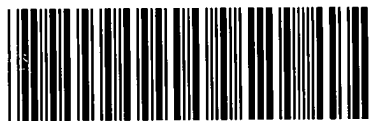


GCH3
REGISTERED COMPANY NUMBER: SC219567 (Scotland)
REGISTERED CHARITY NUMBER: SC030910

COMPANIES HOUSE

**REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR
ENDED 31 MARCH 2019
FOR
GREATER POLLOK CITIZENS ADVICE BUREAU**

SATURDAY



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SCT

06/07/2019

#293

COMPANIES HOUSE

Milne Craig
Chartered Accountants
Abercorn House
79 Renfrew Road
Paisley
Renfrewshire
PA3 4DA

GREATER POLLOK CITIZENS ADVICE BUREAU

**CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2019**

	Page
Reference and Administrative Details	1
Report of the Trustees	2 to 4
Independent Examiner's Report	5
Statement of Financial Activities	6
Balance Sheet	7 to 8
Notes to the Financial Statements	9 to 20
Detailed Statement of Financial Activities	21 to 22

GREATER POLLOK CITIZENS ADVICE BUREAU

**REFERENCE AND ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 MARCH 2019**

TRUSTEES

Mrs J Potts
Mrs M Urie (resigned 15/11/2018)
G Martin
Ms A Baldock
P Watkins (resigned 16/5/2019)
J Paterson
Ms C C Mosojane
G R Dempster
K Lauder, (appointed 26/6/2018)
Ms H Croall (appointed 15/11/2018)

COMPANY SECRETARY

Mrs M McIntyre

REGISTERED OFFICE

Pollok Civic Realm
27 Cowglen Road
Pollok
GLASGOW
G53 6EW

REGISTERED COMPANY NUMBER

SC219567 (Scotland)

REGISTERED CHARITY NUMBER

SC030910

INDEPENDENT EXAMINER

Milne Craig
Chartered Accountants
Abercorn House
79 Renfrew Road
Paisley
Renfrewshire
PA3 4DA

BANKERS

Lloyds TSB
Pollock Branch
1 Braidcraft Place
GLASGOW
G53 5EU

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2019**

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 2019. 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

Charitable Objectives

The main purposes for which the Bureau is established are to provide a comprehensive information, advice and representation service, which is free, confidential and impartial to all people of South West Glasgow.

Principal activities

The Bureau provides a comprehensive information, advice and representation service, which is free, confidential and impartial, to all residents of South West Glasgow. The service is open to all regardless of race, sex, creed, colour, disability, gender or economic ability.

We are a member of the Scottish Association of Citizens Advice Bureau (known as Citizens Advice Scotland). As a member we must adhere to certain membership conditions. These include: use of the CAS information system, training of volunteer advice workers and ensuring competency of staff. Our casework is continuously audited by CAS using a self assessment system, monitored on a quarterly basis. We also undergo a systems audit every three years.

We must also follow a set of twelve principles of the CAB service as follows:

- Free
- Confidential
- Impartial
- Independent
- Accessible
- Effective
- Accountable
- Client's right to decide
- Voluntary
- Empowerment
- Information Retrieval
- Generalist

ACHIEVEMENT AND PERFORMANCE

Achievements and Performance

We work with both paid staff and volunteer advice workers who are trained to deliver the face-to-face service to clients. Over the past year our first objective was to alleviate poverty by providing a service to the public, which includes specialist debt and benefits advice, assistance and representation. Our service is provided through open door sessions, appointments for older and/or disabled people.

Achievements:

- Within the main bureau we have dealt with 11,794 issues from 4,120 client contacts.
- Over 50% of our casework was benefit related.
- 33% of this work was debt related.
- Over 49% of the caseload was ongoing work.
- £1,254,881 in confirmed financial gains for clients.

We changed from a paper based system to the CASTLE electronic case management system run by CAS and there was a lot of preparation and training in the year leading up to a start date of 1 April 2019.

We applied to be audited for the Scottish National Standards for Information and Advice providers. This involved a Peer Review process for casework in three areas namely Housing, Welfare Benefits and Money Advice. The preparation involved a great deal of work for the Board, Manager and staff. We were successful at the Peer Review stage and we have now submitted an application to be audited for a SNSIA award.

