

Report of the Trustees and  
Financial Statements for the Year Ended 31st March 2018  
for  
Dumfries and Galloway Citizens Advice  
Service

Farries, Kirk and McVean  
Chartered Accountants  
Statutory Auditors  
Dumfries Enterprise Park  
Heathhall  
Dumfries  
DUMFRIESSHIRE  
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**Dumfries and Galloway Citizens Advice  
Service**

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for the Year Ended 31st March 2018**

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**Dumfries and Galloway Citizens Advice  
Service**

**Chairperson's Report  
for the Year Ended 31st March 2018**

Dumfries and Galloway Citizens Advice Service has continued to perform extremely well in delivering a wide range of advice and information services to those who most need it across Dumfries and Galloway in the last year.

The environment in which we operate continues to be ever more challenging with an increased demand for our services at a time when our finances are being continually squeezed. It is unlikely that this trend will change in the near future which, from a Board perspective, means that we must continue to exercise sound governance and oversight, provide positive challenge where appropriate and encourage the organisation to operate as efficiently and effectively as possible.

Key to the successful delivery is our Senior Management team who operate under the very positive leadership provided by our Chief Executive Sue Irving. The team provides the leadership, encouragement and guidance to ensure we are delivering in respect of our core contract but also continually scanning to identify a range of funding opportunities to deliver a wider range of services to complement our core activities.

Absolutely central to our delivery are our full time and part time staff, who along with our volunteers have a wide-ranging knowledge and experience, which becomes more technical and valuable as each year passes. As an organisation we must continually strive to ensure we appropriately recognise and understand the commitment our volunteers make and the benefits they deliver to those who use our services. This is extremely important as we need to ensure that current and potential funders properly understand this contribution and the real value of the service we deliver.

Finances continue to be challenging but as an organisation we are responding well and managing our finances positively. We have this past year had to continue under an 'extension' arrangement with our core contract which is not ideal but hopefully this will be resolved in the coming year and enable us to plan effectively. In this respect the Board is very grateful to Dumfries and Galloway Council who are the vehicle for the provision of the funding from the public purse for our core contract.

On behalf of the Board I wish to convey my thanks to the staff and volunteers for their sterling work throughout the year. I also wish to thank my fellow Board members for their commitment and expertise in offering both positive support and challenge to the organisation and ensuring that there is appropriate oversight, scrutiny and advice to all aspects of activity. Two members of our Board retired in the last year, namely, Lorna McGowan and Stella Armstrong and I thank them very sincerely for their contribution to the Board and support of the organisation. In particular Stella who has given many years of valuable service to the organisation in a range of roles.

I believe we have a good balance across our Board and this has been enhanced by the addition of Andrew Walls who has a breadth of expertise and knowledge, which I am sure will benefit the Board and the organisation. We shall endeavour to expand the Board further in the coming year and ensure there is appropriate succession planning in place.

Our challenge is to continually improve and I look forward to continue to work with all staff, volunteers and fellow Board members to provide a quality service to the people who need it most.

Patrick J Shearer  
Chairperson

**Dumfries and Galloway Citizens Advice  
Service**

**Report of the Trustees  
for the Year Ended 31st 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 31st 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 of the service, constitution and organisation of work**

The purposes of the charity are to ensure that individuals do not suffer, through ignorance of their rights and responsibilities, or of services available, or through an inability to express their needs effectively, and to exercise a responsible influence on the development of social policies.

The charity aims to:

- make a positive difference to people's lives
- engage with, train, develop, support and value our people
- provide accurate, appropriate, confidential, quality advice in a sensitive way to enable citizens of Dumfries & Galloway to make informed choices
- introduce and use quality assurance mechanisms to measure the difference we make and how we make it
- work with others to build our reputation for quality, professionalism, trust and independence

**Significant activities**

The main services provided by staff and volunteers are as follows:

- Generalist advice services through our four Citizens Advice Bureaux in Annan, Dumfries, Castle Douglas and Stranraer.
- Support4Life - specialist advice on social security benefits for people with long term health conditions.
- Tribunal representation - advice and support to appeal social security benefit decision.
- Debt advice - advising people with complex debts and putting in place appropriate solutions such as negotiating with creditors, Debt Arrangement Schemes and sequestration.
- In Court advice - representation services for people at risk of losing their home through eviction or repossession and also support for small claims.
- Housing and homelessness - advice and information for people who are, or are at risk, of becoming homeless.
- Prison advice - advice on social security and housing for prisoners and families in HMP Dumfries.
- Kinship care - advice and information service for families and individuals who are kinship carers.
- Minority Communities - advice services for people from ethnic minority communities.
- Patient Advice and Support service - advice and assistance for people raising NHS issues and complaints.
- Energy advice - to reduce household spend on utilities and maximise available income.

**Volunteer Contributions**

The charity could not operate without volunteers who provide advice services and also coordinate social policy activity and provide administration support. Our volunteers are also mostly members of the company and so have an important role to play in our governance. As a result two of our Directors are active volunteers and bring those experiences to help shape the Board's strategy and decision making. Our volunteers contributed over 13,000 hours to our services in 2017-18 for which the trustees are very grateful.

**ACHIEVEMENT AND PERFORMANCE**

The results for the year to 31 March 2018 are set out in the statement of financial activities on pages 9 and 10. The surplus for the year amounts to £50,689 (2017 - £45,079), with funding of £1,310,751 received in the year (2017 - £1,281,973).

During 2017-18 we provided a service to 7,957 people, giving advice 27,825 times and securing financial gains to the value of £8.1million and we helped people to manage their debts of over £12 million. Our quality of advice audit arrangements with Citizens Advice Scotland changed during the year so we are now able to assure high standards on a much timelier basis than the previous three yearly audit. We also began the process of reaccreditation for Type 3 of the Scottish National Standards for Information and Advice Providers and expect to achieve this in 2018-19.

**FINANCIAL REVIEW**

**Principal funding sources**

Funding is mainly received in the form of grants, most of which are specific to particular projects. A full list of funds received from each individual grantmaking body can be found in the Notes to the Financial Statements. The Charity's principal funder continues to be Dumfries and Galloway Council.

**Investment policy and objectives**

The charity has no investments other than the use of a deposit and 32 Day Notice Account to earn interest on surplus funds held.

**Dumfries and Galloway Citizens Advice  
Service**

**Report of the Trustees  
for the Year Ended 31st March 2018**

**FINANCIAL REVIEW**

**Reserves policy**

Reserves (from unrestricted funds) are subject to ongoing review by trustees to ensure the level of reserves held is not excessive, or conversely, depleted rapidly without due consideration and authorisation from trustees.

Trustees maintain a level of reserves sufficient to cover the cost of discontinuing activities in the event of such becoming necessary and aim to retain reserves equating to 3 - 4 months' running costs. There are currently total reserves of £541,145 (2017 - £490,456), comprising of £409,520 (2017 - £365,788) in unrestricted funds and £131,625 (2017 - £124,668) in restricted funds. Trustees consider retention of this level of reserves is fundamental to the charity operating efficiently and effectively, demonstrating the charity's resilience in maintaining essential services and minimising the risk of problems with cash flow arising from unplanned or unexpected expenditure.

