it is wound up during the time that he or she is a member, or within one year afterwards, for payment of the debts and liabilities of the company contracted before the time at which he or she ceases to be a member and of the costs, charges and expenses of winding up and for the adjustment of the rights of the contributors among themselves such amount as may be required not exceeding £1.

Mid Suffolk Citizens Advice Bureau

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2018

5. Grants and donations

	Unrestricted Funds £	Restricted Funds £	Total Funds 2018 £
Donations			
Donations	7,042	2,756	9,798
Grants			
Grants	149,957	38,879	188,836
	<u>156,999</u>	<u>41,635</u>	<u>198,634</u>
	Unrestricted Funds £	Restricted Funds £	Total Funds 2017 £
Donations			
Donations	11,434	3,650	15,084
Grants			
Grants	144,164	53,173	197,337
	<u>155,598</u>	<u>56,823</u>	<u>212,421</u>

A detailed analysis of grants and donations is provided in note 6.

Mid Suffolk Citizens Advice Bureau

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2018

6. Grants and donations

	2018 £	2017 £
Grants Receivable		
Suffolk County Council	41,214	42,379
Mid Suffolk District Council	96,520	101,430
Stowmarket Town Council	7,600	7,600
Stowmarket Relief Trust	15,000	15,000
The National Association of Citizen Advice Bureaux	17,669	17,428
Suffolk Community Foundation	2,000	4,833
M S Society	2,533	3,167
Elmswell Parish Council	3,000	1,500
Henry Smith Charitable Trust	3,000	3,000
Off Gas	–	1,000
Bosmere Lodge	300	–
	<u>188,836</u>	<u>197,337</u>

Of the £188,836 of Grants received in the year £38,879 was restricted

Donations

Private Donations	2,473	1,742
Stowmarket District Lions	1,000	1,000
Alfred Williams Charitable Trust	1,500	1,500
Geoffrey Burton Charitable Trust	1,650	1,650
Suffolk County Council - locality grant	106	2,000
Parish Councils	2,069	6,192
Needham Market & Barking Welfare Charity	–	500
Mid Suffolk Chairman's Charity	–	500
Needham Market Town Council	1,000	–
	<u>9,798</u>	<u>15,084</u>

Of the £9,798 of Donations in the year £2,756 was restricted

7. Charitable activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2018 £
Other income	<u>3,677</u>	<u>1,167</u>	<u>4,844</u>
	Unrestricted Funds £	Restricted Funds £	Total Funds 2017 £
Other income	<u>3,051</u>	<u>910</u>	<u>3,961</u>

Mid Suffolk Citizens Advice Bureau

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2018

8. Net income

Net income is stated after charging:

	2018 £	2017 £
Depreciation of tangible fixed assets	6,278	7,253
Operating lease rentals	21,264	21,031
	<u>27,542</u>	<u>28,284</u>

9. Investment income

	Unrestricted Funds £	Total Funds 2018 £	Unrestricted Funds £	Total Funds 2017 £
Bank interest receivable	390	<u>390</u>	756	<u>756</u>

10. Expenditure on charitable activities

	Staff costs £	Direct costs £	Support costs £	2018 total £	2017 total £
Charitable Activities					
-advice and counselling	130,032	11,789	61,450	<u>203,271</u>	<u>206,731</u>

11. Independent examination fees

	2018 £	2017 £
Fees payable to the independent examiner for:		
Independent examination of the financial statements	<u>1,800</u>	<u>1,800</u>

12. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2018 £	2017 £
Wages and salaries	119,148	117,493
Social security costs	2,739	2,612
Pension costs	8,145	8,361
	<u>130,032</u>	<u>128,466</u>

The average head count of employees during the year was 11 (2017: 11).

No employee received employee benefits of more than £60,000 during the year (2017: Nil).

Mid Suffolk Citizens Advice Bureau

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2018

12. Staff costs (continued)

Key Management Personnel

Key management personnel (as shown on page 1) include all persons that have authority and responsibility for planning, directing and controlling the activities of the charity. The total remuneration and benefits received by key management personnel for services provided to the charity was £79,929 (2017: £80,122).

13. Trustee remuneration and expenses

No Trustees received any remuneration during the year. The charity reimbursed Trustees for expenses incurred amounting to £73 (2016: £50).