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2019**

ACHIEVEMENT AND PERFORMANCE

In relation to funding:

Our main funding was from grant from Glasgow City Council. In addition, we had projects funded by Citizens Advice Scotland and the Robertson Trust. Our salary costs are paid via a payroll provider (Scottish Training Foundation). We must show that all funds have been spent according to the conditions of grant before drawing down the next quarterly instalment. We are independently audited.

FINANCIAL REVIEW

Financial position

As can be seen from the Statement of Financial Activities on page 6, the Bureau recorded a net surplus, before transfers, of £3,791 (2018 - £2,619), which comprised a surplus on unrestricted funds of £7,585 (2018 - £7,386 deficit) and a deficit on restricted funds of £3,794 (2018 - £10,005 surplus). The net assets of the Bureau at the year-end of £51,624 were made up of net assets of £42,576 on the General Fund, £2,837 on the Designated Assets Fund and £6,211 on restricted funds. Included within the net assets of £42,576 on the General Fund is the provision for rent of £17,723 at 31 March 2019.

Reserves Policy

In general terms the level of expenditure incurred during a year is matched by the appropriate level of funding gained in that year. Nevertheless it is recognised that there is a need to carry an appropriate level of reserves to provide a margin of safety in the event of temporary difficulties with funding and to enable the Bureau to take advantage of development opportunities which may present themselves. The directors consider that the level of reserves should equate to three months' worth of expenditure on the General Fund (i.e. approx £45,000). At the year end, the Bureau's unrestricted reserves per the General Fund (excluding Designated Assets Fund) were £42,576 (2018 - £36,484).

FUTURE PLANS

Our objectives for the next financial year are to continue to provide a comprehensive information and advice service including representation and money advice to residents of South West Glasgow.

The emphasis in the next period will be to have a continued emphasis on welfare benefits to deal with the effects of the Universal Credit roll out. We believe this will have a major impact on our service provision.

Our three-year funding, which ended on 31st March 2018, has again been extended for a further year at the same level as last year. We do not have details of future funding but we are aware that there is a new fund to replace the Integrated Grants Fund. We have been informed that applications to this fund will open in late summer. We will submit an application to provide advice service in Glasgow South West. In addition, we will continue to submit applications for other funding to various agencies, which has been a successful strategy in the past.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Status of Charity and Governing document

Greater Pollok Citizens Advice Bureau ("the Bureau") is a company limited by guarantee (No. SC219567) and a recognised Scottish charity (No. SC030910), governed by its Memorandum and Articles of Association.

The Articles of Association were changed at the AGM on 12 October 2017, and have been approved by OSCR. As a result of this change, the Bureau Manager is no longer a board member.

Administrative Structure

The trustees are responsible for the overall direction and administration of the charity. The office is run by a full time Manager, Margaret McIntyre, and nine staff.

Appointment of Trustees

New trustees are appointed at the Annual General Meeting and in accordance with the Bureau's Memorandum and Articles of Association. There is no fixed term for trustees, other than the Chair where the Articles now stipulate a 5 year term. New trustees take part in an induction programme which aims to familiarise them with the charity's values, aims and objectives together with its day-to-day operations, in addition to clarifying their statutory responsibilities as directors of a company limited by guarantee and trustees of a charity.

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2019**

STRUCTURE, GOVERNANCE AND MANAGEMENT

Risk management

The Bureau undertook a risk assessment in order to minimise potential risks to the service. This is carried out annually by members of the Board identifying risks, assessing the consequences and giving a priority score according to the probability of the risk occurring multiplied by the impact it would have on the Bureau service.

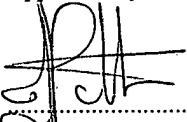
Using the above formula the Board identified 9 major risks and a number of lesser risks. The major risks are as follows:

- Loss of funding
- Failure to meet CAS membership conditions
- Giving wrong or bad advice
- Loss of premises / fire
- Bad management
- Breach of confidentiality
- Loss of Board
- Employment practices / loss of key staff
- TUPE

The Board discussed a strategy to mitigate all risks identified. As part of the risk management strategy, the Board has agreed a policy of aiming to have three months' running costs in reserve.