In the trustees' view, the reserves should provide the charity with adequate financial stability and the means for it to meet its charitable objectives for the foreseeable future.

The trustees are committed to effecting continuous improvement and development of services throughout Dumfries and Galloway. However, a major concern will be the ongoing financial support secured from funders both locally and nationally and the subsequent and longer term sustainability of services across the region.

Good stewardship is demonstrated by trustees actively managing the charity's finances. The level of reserves held is considered within the budget setting process and in conjunction with the strategic and operational plans, ensuring financial risks are identified and steps taken to mitigate the risks and subsequent impact of funding uncertainties, whilst ensuring longer term sustainability of services.

To date, trustees have not designated the use of reserves, but this may be considered appropriate in the future and in these circumstances trustees will give due consideration to and document the circumstances, amount and timescale surrounding potential designation of funds.

**FUTURE PLANS**

Our Corporate Plan 2015 - 18 identifies our key priorities for the period ahead.

Funding for core services from Dumfries and Galloway Council continued to be extended throughout the year and, as reported in last year's Trustee's Report, it is anticipated that future services will be procured through competitive tendering.

Other funding that has been continued for variable lengths of time include the In Court Advice Service (Scottish Legal Aid Board), and funding to mitigate the impact of social security reforms (Scottish Government). In addition, we secured funding from the Scottish Government / European Social Fund Aspiring Communities Fund and from a range of sources to deliver energy advice. However, all of these funds are fixed term and not sustainable without direct funding.

In order to plan for likely decreases in funding the trustees remitted the executive team to review our property requirements and, as a result, the Stranraer Bureau relocated in 2018 and work is ongoing to consider options in Dumfries. Our future sustainability will also be addressed by the Board through the risk register and we will continue to develop income streams from other sources.

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Governing document**

The charity is controlled by its governing document, the Memorandum and Articles of Association, and is constituted as a company limited by guarantee, as defined by the Companies Act 2006 and is a Scottish Charity.

The Memorandum and Articles were revised in October 2012 in order to be compliant with charity law and good practice. It is also a membership organisation with members open to anyone over the age of 18 other than members of staff.

**Governance**

At each annual general meeting trustees who have held office for a period of three years retire from office but are eligible for re-appointment. The number of terms served is a maximum of three. The maximum number of trustees is 12 and no more than 2 trustees at any one time can be volunteers.

The Board has considered what skills are required to be most effective and so currently has vacancies to fill and so it is intended to target potential trustees in the coming year. Addressing the gender balance on the Board is a priority, as is increasing diversity.

**Organisational structure**

The Board of the organisation meets on a quarterly basis and is supported by the Finance Subcommittee, which also meets quarterly, and the Staffing Subcommittee which meets as required. During the year the Board set up an Audit and Risk Subcommittee to improve oversight and management of risk. Day to day responsibility for the running of the organisation is delegated to the Chief Executive who leads the Senior Management Team and has authority for finance, employment and operations.

**Dumfries and Galloway Citizens Advice  
Service**

**Report of the Trustees  
for the Year Ended 31st March 2018**

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Induction and training of new trustees**

New trustees are provided with an information pack and also spend time with the Chief Executive to ensure they are fully informed of key issues affecting the organisation and its governance. The pack includes their legal obligations under charity law and the Office of the Scottish Charity Regulator's guidance on trustees' duties, a copy of the Memorandum and Articles of Association, the Corporate Plan and most recent audited accounts and Board minutes. The Board holds a planning day on an annual basis and there is an annual "away day" for all staff, volunteers and trustees which ensure that trustees understand the work of the organisation, the key challenges and their role.

**Key management remuneration**

The pay policy for senior staff is the same as for all staff. The organisation undertook a job levelling exercise using the Scottish Credit and Qualifications Framework in 2013-14 and during 2016 put in place a new salary structure in line with this for all staff which allows for incremental increases within pay bands. Pay awards when available apply to all staff.

**Wider network**

The charity is a member of the Scottish Association of Citizens Advice Bureaux - Citizens Advice Scotland and as a result the company uses the CAB brand.

**Related parties**

No trustees receive remuneration from their work for the charity other than travel expenses for attending meetings and no related party transactions took place.

The organisation works closely with our key partner and funder Dumfries and Galloway Council and our senior staff hold non-executive positions in partner organisations such as Money Advice Scotland, Homeless Action Scotland, Third Sector Dumfries and Galloway and Dumfries and Galloway Chamber of Commerce. These partnerships enable our clients' needs to be articulated and promoted in a range of operational and strategic settings.

**Risk management**

The organisation has a risk register which is regularly reviewed and identifies the key risks and uncertainties both current and future. As a result a range of policies and procedures have been developed to mitigate risks and will be overseen by the Audit and Risk Subcommittee.

However the main risk continues to be financial security and sustainability particularly due to the reliance upon funding from Dumfries and Galloway Council. Contract monitoring by the Council evidences satisfactory performance against the key performance indicators but diversifying our funding base is a priority to be addressed through our Income Generation Strategy.

In order to ensure that the organisation is competitive and able to attract funding the Citizens Advice Scotland audit is significant. This has moved from a three yearly cycle to quarterly meaning the audit is significantly more up to date than previously providing reassurance of the high standards of our advice services. We also continue to be the only organisation in Dumfries and Galloway accredited to the highest level of the Scottish National Standards for Information and Advice Providers.

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered Company number**

SC179254 (Scotland)

**Registered Charity number**

SC027107

**Registered office**

81-85 Irish Street  
Dumfries  
Dumfriesshire  
DG1 2PQ

**Trustees**

Stella Armstrong	- resigned 7.12.17
Norman McIntosh	
Lorna McGowan	- resigned 7.12.17
Leslie Jardine	
Patrick Shearer	
Brian Johnstone	
Graham Donnelly	
Marsali Caig	
Andrew Walls FRCS	- appointed 7.12.17

**Dumfries and Galloway Citizens Advice  
Service**

**Report of the Trustees  
for the Year Ended 31st March 2018**

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Auditors**

Farries, Kirk and McVean  
Chartered Accountants  
Statutory Auditors  
Dumfries Enterprise Park  
Heathhall  
Dumfries  
DUMFRIESSHIRE  
DG1 3SJ

**Bankers**

Bank of Scotland plc  
91 High Street  
Dumfries  
Dumfries & Galloway  
DG1 2BN

**Solicitors**

Grieve Grierson Moodie & Walker  
14 Castle Street  
Dumfries  
DG1 1DR

**Senior Management**

Sue Irving            Chief Executive Officer  
Sheila McVinnie    Business Development Manager  
Christine Sinclair   Operations Manager

Sue Irving is currently Company Secretary of Dumfries and Galloway Citizens Advice Service.

**EVENTS SINCE THE END OF THE YEAR**

Information relating to events since the end of the year is given in the notes to the financial statements.

**STATEMENT OF TRUSTEES RESPONSIBILITIES**

The trustees (who are also the directors of Dumfries and Galloway Citizens Advice Service for the purposes of company law) are responsible for preparing the Report of 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 2015 (FRS 102);
- 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 operation;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements.