14. Tangible fixed assets

	Office equipment £
Cost	
At 1 April 2017	38,183
Disposals	(2,500)
At 31 March 2018	<u>35,683</u>
Depreciation	
At 1 April 2017	28,502
Charge for the year	6,278
Disposals	(2,500)
At 31 March 2018	<u>32,280</u>
Carrying amount	
At 31 March 2018	<u>3,403</u>
At 31 March 2017	<u>9,681</u>

15. Debtors

	2018 £	2017 £
Prepayments and accrued income	874	2,706
Other debtors	-	43
	<u>874</u>	<u>2,749</u>

16. Creditors: Amounts falling due within one year

	2018 £	2017 £
Accruals and deferred income	<u>10,876</u>	<u>23,679</u>

Deferred income of £6,187 (2017: £19,620) included above comprises grant income for future periods.

Mid Suffolk Citizens Advice Bureau

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2018

17. Analysis of charitable funds

Restricted funds

	At 1 April 2017 £	Income £	Expenditure £	At 31 March 2018 £
BIM Project	15	13,276	(13,291)	-
Elmswell Outreach Project	1,297	106	(1,267)	136
Employment Advice	-	5,000	(5,000)	-
Financial Capability	8,012	-	(3,292)	4,720
Money Advice Project	-	9,820	(9,820)	-
M S Society	103	4,000	(3,678)	425
Rent	-	7,600	(7,600)	-
	<u>9,626</u>	<u>42,802</u>	<u>(47,147)</u>	<u>5,281</u>

Benefit & Income Maximisation ("BIM") Project - a community project aimed at ensuring full entitlement for appropriate benefits and grants for persons within Mid Suffolk;

Elmswell Outreach Project - funding to deliver fortnightly advice services in Elmswell;

Employment Advice - funding towards employing one adviser supported by one volunteer as employment caseworkers with representation at employment tribunals;

Financial Capability - funding to provide training to frontline workers and end users to increase awareness on budgeting, savings, credit and energy efficiency;

Money Advice Project - funding to provide budgeting, energy and debt advice and casework to tenants.

MS Society Project - funding to employ one Welfare Benefits Specialist to offer advice to families affected by Multiple Sclerosis;

Rent - Stowmarket Town Council grant towards premises rent.

Designated funds

	2018 £	2017 £
Equipment Reserve	(10,000)	(10,000)
Contractual Commitment Reserve	(35,000)	(30,000)
Development Reserve	(5,000)	(5,000)
Property Reserve	(40,000)	(40,000)
Meeting the Needs	-	(15,000)
	<u>(90,000)</u>	<u>(100,000)</u>

Mid Suffolk Citizens Advice Bureau

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2018

17. Analysis of charitable funds (continued)

Equipment Reserve - a reserve to ensure there is enough capital to upgrade or replace IT and communications as required and to replace office equipment when it becomes obsolete or beyond economic repair. Funds are also required from time-to-time to purchase new equipment for new projects. The Trustees consider a sum of £10,000 held in reserve will permit replacement of these items when they fail or require upgrading and the purchase of additional equipment.

Contractual Commitment Reserve - a reserve to ensure that the charity can cover contracted payments to staff such as redundancy, provision of maternity, paternity and long-term sickness cover, payment of pension funds and the costs of any disciplinary and/or grievance procedures that may arise. This category of Reserve also covers the costs of curtailing on-going contracts (for instance IT and communications contracts) where necessary. The Trustees consider a sum of £35,000 to be applicable for this purpose.

Development Reserve - a reserve to allow the charity to undertake the development of new projects and areas of work and to conduct full feasibility studies on the advisability of such projects. The estimated costing of any proposed projects will be contained within the charity's Strategic Business and Development Plan and will be self-supporting once established. An initial project start-up reserve limit of £5,000 will be applicable.

Property Reserve - a reserve to cover the potential costs of a move to alternative premises. These costs would include: legal fees; costs for moving the paperwork, furniture and equipment, installation of IT and Telecoms equipment and adaptation of the premises to allow for the provision of a confidential advice service to required standards. Added to this is an amount for Dilapidations, i.e. the replacement of carpets and re-decoration and general repairs to existing premises. The total Property Reserve has been set by Trustees at £40,000.

Meeting the Needs Project - this reserve related to a project to fund research into the needs of the Community of Mid Suffolk and a new approach to outreach. It has been completed and no further reserve is necessary.

18. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Total Funds 2018 £	Total Funds 2017 £
Tangible fixed assets	3,403	–	3,403	9,681
Current assets	161,377	5,282	166,659	159,784
Net assets	<u>164,780</u>	<u>5,282</u>	<u>170,062</u>	<u>169,465</u>

19. Financial commitments

Total commitments under non-cancellable operating leases are as follows:

	2018 £	2017 £
Amounts due within one year	10,793	13,085
Amounts due between one and 5 years	1,080	11,904
	<u>11,873</u>	<u>24,989</u>



Citizens Advice Mid Suffolk is an operating name of:

Mid Suffolk Citizens Advice Bureau

5 Milton Road South, Stowmarket, Suffolk. IP14 1EZ

01449 676060/676280

advice@midsuffolkcab.org.uk

www.midsuffolkcab.org.uk

Register charity number 1107152 Company number 5296023

Authorised and regulated by the Financial Conduct Authority FRN: 617667

An introduction to Citizens Advice in Babergh and Mid Suffolk



Carol Eagles
Colleen Sweeney

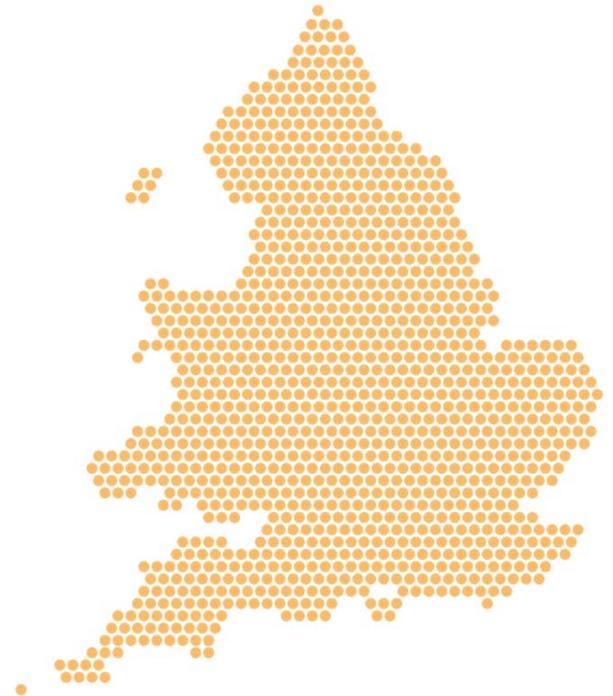
We're Citizens Advice and we're **here for everyone**

We give people the knowledge and confidence they need to **find their way forward** - whoever they are, and whatever their problem.



We're local and national

We're part of a network of **279** local Citizens Advice. We provide support in **2,550** locations across England and Wales.