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

Approved by order of the board of trustees on 3/7/19 and signed on its behalf by:


.....
Mrs J Potts - Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
GREATER POLLOK CITIZENS ADVICE BUREAU**

I report on the accounts for the year ended 31 March 2019 set out on pages six to twenty.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity's trustees consider that the audit requirement of Regulation 10(1)(a) to (c) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under Section 44(1)(c) of the Act and to state whether particular matters have come to my attention.

Basis of the independent examiner's report

My examination was carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006 (as amended). An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In the course of my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that, in any material respect, the requirements
- to keep accounting records in accordance with Section 44(1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations; and
 - to prepare accounts which accord with the accounting records and to comply with Regulation 8 of the 2006 Accounts Regulations

have not been met; or

- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

William Vernall

William Vernall C.A.
Milne Craig
Chartered Accountants
Abercorn House
79 Renfrew Road
Paisley
Renfrewshire
PA3 4DA

Date: 5/7/19

GREATER POLLOK CITIZENS ADVICE BUREAU

**STATEMENT OF FINANCIAL ACTIVITIES
(INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2019**

		Designated Fund £	General Fund £	Restricted Funds £	Total 2019 funds £	Total 2018 funds £
INCOME AND ENDOWMENTS FROM						
Donations and legacies		-	305	-	305	300
Charitable activities	2	-	<u>11,041</u>	<u>257,750</u>	<u>268,791</u>	<u>249,400</u>
Advice Services		-				
Total		-	11,346	257,750	269,096	249,700
 EXPENDITURE ON						
Charitable activities	3					
Advice Services		-	2,936	261,544	264,480	245,995
Other		<u>825</u>	<u>-</u>	<u>-</u>	<u>825</u>	<u>1,086</u>
Total		<u>825</u>	<u>2,936</u>	<u>261,544</u>	<u>265,305</u>	<u>247,081</u>
 NET INCOME/(EXPENDITURE)		(825)	8,410	(3,794)	3,791	2,619
Transfers between funds	15	<u>2,318</u>	<u>(2,318)</u>	<u>-</u>	<u>-</u>	<u>-</u>
 Net movement in funds		1,493	6,092	(3,794)	3,791	2,619
 RECONCILIATION OF FUNDS						
Total funds brought forward		<u>1,344</u>	<u>36,484</u>	<u>10,005</u>	<u>47,833</u>	<u>45,214</u>
 TOTAL FUNDS CARRIED FORWARD		<u><u>2,837</u></u>	<u><u>42,576</u></u>	<u><u>6,211</u></u>	<u><u>51,624</u></u>	<u><u>47,833</u></u>

The notes form part of these financial statements

GREATER POLLOK CITIZENS ADVICE BUREAU (REGISTERED NUMBER: SC219567)

**BALANCE SHEET
AT 31 MARCH 2019**

	Notes	2019 £	2018 £
FIXED ASSETS			
Tangible assets	10	2,837	1,344
CURRENT ASSETS			
Debtors	11	19,021	9,836
Cash at bank		<u>64,691</u>	<u>70,084</u>
		83,712	79,920
CREDITORS			
Amounts falling due within one year	12	(18,446)	(15,708)
		<u>65,266</u>	<u>64,212</u>
NET CURRENT ASSETS			
		68,103	65,556
TOTAL ASSETS LESS CURRENT LIABILITIES			
CREDITORS			
Amounts falling due after more than one year	13	(16,479)	(17,723)
		<u>51,624</u>	<u>47,833</u>
NET ASSETS			
FUNDS	15		
Unrestricted funds:			
General Fund		42,576	36,484
Designated Assets		<u>2,837</u>	<u>1,344</u>
		45,413	37,828
Restricted funds		<u>6,211</u>	<u>10,005</u>
TOTAL FUNDS		<u>51,624</u>	<u>47,833</u>

The notes form part of these financial statements

BALANCE SHEET - CONTINUED
AT 31 MARCH 2019

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2019.


The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2019 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 on3/7/19..... and were signed on its behalf by:


.....
Mrs J Potts - Trustee

GREATER POLLOK CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2019

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.

All figures reported in the financial statements are in pounds sterling.

Going concern

After making appropriate enquiries, the trustees have a reasonable expectation that the company has adequate resources to continue in operational existence for the foreseeable future. The balance sheet at 31 March 2019 shows a strong net assets and cash flow position. As a result, the financial statements have been prepared on the going concern basis.