The trustees are responsible for keeping adequate 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, the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). 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.

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

**AUDITORS**

The auditors, Farries, Kirk and McVean, will be proposed for re-appointment at the forthcoming Annual General Meeting.

Dumfries and Galloway Citizens Advice  
Service

Report of the Trustees  
for the Year Ended 31st March 2018

Approved by order of the board of trustees on 13th December 2018 and signed on its behalf by:

A handwritten signature in black ink, appearing to read 'Patrick Shearer', written over a horizontal line.

Patrick Shearer - Trustee



**Report of the Independent Auditors to the Trustees and Members of  
Dumfries and Galloway Citizens Advice  
Service**

**Opinion**

We have audited the financial statements of Dumfries and Galloway Citizens Advice Service (the 'charitable company') for the year ended 31st March 2018 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Ireland.

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31st March 2018 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 and regulation 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended).

**Basis for opinion**

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

**Conclusions relating to going concern**

We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where:

- the trustees' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the charitable company's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

**Other information**

The Trustees are responsible for the other information. The other information comprises the information included in the Report of the Trustees but does not include the financial statements and our auditors' report thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

**Opinions on other matters prescribed by the Companies Act 2006**

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Report of the Trustees (incorporating the Directors Report) for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Directors Report has been prepared in accordance with applicable legal requirements.

**Matters on which we are required to report by exception**

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Trustees.

In the light of the knowledge and understanding of the company and its environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Trustees.

We have nothing to report in respect of the following matters where the Companies Act 2006 and the Charities Accounts (Scotland) Regulations 2006 (as amended) requires us to report to you if, in our opinion:

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

**Report of the Independent Auditors to the Trustees and Members of  
Dumfries and Galloway Citizens Advice  
Service**

**Responsibilities of trustees**

As explained more fully in the Statement of Trustees Responsibilities, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

**Our responsibilities for the audit of the financial statements**

We have been appointed as auditor under section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and under Companies Act 2006 and report in accordance with regulations made under those acts.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a report of the auditors that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decision of users taken on the basis of these financial statements.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at [www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of our Report of the Independent Auditors.

**Use of our report**

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006, and to the charitable company's trustees, as a body, in accordance with Section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and regulation 10 of the Charities Accounts (Scotland) Regulations 2006. Our audit work has been undertaken so that we might state to the charitable company's members and trustees those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members and trustees as a body, for our audit work, for this report, or for the opinions we have formed.



Rodney Palmer, BA CA (Senior Statutory Auditor)  
for and on behalf of Farries, Kirk and McVean  
Chartered Accountants  
Statutory Auditors  
Eligible to act as an auditor in terms of Section 1212 of the Companies Act 2006  
Dumfries Enterprise Park  
Heathhall  
Dumfries  
DUMFRIESSHIRE  
DG1 3SJ

13th December 2018

**Dumfries and Galloway Citizens Advice  
Service**

**Statement of Financial Activities  
(Incorporating an Income and Expenditure Account)  
for the Year Ended 31st March 2018**

	Notes	Unrestricted fund £	Restricted funds £	2018 Total funds £	2017 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies	3	835,358	4	835,362	828,001
<b>Charitable activities</b>	6				
Core Administration		-	-	-	228
Housing Advice		-	110,725	110,725	110,725
Prison Advice		-	41,200	41,200	41,200
Minority Communities Advice		-	30,000	30,000	30,000
Kinship Care Advice		-	20,800	20,800	21,350
In Court and Mediation Project		-	73,057	73,057	71,696
Money Advice Service		-	-	-	17,571
Community Jobs Scotland		-	19,183	19,183	21,807
CAS Energy Best Deal		-	6,800	6,800	1,600
PASS Advice		-	43,433	43,433	58,337
Welfare Reform Extra		-	41,282	41,282	41,282
Pension Wise		-	11,458	11,458	6,163
National Consumer Week		-	-	-	300
CAS Energy Advice		-	8,748	8,748	17,495
CAS Martin Lewis		-	1,065	1,065	5,325
CAS Debt Advice		-	-	-	3,625
CAS Scam Awareness		-	300	300	300
CAS Focus Group		-	-	-	750
CAS Big Energy Saving Week		-	-	-	1,250
CAS Medical Mapping		-	-	-	700
CAS Public Transport		-	-	-	600
CAS Action Learning		-	-	-	200
Aspiring Communities Project		-	31,723	31,723	-
Big Energy Savings Network Project		-	10,000	10,000	-
CAS Universal Credit Project		-	2,000	2,000	-
CAS Rural Poverty Campaign		-	500	500	-
Website Development		-	18,000	18,000	-
Other trading activities	4	2,750	-	2,750	-
Investment income	5	2,365	-	2,365	1,468
<b>Total</b>		840,473	470,278	1,310,751	1,281,973

The notes form part of these financial statements

**Dumfries and Galloway Citizens Advice  
Service**

**Statement of Financial Activities - continued  
(Incorporating an Income and Expenditure Account)  
for the Year Ended 31st March 2018**

	Notes	Unrestricted fund £	Restricted funds £	2018 Total funds £	2017 Total funds £
<b>EXPENDITURE ON</b>					
<b>Charitable activities</b>	7				
Core Administration		808,741	-	808,741	782,780
Housing Advice		-	95,461	95,461	101,770
Prison Advice		-	41,955	41,955	41,360
Minority Communities Advice		-	31,857	31,857	31,466
Kinship Care Advice		-	22,799	22,799	19,210
In Court and Mediation Project		-	73,704	73,704	75,611
Money Advice Service		-	3,922	3,922	13,649
Community Jobs Scotland		-	18,430	18,430	22,754
CAS Energy Best Deal		-	6,801	6,801	-
PASS Advice		-	42,939	42,939	57,230
Welfare Reform Extra		-	39,547	39,547	40,149
Home Visiting Advice Service		-	624	624	102
Emergency Food Fund		-	1,699	1,699	7,957
Pension Wise		-	12,598	12,598	12,629
National Consumer Week		-	-	-	300
CAS Energy Advice		-	8,873	8,873	16,649
CAS Martin Lewis		-	508	508	5,882
CAS Debt Advice		-	-	-	3,625
CAS Scam Awareness		-	300	300	300
CAS Focus Group		-	27	27	723
CAS Big Energy Saving Week		-	-	-	1,250
CAS Medical Mapping		-	-	-	700
CAS Public Transport		-	-	-	600
CAS Action Learning		-	2	2	198
Aspiring Communities Project		-	31,126	31,126	-
Big Energy Savings Network Project		-	9,649	9,649	-
CAS Universal Credit Project		-	2,000	2,000	-
CAS Rural Poverty Campaign		-	500	500	-
Website Development		-	6,000	6,000	-
<b>Total</b>		<b>808,741</b>	<b>451,321</b>	<b>1,260,062</b>	<b>1,236,894</b>
<b>NET INCOME</b>		<b>31,732</b>	<b>18,957</b>	<b>50,689</b>	<b>45,079</b>
<b>Transfers between funds</b>	19	<b>12,000</b>	<b>(12,000)</b>	<b>-</b>	<b>-</b>
<b>Net movement in funds</b>		<b>43,732</b>	<b>6,957</b>	<b>50,689</b>	<b>45,079</b>
<b>RECONCILIATION OF FUNDS</b>					
<b>Total funds brought forward</b>		<b>365,788</b>	<b>124,668</b>	<b>490,456</b>	<b>445,377</b>
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b>409,520</b>	<b>131,625</b>	<b>541,145</b>	<b>490,456</b>