The service

Mid Suffolk

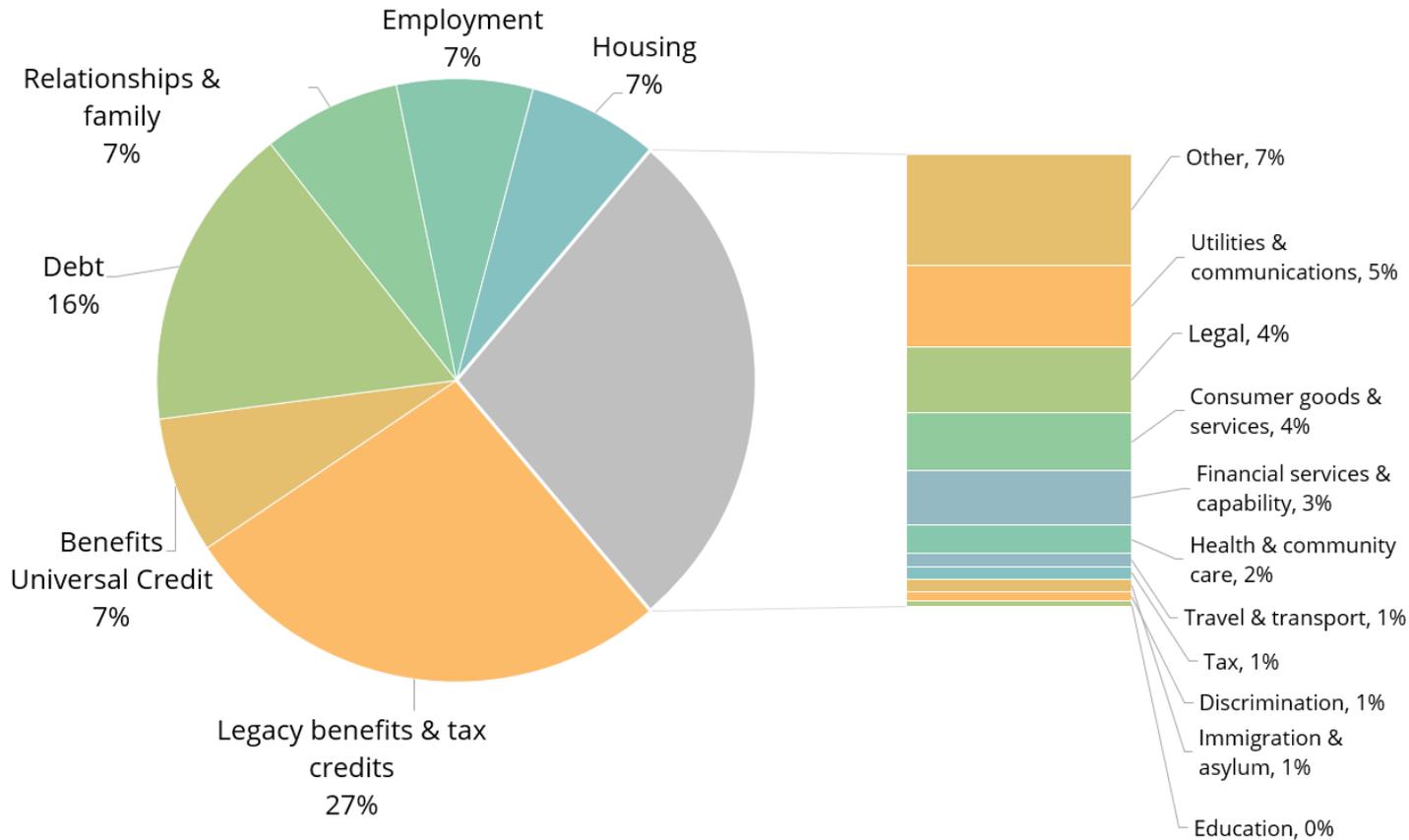
3,372 clients with
9,924 problems

Sudbury & District

2,692 clients with
8,998 problems



The service



The service

The charities are run by a mixture of staff and highly trained volunteers.

- 96 volunteers and 9.7 FTE paid staff
- Volunteers Economic value £657,456 (2017/18)
- Specialists in Welfare Benefits, Money Advice and Employment
- Volunteer Trustee Boards responsible for strategy and governance



Staff and volunteers

The service

We work with partners to help our clients with their practical needs:

- Local Food Bank
- Local charitable support

And with other needs:

- Shelter
- Other charitable and statutory partners
- Babergh and Mid Suffolk District Council



The service

With our local projects, we extend the help that we can give to our clients



Delivering for the districts



Local impact



Client income via
welfare benefits

Mid Suffolk

£1.4m

Sudbury &

District £230k



Debt managed
for clients

Mid Suffolk

£1.3m

Sudbury &

District £701k

Preventative Approach

- Help for vulnerable groups
- Interventions that are shown to work
- Improving skills sustains long term change

Local impact

£3.52

saved by national government and local authorities for every **£1** invested in the Citizens Advice service

£20.84

generated in wider economic and social benefits for every **£1** invested in the Citizens Advice service

Preventative Approach

- Preventing homelessness
- Preventing people getting into rent arrears
- Managing debt to prevent crisis
- Helping people to stay in work

Local impact



77%

said that our
service helped
them find a
way forward



94%

said they
would
recommend
our service

Using our evidence to make things better for people

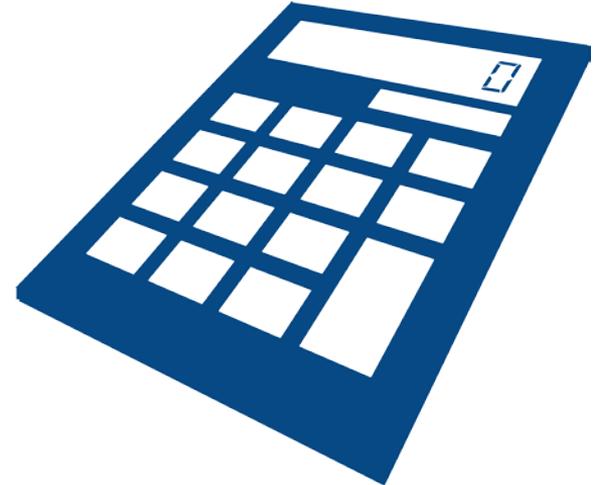
No one else sees so many people with so many different kinds of problems, and that gives us a **unique insight** into the challenges people are facing today.

With the right evidence, we show companies and the government how they can **make things better for people** .



Challenges for the future

- Sustainable core funding
- Demand continues to grow, esp Universal Credit, ageing population, hidden needs
- Reduced voluntary sector provision across Babergh and Mid Suffolk
- Risk of economic uncertainty
- Challenges in recruiting volunteers



Thank you



For everyone, for 80 years