Critical accounting judgements and key sources of estimation uncertainty

In preparing these financial statements, the trustees have made the following judgements:

Tangible fixed assets are depreciated over their useful lives taking into account residual values, where appropriate. The actual lives of the assets and residual values are assessed annually and may vary depending on a number of factors. In re-assessing asset lives, factors such as technological innovation, product life cycles and maintenance programmes are taken into account. Residual value assessments consider issues such as future market conditions, the remaining life of the asset and projected disposal values.

Assets are considered for indications of impairment. If required an impairment review will be carried out and a decision made on possible impairment. Factors taken into consideration in reaching such a decision include the economic viability and expected future financial performance of the asset and where it is a component of a larger cash-generating unit, the viability and expected future performance of that unit.

Bad debts are provided for where objective evidence of the need for a provision exists.

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.

Statement of financial activities

For the purpose of the Statement of Financial Activities as shown on page 6, funds are defined as follows:

- Unrestricted funds: comprise grants and other income received for the objects of the charity without further specified purpose and are available as general funds.
- Designated funds: represent unrestricted funds which have been earmarked by the directors for particular purposes.
- Restricted funds: comprise grants and other income received for spending on specified purposes as laid down by the grantor.

GREATER POLLOK CITIZENS ADVICE BUREAU

**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 MARCH 2019**

1. ACCOUNTING POLICIES - continued

Tangible fixed assets

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life, as follows:

Office equipment -	25% / 50% reducing balance
Fixtures and fittings -	25% reducing balance

Taxation

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

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.

Impairment of assets

Assets, other than those measured at fair value, are assessed for indicators of impairment at each balance sheet date. If there is objective evidence of impairment, an impairment loss is recognised in profit or loss as described below.

Non-financial assets

An asset is impaired where there is objective evidence that, as a result of one or more events that occurred after initial recognition, the estimated recoverable value of the asset has been reduced. The recoverable amount of an asset is the higher of its fair value less costs to sell and its value in use.

Where indicators exist for a decrease in impairment loss, the prior impairment loss is tested to determine reversal. An impairment loss is reversed on an individual impaired asset to the extent that the revised recoverable value does not lead to a revised carrying amount higher than the carrying value had no impairment been recognised.

Financial assets

For financial assets carried at amortised cost, the amount of impairment is the difference between the asset's carrying amount and the present value of estimated future cash flows, discounted at the financial asset's original effective interest rate.

For financial assets carried at cost less impairment, the impairment loss is the difference between the asset's carrying amount and the best estimate of the amount that would be received for the asset if it were to be sold at the reporting date.

Where indicators exist for a decrease in impairment loss, and the decrease can be related objectively to an event occurring after the impairment was recognised, the prior impairment loss is tested to determine reversal.

An impairment loss is reversed on an individual impaired financial asset to the extent that the revised recoverable value does not lead to a revised carrying amount higher than the carrying value had no impairment been recognised.

GREATER POLLOK CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED FOR THE YEAR ENDED 31 MARCH 2019

1. ACCOUNTING POLICIES - continued

Financial instruments

The Company has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments. Financial instruments are recognised in the Company's balance sheet when the Company becomes party to the contractual provisions of the instrument. Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transactions costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Derecognition of financial assets

Financial assets are derecognised only when the contractual rights to the cash flows from the asset expire or are settled, or when the Company transfers the financial asset and substantially all the risks and rewards of ownership to another entity, or if some significant risks and rewards of ownership are retained but control of the asset has transferred to another party that is able to sell the asset in its entirety to an unrelated third party.

Classification of financial liabilities

Financial liabilities and equity instruments are classified according to the substance of the contractual arrangements entered into. An equity instrument is any contract that evidences a residual interest in the assets of the Company after deducting all of its liabilities.

Basic financial liabilities

Basic financial liabilities, including creditors, are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

Debtors

Trade and other debtors are recognised at the settlement amount due after any discount offered. Prepayments are valued at the amount prepaid net of any discounts due.

Creditors

Creditors are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors are normally recognised at the settlement amount after allowing for discounts due.