The notes form part of these financial statements

**Dumfries and Galloway Citizens Advice  
Service**

**Balance Sheet  
At 31st March 2018**

	Notes	Unrestricted fund £	Restricted funds £	2018 Total funds £	2017 Total funds £
<b>FIXED ASSETS</b>					
Intangible assets	13	12,000	-	12,000	-
Tangible assets	14	8,047	1,395	9,442	7,047
		<u>20,047</u>	<u>1,395</u>	<u>21,442</u>	<u>7,047</u>
<b>CURRENT ASSETS</b>					
Debtors	15	60,415	9,293	69,708	14,450
Cash at bank and in hand		352,858	121,809	474,667	490,497
		<u>413,273</u>	<u>131,102</u>	<u>544,375</u>	<u>504,947</u>
<b>CREDITORS</b>					
Amounts falling due within one year	16	(23,800)	(872)	(24,672)	(21,538)
		<u>389,473</u>	<u>130,230</u>	<u>519,703</u>	<u>483,409</u>
<b>NET CURRENT ASSETS</b>					
		<u>409,520</u>	<u>131,625</u>	<u>541,145</u>	<u>490,456</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>					
		<u>409,520</u>	<u>131,625</u>	<u>541,145</u>	<u>490,456</u>
<b>NET ASSETS</b>					
		<u>409,520</u>	<u>131,625</u>	<u>541,145</u>	<u>490,456</u>
<b>FUNDS</b>					
	19			409,520	365,788
Unrestricted funds				131,625	124,668
Restricted funds				<u>541,145</u>	<u>490,456</u>
<b>TOTAL FUNDS</b>					
				<u>541,145</u>	<u>490,456</u>

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 and authorised for issue by the Board of Trustees on 13th December 2018 and were signed on its behalf by:



Patrick Shearer -Trustee

**Dumfries and Galloway Citizens Advice  
Service**

**Cash Flow Statement  
for the Year Ended 31st March 2018**

	Notes	2018 £	2017 £
<b>Cash flows from operating activities:</b>			
Cash generated from operations	1	4,339	(827,022)
Tax paid		-	747,684
<b>Net cash provided by (used in) operating activities</b>		<u>4,339</u>	<u>(79,338)</u>
<b>Cash flows from investing activities:</b>			
Purchase of intangible fixed assets		(18,000)	-
Purchase of tangible fixed assets		(7,579)	(3,047)
Interest received		1,255	1,468
<b>Net cash provided by (used in) investing activities</b>		<u>(24,324)</u>	<u>(1,579)</u>
<b>Change in cash and cash equivalents in the reporting period</b>		<u>(19,985)</u>	<u>(80,917)</u>
<b>Cash and cash equivalents at the beginning of the reporting period</b>	2	<u>490,497</u>	<u>571,414</u>
<b>Cash and cash equivalents at the end of the reporting period</b>	2	<u><u>470,512</u></u>	<u><u>490,497</u></u>

The notes form part of these financial statements

**Dumfries and Galloway Citizens Advice  
Service**

**Notes to the Cash Flow Statement  
for the Year Ended 31st March 2018**

<b>1. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES</b>	2018	2017
	£	£
Net income for the reporting period (as per the statement of financial activities)	50,689	45,079
<b>Adjustments for:</b>		
Depreciation charges	11,184	5,599
Interest received	(1,255)	(1,468)
Increase in debtors	(55,258)	(7,201)
Decrease in creditors	(1,021)	(869,031)
	<hr/>	<hr/>
Net cash provided by (used in) operating activities	4,339	(827,022)
	<hr/> <hr/>	<hr/> <hr/>
<b>2. ANALYSIS OF CASH AND CASH EQUIVALENTS</b>		
	2018	2017
	£	£
Cash in hand	555	872
Notice deposits (less than 3 months)	474,112	489,625
Overdrafts included in bank loans and overdrafts falling due within one year	(4,155)	-
	<hr/>	<hr/>
Total cash and cash equivalents	470,512	490,497
	<hr/> <hr/>	<hr/> <hr/>

**Dumfries and Galloway Citizens Advice  
Service**

**Notes to the Financial Statements  
for the Year Ended 31st March 2018**

**1. GENERAL INFORMATION**

The charity is a company limited by guarantee, incorporated in Scotland and is governed by its Memorandum and Articles of Association. In the event of the company being wound up the liability in respect of the guarantee is limited to £1 per member.

The financial statements relate to Dumfries & Galloway Citizens Advice Service, an individual entity and the presentation currency used is Pound Sterling (£).

**2. 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 102 applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015)' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention with the exception of investments which are included at market value.

The financial statements have been prepared on a going concern basis which assumes the company will continue in operational existence for the foreseeable future. The validity of this assumption depends on a core funding package being secured with Dumfries & Galloway Council following the end of the current contract which expires on the 31 March 2018. On the basis of a new funding package being secured, trustees believe the going concern basis to be appropriate.

**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.

The vast majority of the charitable company's income is in the form of grant funding, both core funding and specific restricted project funding. It also has a relatively small amount of investment income, other donations and training fees.

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

**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.

**Support costs**

Support costs are mainly payroll related costs but also encompass administrative, general office and governance costs in relation to running the core activity of the charitable company. Support costs are all costs which are not deemed to be directly attributable to particular projects.

Support costs have been allocated between expenditure categories based on the use of resources. costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis, eg staff time. Included within support costs are costs associated with the governance arrangements of the Charity, including the external audit of the charity.

**Governance costs**

Governance costs are usually professional fees and any other costs relating specifically to the running of the charity at a trustee level rather than day to day operating costs. They are allocated between funds on the same basis as all other resources expended.

**Allocation and apportionment of costs**

The company's operating expenses are financed from core funding, which is unrestricted. Costs relating to restricted funding activities are allocated to those when incurred.

**Intangible fixed assets**

Intangible Fixed Assets are recognised at cost on the date of acquisition and are stated at cost less accumulated amortisation.

As intangible fixed assets comprise of a website, amortisation is provided on a straight line basis over three years.



**Dumfries and Galloway Citizens Advice  
Service**

**Notes to the Financial Statements - continued  
for the Year Ended 31st March 2018**

**2. ACCOUNTING POLICIES - continued**

**Tangible fixed assets**

Freehold property is not depreciated. This represents a departure from the Companies Act requirements to provided for depreciation on such property. The trustees believe this is necessary in order to give a true and fair view of the value of the property at the year end.

Tangible fixed assets are stated at cost less accumulated depreciation and accumulated impairment losses.

Depreciation is provided at the following annual rates in order to write off the cost less estimated residual value of the assets over their estimated useful life. Computer equipment is depreciated using a 33% straight line method whilst all other equipment is depreciation on a 10% straight line basis.

**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.

**Hire purchase and leasing commitments**

Assets obtained under hire purchase contracts or finance leases are capitalised in the balance sheet. Those held under hire purchase contracts are depreciated over their useful lives. Those held under finance leases are depreciated over their estimated useful lives or the lease term, whichever is the shorter.

The interest element of these obligations is charged to the statement of financial activities over the relevant period. The capital element of the future payments is treated as a liability.

**Pension costs and other post-retirement benefits**

The charitable company makes payments to NEST in respect of the workplace pension as required by law. Contributions payable to NEST are charged to the Statement of Financial Activities in the period to which they relate.

**Financial instruments**

**Cash and bank**

Cash and bank comprises cash on hand and funds held on deposit.

**Trade debtors**

Trade debtors are amounts due from customers for the provision of services sold in the ordinary course of operations.

Trade debtors are recognised initially at the transaction price and represent the full value of the services charged to customers, including any amounts charged on for third parties.

**Trade creditors**

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers.

Accounts payable are classified as current liabilities if the company does not have an unconditional right, at the end of the reporting period, to defer settlement of the creditor for at least twelve months after the reporting date. If there is an unconditional right to defer settlement for at least twelve months after the reporting date they are presented as non current liabilities.

**Judgements and estimates**

No significant judgements or estimates were made in the year under review.

**Dumfries and Galloway Citizens Advice  
Service**

**Notes to the Financial Statements - continued  
for the Year Ended 31st March 2018**

**3. DONATIONS AND LEGACIES**

	2018	2017
	£	£
Donations	1,031	1,530
Legacies	10,000	-
Grants	824,000	824,000
Training fees	224	2,471
Sundry income	107	-
	835,362	828,001

Grants relate to unrestricted Core funding received from Dumfries and Galloway Council in the year.

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

	2018	2017
	£	£
Local Government	824,000	824,000

**4. OTHER TRADING ACTIVITIES**

	2018	2017
	£	£
Sponsorships	2,750	-

**5. INVESTMENT INCOME**

	2018	2017
	£	£
Rents received	1,110	-
Deposit account interest	1,255	1,468
	2,365	1,468

**Dumfries and Galloway Citizens Advice  
Service**

**Notes to the Financial Statements - continued  
for the Year Ended 31st March 2018**

**6. INCOME FROM CHARITABLE ACTIVITIES**

		2018	2017
	Activity	£	£
Funding	Core Administration	-	228
Funding	Housing Advice	110,725	110,725
Funding	Prison Advice	41,200	41,200
Funding	Minority Communities Advice	30,000	30,000
Funding	Kinship Care Advice	20,800	21,350
Funding	In Court and Mediation Project	73,057	71,696
Funding	Money Advice Service	-	17,571
Funding	Community Jobs Scotland	19,183	21,807
Funding	CAS Energy Best Deal	6,800	1,600
Funding	PASS Advice	43,433	58,337
Funding	Welfare Reform Extra	41,282	41,282
Funding	Pension Wise	11,458	6,163
Funding	National Consumer Week	-	300
Funding	CAS Energy Advice	8,748	17,495
Funding	CAS Martin Lewis	1,065	5,325
Funding	CAS Debt Advice	-	3,625
Funding	CAS Scam Awareness	300	300
Funding	CAS Focus Group	-	750
Funding	CAS Big Energy Saving Week	-	1,250
Funding	CAS Medical Mapping	-	700
Funding	CAS Public Transport	-	600
Funding	CAS Action Learning	-	200
Funding	Aspiring Communities Project	31,723	-
Funding	Big Energy Savings Network Project	10,000	-
Funding	CAS Universal Credit Project	2,000	-
Funding	CAS Rural Poverty Campaign	500	-
Funding	Website Development	18,000	-
		<u>470,274</u>	<u>452,504</u>

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

	2018	2017
	£	£
D & G Council (Housing)	110,724	110,724
D & G Council (Housing)	41,200	41,200
Citizens Advice Scotland	115,587	155,499
NHS Dumfries & Galloway	-	228
Scottish Government administered by VAF	30,000	30,000
Scottish Government administered by Citizens Advice Scotland	20,800	21,350
Scottish Legal Aid Board	73,057	71,696
Scottish Government administered by Scottish Council for Voluntary Organisations	19,183	21,807
Scottish Government	31,723	-
Department of Business, Energy and Industrial Strategy	10,000	-
Transform Foundation	18,000	-
	<u>470,274</u>	<u>452,504</u>

**Dumfries and Galloway Citizens Advice  
Service**

**Notes to the Financial Statements - continued  
for the Year Ended 31st March 2018**

**7. CHARITABLE ACTIVITIES COSTS**

	Direct costs £	Support costs (See note 8) £	Totals £
Core Administration	73	808,668	808,741
Housing Advice	83,963	11,498	95,461
Prison Advice	38,147	3,808	41,955
Minority Communities Advice	30,199	1,658	31,857
Kinship Care Advice	19,580	3,219	22,799
In Court and Mediation Project	65,732	7,972	73,704
Money Advice Service	-	3,922	3,922
Community Jobs Scotland	18,430	-	18,430
CAS Energy Best Deal	6,784	17	6,801
PASS Advice	41,222	1,717	42,939
Welfare Reform Extra	38,288	1,259	39,547
Emergency Food Fund	-	1,699	1,699
Pension Wise	12,480	118	12,598
CAS Energy Advice	7,448	1,425	8,873
CAS Martin Lewis	465	43	508
CAS Scam Awareness	300	-	300
CAS Focus Group	-	27	27
Aspiring Communities Project	28,673	2,453	31,126
Big Energy Savings Network Project	9,593	56	9,649
CAS Universal Credit Project	2,000	-	2,000
CAS Rural Poverty Campaign	367	133	500
Home Visiting Advice Service	-	624	624
CAS Action Learning	-	2	2
Website Development	-	6,000	6,000
	<u>403,744</u>	<u>856,318</u>	<u>1,260,062</u>

**8. SUPPORT COSTS**

	Management £	Finance £	Other £	Governance costs £	Totals £
Core Administration	791,751	241	4,264	12,412	808,668
Housing Advice	11,298	-	20	180	11,498
Prison Advice	3,628	-	-	180	3,808
Minority Communities Advice	1,478	-	-	180	1,658
Kinship Care Advice	3,104	-	25	90	3,219
In Court and Mediation Project	7,534	-	138	300	7,972
Money Advice Service	3,922	-	-	-	3,922
CAS Energy Best Deal	17	-	-	-	17
PASS Advice	1,717	-	-	-	1,717
Welfare Reform Extra	883	-	376	-	1,259
Home Visiting Advice Service	522	-	102	-	624
Emergency Food Fund	1,699	-	-	-	1,699
Pension Wise	-	-	118	-	118
CAS Energy Advice	1,194	-	141	90	1,425
CAS Martin Lewis	43	-	-	-	43
CAS Focus Group	27	-	-	-	27
CAS Action Learning	2	-	-	-	2
Aspiring Communities Project	2,389	-	-	64	2,453
Big Energy Savings Network Project	56	-	-	-	56
CAS Rural Poverty Campaign	133	-	-	-	133
Website Development	-	-	6,000	-	6,000
	<u>831,397</u>	<u>241</u>	<u>11,184</u>	<u>13,496</u>	<u>856,318</u>

**Dumfries and Galloway Citizens Advice  
Service**

**Notes to the Financial Statements - continued  
for the Year Ended 31st March 2018**

**9. NET INCOME/(EXPENDITURE)**

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

	2018	2017
	£	£
Auditors' remuneration	6,000	6,000
Depreciation - owned assets	5,184	5,599
Hire of plant and machinery	18,074	17,628
Website amortisation	6,000	-
	<u>6,000</u>	<u>-</u>

**10. TRUSTEES' REMUNERATION AND BENEFITS**

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

**Trustees' expenses**

Expenses reimbursed to two trustees during the year totalled £197 (2017 - £109). These payments related to expenses for attending board meetings.

**11. STAFF COSTS**

	2018	2017
	£	£
Wages and salaries	910,438	922,801
Social security costs	70,090	69,260
Other pension costs	29,496	24,501
	<u>1,010,024</u>	<u>1,016,562</u>

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

	2018	2017
Core staff	34	37
Project specific staff	17	16
	<u>51</u>	<u>53</u>

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

Staff numbers quoted above refer to the total number of employees, 23 full time (2017 - 17) and 28 part time (2017 - 36). The full time equivalent number of all staff is 42 (2017 - 40).

Remuneration of key management personnel for the year totalled £86,489 (2017 - £85,303).

**12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES**

	Unrestricted fund £	Restricted funds £	Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies	827,998	3	828,001
<b>Charitable activities</b>			
Core Administration	228	-	228
Housing Advice	-	110,725	110,725
Prison Advice	-	41,200	41,200
Minority Communities Advice	-	30,000	30,000
Kinship Care Advice	-	21,350	21,350
In Court and Mediation Project	-	71,696	71,696
Carried forward	228	274,971	275,199

**Dumfries and Galloway Citizens Advice  
Service**

**Notes to the Financial Statements - continued  
for the Year Ended 31st March 2018**

**12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued**

	Unrestricted fund	Restricted funds	Total funds
	£	£	£
<b>Charitable activities</b>			
Brought forward	228	274,971	275,199
Money Advice Service	-	17,571	17,571
Community Jobs Scotland	-	21,807	21,807
CAS Energy Best Deal	-	1,600	1,600
PASS Advice	-	58,337	58,337
Welfare Reform Extra	-	41,282	41,282
Pension Wise	-	6,163	6,163
National Consumer Week	-	300	300
CAS Energy Advice	-	17,495	17,495
CAS Martin Lewis	-	5,325	5,325
CAS Debt Advice	-	3,625	3,625
CAS Scam Awareness	-	300	300
CAS Focus Group	-	750	750
CAS Big Energy Saving Week	-	1,250	1,250
CAS Medical Mapping	-	700	700
CAS Public Transport	-	600	600
CAS Action Learning	-	200	200
Investment income	1,468	-	1,468
<b>Total</b>	<b>829,694</b>	<b>452,279</b>	<b>1,281,973</b>
<b>EXPENDITURE ON</b>			
<b>Charitable activities</b>			
Core Administration	782,780	-	782,780
Housing Advice	-	101,770	101,770
Prison Advice	-	41,360	41,360
Minority Communities Advice	-	31,466	31,466
Kinship Care Advice	-	19,210	19,210
In Court and Mediation Project	-	75,611	75,611
Money Advice Service	-	13,649	13,649
Community Jobs Scotland	-	22,754	22,754
PASS Advice	-	57,230	57,230
Welfare Reform Extra	-	40,149	40,149
Home Visiting Advice Service	-	102	102
Emergency Food Fund	-	7,957	7,957
Pension Wise	-	12,629	12,629
National Consumer Week	-	300	300
CAS Energy Advice	-	16,649	16,649
CAS Martin Lewis	-	5,882	5,882
CAS Debt Advice	-	3,625	3,625
CAS Scam Awareness	-	300	300
CAS Focus Group	-	723	723
CAS Big Energy Saving Week	-	1,250	1,250
CAS Medical Mapping	-	700	700
CAS Public Transport	-	600	600
CAS Action Learning	-	198	198
<b>Total</b>	<b>782,780</b>	<b>454,114</b>	<b>1,236,894</b>
<b>NET INCOME</b>	<b>46,914</b>	<b>(1,835)</b>	<b>45,079</b>

**Dumfries and Galloway Citizens Advice  
Service**

**Notes to the Financial Statements - continued  
for the Year Ended 31st March 2018**

**12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued**

	Unrestricted fund £	Restricted funds £	Total funds £
<b>RECONCILIATION OF FUNDS</b>			
Total funds brought forward	318,874	126,503	445,377
<b>TOTAL FUNDS CARRIED FORWARD</b>	365,788	124,668	490,456

**13. INTANGIBLE FIXED ASSETS**

	Website £
<b>COST</b>	
Additions	18,000
<b>AMORTISATION</b>	
Charge for year	6,000
<b>NET BOOK VALUE</b>	
At 31st March 2018	12,000
At 31st March 2017	-

The website was acquired in 2017 at a cost of £18,000 by grant funding. It is being amortised on a straight line basis over three years meaning there are two years left to amortise.

**14. TANGIBLE FIXED ASSETS**

	Freehold property £	Equipment £	Totals £
<b>COST</b>			
At 1st April 2017	14,223	173,874	188,097
Additions	-	7,579	7,579
At 31st March 2018	14,223	181,453	195,676
<b>DEPRECIATION</b>			
At 1st April 2017	14,223	166,827	181,050
Charge for year	-	5,184	5,184
At 31st March 2018	14,223	172,011	186,234
<b>NET BOOK VALUE</b>			
At 31st March 2018	-	9,442	9,442
At 31st March 2017	-	7,047	7,047

**Dumfries and Galloway Citizens Advice  
Service**

**Notes to the Financial Statements - continued  
for the Year Ended 31st March 2018**

**15. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	2018	2017
	£	£
Trade debtors	8,766	-
Other debtors	10,000	-
Accrued Income	47,963	7,066
Prepayments	2,979	7,384
	<u>69,708</u>	<u>14,450</u>

**16. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	2018	2017
	£	£
Bank loans and overdrafts (see note 17)	4,155	-
Trade creditors	6,029	13,187
Accruals and deferred income	14,488	8,351
	<u>24,672</u>	<u>21,538</u>

**17. LOANS**

An analysis of the maturity of loans is given below:

	2018	2017
	£	£
Amounts falling due within one year on demand:		
Bank overdraft	<u>4,155</u>	<u>-</u>

**18. LEASING AGREEMENTS**

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

	2018	2017
	£	£
Within one year	98,835	24,765
Between one and five years	96,858	17,196
	<u>195,693</u>	<u>41,961</u>

Lease payments relate to the rental of properties and lease of office equipment.



**Dumfries and Galloway Citizens Advice  
Service**

**Notes to the Financial Statements - continued  
for the Year Ended 31st March 2018**

**19. MOVEMENT IN FUNDS**

	At 1.4.17 £	Net movement in funds £	Transfers between funds £	At 31.3.18 £
<b>Unrestricted funds</b>				
General fund	365,788	31,732	12,000	409,520
<b>Restricted funds</b>				
Housing Project	57,717	15,266	-	72,983
HM Prison Project	30,701	(755)	-	29,946
Minority Communities	6,039	(1,857)	-	4,182
Kinship Care	3,576	(1,999)	-	1,577
In Court and Mediation Project	688	(647)	-	41
Money Advice Service	3,921	(3,921)	-	-
Community Jobs Scotland	-	753	-	753
CAS Energy Best Deal	3,992	8	-	4,000
PASS Advice	2,553	493	-	3,046
CAS Welfare Reform Extra	9,380	1,735	-	11,115
Home Visiting Advice Service	624	(624)	-	-
Emergency Food Fund	1,699	(1,699)	-	-
Pension Wise	3,458	(1,140)	-	2,318
CAS Energy Advice	848	(125)	-	723
CAS Martin Lewis Fund	(557)	557	-	-
CAS Focus Group	27	(27)	-	-
CAS Action Learning	2	(2)	-	-
Aspiring Communities Project	-	597	-	597
Big Energy Savings Network Project	-	344	-	344
Website Development Project	-	12,000	(12,000)	-
	<u>124,668</u>	<u>18,957</u>	<u>(12,000)</u>	<u>131,625</u>
<b>TOTAL FUNDS</b>	<u><u>490,456</u></u>	<u><u>50,689</u></u>	<u><u>-</u></u>	<u><u>541,145</u></u>

**Dumfries and Galloway Citizens Advice  
Service**

**Notes to the Financial Statements - continued  
for the Year Ended 31st March 2018**

**19. MOVEMENT IN FUNDS - continued**

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

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	840,473	(808,741)	31,732
<b>Restricted funds</b>			
Housing Project	110,727	(95,461)	15,266
HM Prison Project	41,200	(41,955)	(755)
Minority Communities	30,000	(31,857)	(1,857)
Kinship Care	20,800	(22,799)	(1,999)
In Court and Mediation Project	73,057	(73,704)	(647)
Money Advice Service	1	(3,922)	(3,921)
Community Jobs Scotland	19,183	(18,430)	753
CAS Energy Best Deal	6,801	(6,793)	8
PASS Advice	43,432	(42,939)	493
CAS Welfare Reform Extra	41,282	(39,547)	1,735
Pension Wise	11,458	(12,598)	(1,140)
CAS Energy Advice	8,748	(8,873)	(125)
CAS Martin Lewis Fund	1,065	(508)	557
CAS Scam Awareness	300	(300)	-
CAS Focus Group	-	(27)	(27)
CAS Action Learning	-	(2)	(2)
Aspiring Communities Project	31,723	(31,126)	597
Big Energy Savings Network Project	10,001	(9,657)	344
CAS Universal Credit Project	2,000	(2,000)	-
CAS Rural Poverty Campaign	500	(500)	-
Website Development Project	18,000	(6,000)	12,000
Home Visiting Advice Service	-	(624)	(624)
Emergency Food Fund	-	(1,699)	(1,699)
	<u>470,278</u>	<u>(451,321)</u>	<u>18,957</u>
<b>TOTAL FUNDS</b>	<u><u>1,310,751</u></u>	<u><u>(1,260,062)</u></u>	<u><u>50,689</u></u>

**Dumfries and Galloway Citizens Advice  
Service**

**Notes to the Financial Statements - continued  
for the Year Ended 31st March 2018**

**19. MOVEMENT IN FUNDS - continued**

**Comparatives for movement in funds**

	At 1.4.16 £	Net movement in funds £	At 31.3.17 £
<b>Unrestricted Funds</b>			
General fund	318,874	46,914	365,788
<b>Restricted Funds</b>			
Housing Project	48,761	8,956	57,717
HM Prison Project	30,862	(161)	30,701
Minority Communities	7,505	(1,466)	6,039
Kinship Care	1,435	2,141	3,576
In Court and Mediation Project	4,602	(3,914)	688
Money Advice Service	-	3,921	3,921
Community Jobs Scotland	947	(947)	-
CAS Energy Best Deal	2,392	1,600	3,992
PASS Advice	1,446	1,107	2,553
CAS Welfare Reform Extra	8,248	1,132	9,380
Home Visiting Advice Service	726	(102)	624
Emergency Food Fund	9,656	(7,957)	1,699
Pension Wise	9,923	(6,465)	3,458
CAS Energy Advice	-	848	848
CAS Martin Lewis Fund	-	(557)	(557)
CAS Focus Group	-	27	27
CAS Action Learning	-	2	2
	<hr/>	<hr/>	<hr/>
	126,503	(1,835)	124,668
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<b>445,377</b>	<b>45,079</b>	<b>490,456</b>
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

**Dumfries and Galloway Citizens Advice  
Service**

**Notes to the Financial Statements - continued  
for the Year Ended 31st March 2018**

**19. MOVEMENT IN FUNDS - continued**

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

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	829,694	(782,780)	46,914
<b>Restricted funds</b>			
Housing Project	110,726	(101,770)	8,956
HM Prison Project	41,199	(41,360)	(161)
Minority Communities	30,000	(31,466)	(1,466)
Kinship Care	21,351	(19,210)	2,141
In Court and Mediation Project	71,697	(75,611)	(3,914)
Money Advice Service	17,570	(13,649)	3,921
Community Jobs Scotland	21,807	(22,754)	(947)
CAS Energy Best Deal	1,600	-	1,600
PASS Advice	58,337	(57,230)	1,107
CAS Welfare Reform Extra	41,281	(40,149)	1,132
Home Visiting Advice Service	-	(102)	(102)
Emergency Food Fund	-	(7,957)	(7,957)
Pension Wise	6,164	(12,629)	(6,465)
National Consumer Week	300	(300)	-
CAS Energy Advice	17,497	(16,649)	848
CAS Martin Lewis Fund	5,325	(5,882)	(557)
CAS Debt Advice	3,625	(3,625)	-
CAS Scam Awareness	300	(300)	-
CAS Focus Group	750	(723)	27
CAS Big Energy Saving Week	1,250	(1,250)	-
CAS Medical Mapping	700	(700)	-
CAS Public Transport	600	(600)	-
CAS Action Learning	200	(198)	2
	<u>452,279</u>	<u>(454,114)</u>	<u>(1,835)</u>
<b>TOTAL FUNDS</b>	<u><u>1,281,973</u></u>	<u><u>(1,236,894)</u></u>	<u><u>45,079</u></u>

**Dumfries and Galloway Citizens Advice  
Service**

**Notes to the Financial Statements - continued  
for the Year Ended 31st March 2018**

**19. MOVEMENT IN FUNDS - continued**

The charitable company operates a general fund for core administrative activities.

The Housing Project offers advice to people facing homelessness or potential homelessness.

The HM Prison Project helps prisoners on remand and pre-release issues.

The Minority Communities Project provides a dedicated service for people from minority communities with training and support for volunteers to provide a service to their own communities.

The Kinship Care Project helps kinship carers who have taken responsibility for looking after children.

The In Court and Mediation Project assists people with court advice and representation matters.

The Money Advice Service provided one to one guidance on budgeting, saving and borrowing, protection, retirement planning, tax and understanding financial terminology. This project ceased in August 2016.

The Community Jobs Scotland Project is a partnership between the Scottish Government and the Scottish Council for Voluntary Organisations to help create jobs within the third sector organisations for primarily 18-24 year olds.

The CAS Energy Best Deal Project aims to help consumers save money by finding the best energy deal for them, and is targeted at those deemed fuel poor or at risk of being fuel poor.

PASS supports individuals to give feedback, make comment or raise concerns about NHS treatment or care and provides practical assistance and support for individuals.

CAS Welfare Reform Extra project aims to meet increased demand for advice arising from welfare reform changes in the Dumfries and Annan bureaux.

The Home Visiting Advice Service provided improved access to welfare benefits and money advice services in areas of multiple deprivation; improved connectivity with support in local agencies to encourage referrals for advice; advice to assist clients to better manage household income and prevent financial crises. This project ceased during the year.

Emergency Food project aims to ensure that vulnerable people using emergency food aid services have timely access to advice, information and practical support to address the underlying causes of food poverty. This project ceased in the year under review.

Pension Wise project provides pension guidance to people approaching 55 and over with a defined contribution pension.

CAS Energy Advice project aims to provide advice and practical assistance to reduce fuel poverty by reducing the amount of money spent on utility bills / increasing household income.

Big Energy Savings Network project provides advice and practical assistance for vulnerable consumers to help them save money on their energy costs.

Aspiring Communities project aims to increase financial resilience among the most deprived communities in the region by providing long term solutions to reduce poverty and enable inclusive growth.

Financial Inclusion Activity project provides financial inclusion activity for individuals referred from Links to Work who may require support such as money management, budgeting, borrowing, benefit and debt advice, credit union information, fuel poverty advice and any other relevant advice. Expenditure has been incurred on this project but this has been met by General funds until payment of grant funding has been accepted and made to the charity.

CAS Universal Credit project provides research into and reports on the impact of claiming Universal Credit for new claimants in Dumfries and Galloway.

CAS Scam Awareness project aims to deliver a local campaign to raise awareness of how the public can protect themselves against scams and of the need to report occurrence of scams locally.

CAS Martin Lewis project aims to provide support to people in financial difficulties. This project ceased in the year under review.

CAS Focus Group project aimed to consult on the views and experiences of clients and feedback to help shape the future of social security benefits in Scotland. This project ceased during the year.

**Dumfries and Galloway Citizens Advice  
Service**

**Notes to the Financial Statements - continued  
for the Year Ended 31st March 2018**

**19. MOVEMENT IN FUNDS - continued**

CAS Rural Poverty project provides research and report on the cost of living throughout Dumfries and Galloway.

CAS Action Learning Fund was CAS funding towards helping people identify further learning opportunities. This project ceased during the year.

Website Development Project comprises of funding received from Transform Foundation for the development of a new charity website and funding was paid directly to the website developer. As the restriction was discharged in the year the fund has now come to an end and the website transferred to General funds.

All of these projects are funded by specific grants and the use thereof is restricted to expenditure towards the specific aims of the project, be it direct costs or fair allocation of overheads.

**Transfers between funds**

Transfers represent the transfer of the new website, at net book value, from the Website Development Project to General reserves as the restriction placed on funding received had been discharged in the year.

**20. RELATED PARTY DISCLOSURES**

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

**21. POST BALANCE SHEET EVENTS**

Subsequent to the year end, the following projects have ceased as a result of decisions by the funding bodies:

Big Energy Savings Network (BESN)

**22. FINANCIAL INSTRUMENTS**

The carrying amounts of the company's financial instruments are as follows:

Financial assets

Debt instruments measured at amortised cost:

	2018	2017
	£	£
Trade debtors	8,766	-
Other debtors	10,000	-
Cash	555	872
	<u>£19,321</u>	<u>£872</u>

Financial liabilities

Measured at amortised cost:

	2018	2017
	£	£
Trade creditors	6,029	12,793
Accruals	14,488	7,284
Bank Overdraft	4,155	-
Total	<u>£24,672</u>	<u>£20,077</u>

**Dumfries and Galloway Citizens Advice  
Service**

**Detailed Statement of Financial Activities  
for the Year Ended 31st March 2018**

	2018 £	2017 £
<b>INCOME AND ENDOWMENTS</b>		
<b>Donations and legacies</b>		
Donations	1,031	1,530
Legacies	10,000	-
Grants	824,000	824,000
Training fees	224	2,471
Sundry income	107	-
	835,362	828,001
<b>Other trading activities</b>		
Sponsorships	2,750	-
<b>Investment income</b>		
Rents received	1,110	-
Deposit account interest	1,255	1,468
	2,365	1,468
<b>Charitable activities</b>		
Funding	470,274	452,504
	470,274	452,504
<b>Total incoming resources</b>	<b>1,310,751</b>	<b>1,281,973</b>
<b>EXPENDITURE</b>		
<b>Charitable activities</b>		
Wages	369,001	386,224
Social security	25,404	24,393
Pensions	9,339	7,431
	403,744	418,048
<b>Support costs</b>		
<b>Management</b>		
Wages	541,437	536,577
Social security	44,686	44,867
Pensions	20,157	17,070
Hire of equipment	17,708	17,542
Rent, rates and water	90,907	90,065
Insurance	4,339	4,436
Light and heat	16,930	16,893
Telephone and postage	19,706	16,977
Printing, stationery and subscriptions	11,098	11,085
Recruitment costs	2,003	2,291
Staff and volunteer travel	27,907	21,963
Conference & course	3,104	2,062
Outlet general expenses	6,790	5,785
Repairs	7,378	6,736
Computer software and repairs	13,823	2,235
Professional fees	3,424	8,271
	831,397	804,855

**Dumfries and Galloway Citizens Advice  
Service**

**Detailed Statement of Financial Activities  
for the Year Ended 31st March 2018**

	2018 £	2017 £
<b>Finance</b>		
Bank charges	241	265
<b>Other</b>		
Website amortisation	6,000	-
Equipment depreciation	5,184	5,599
	<hr/> 11,184	<hr/> 5,599
<b>Governance costs</b>		
Trustees' expenses	197	109
Auditors' remuneration	6,000	6,000
AGM expenses	366	86
Corporate day expenses	2,357	1,932
Legal fees	4,576	-
	<hr/> 13,496	<hr/> 8,127
<b>Total resources expended</b>	1,260,062	1,236,894
	<hr/>	<hr/>
<b>Net income</b>	50,689	45,079
	<hr/> <hr/>	<hr/> <hr/>



**Dumfries and Galloway Citizens Advice  
Service**

**Areas which should be reviewed on the auditors report**

\*\*The following sections of the audit report have been REPLACED completely by client screen entries:

- Unqualified opinion
- Matters required to report by exception

\*\*PLEASE CHECK THAT THIS IS CORRECT - standard wording generated by IRIS WILL NOT BE USED where REPLACEMENT notes have been selected.