GREATER POLLOK CITIZENS ADVICE BUREAU

**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 MARCH 2019**

2. INCOME FROM CHARITABLE ACTIVITIES

	2019 Advice Services £	2018 Total activities £
Glasgow City Council	182,032	184,619
Sundry income	309	-
Grants	<u>86,450</u>	<u>64,781</u>
	<u>268,791</u>	<u>249,400</u>

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

	2019 £	2018 £
Citizens Advice Scotland - Energy Best Deal	4,535	5,150
Citizens Advice Scotland - Welfare Reform	31,489	31,489
PASS	797	982
SLAB Project	-	1,131
Pensionwise	3,125	3,125
Fuel Poverty Project	-	8,554
Chest, Heart & Stroke Scotland	250	350
Bank of Scotland Foundation	-	14,000
Mental Money Advice Health Outreach Project	10,000	-
Citizens Advice Scotland - Universal Credit Help to Claim face to face	22,884	-
Citizens Advice Scotland - Financial Health Checks	7,932	-
Citizens Advice Scotland - Short Term Debt Funding	<u>5,438</u>	<u>-</u>
	<u>86,450</u>	<u>64,781</u>

3. CHARITABLE ACTIVITIES COSTS

	Direct costs (See note 4) £	Support costs (See note 5) £	Totals £
Advice Services	<u>197,142</u>	<u>67,338</u>	<u>264,480</u>

4. DIRECT COSTS OF CHARITABLE ACTIVITIES

	2019 £	2018 £
Trustees' remuneration etc	-	34,698
Staff costs	149,915	103,190
Telephone	2,917	2,848
Postage and stationery	4,790	3,889
Advertising	710	1,190
Training	1,868	1,747
Travel	2,796	3,644
Office rent and service charges	19,857	19,732
Photocopying	2,256	1,668
Cleaning	166	368
Repairs and maintenance	10,194	7,360
Interpreting costs	<u>1,673</u>	<u>2,162</u>
	<u>197,142</u>	<u>182,496</u>

GREATER POLLOK CITIZENS ADVICE BUREAU

**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 MARCH 2019**

5. SUPPORT COSTS

	Management	Finance	Governance costs	Totals
	£	£	£	£
Advice Services	<u>43,007</u>	<u>179</u>	<u>24,152</u>	<u>67,338</u>

Support costs, included in the above, are as follows:

Management

	2019 Advice Services £	2018 Total activities £
Wages	35,980	33,093
Rates and water	664	633
Insurance	2,043	1,899
Sundries	1,144	998
Payroll	1,201	899
Membership fees	<u>1,975</u>	<u>1,358</u>
	<u>43,007</u>	<u>38,880</u>

Finance

	2019 Advice Services £	2018 Total activities £
Bank charges	<u>179</u>	<u>250</u>

Governance costs

	2019 Advice Services £	2018 Total activities £
Wages	13,992	12,869
Independent examination	2,160	2,160
Legal and professional fees	<u>8,000</u>	<u>9,340</u>
	<u>24,152</u>	<u>24,369</u>

6. NET INCOME/(EXPENDITURE)

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

	2019 £	2018 £
Depreciation - owned assets	825	1,086
Independent examination	<u>2,160</u>	<u>2,160</u>

GREATER POLLOK CITIZENS ADVICE BUREAU

**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 MARCH 2019**

7. TRUSTEES' REMUNERATION AND BENEFITS

The Bureau Manager also served as a director until 28 December 2017. Her remuneration in this period is shown in Note 4 to the financial statements. No other trustees received remuneration in the previous year and no trustees received remuneration in the current year.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2019 nor for the year ended 31 March 2018.

The Bureau Manager was reimbursed £420 (2018 - £500) during the year towards travel costs, and another 2 trustees were reimbursed a total of £510 (2018 - £550) for travel costs incurred in their capacity as volunteers to the Bureau.

8. STAFF COSTS

	2019 £	2018 £
Wages and salaries	175,875	161,493
Social security costs	11,713	11,001
Other pension costs	<u>12,299</u>	<u>11,356</u>
	<u><u>199,887</u></u>	<u><u>183,850</u></u>

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

	2019	2018
Calculated on full-time equivalent basis	<u><u>9</u></u>	<u><u>7</u></u>

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

Remuneration and benefits paid to key management personnel during the year totalled £42,784 (2018 - £41,980).

9. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Designated Fund £	General Fund £	Restricted Funds £	Total funds £
INCOME AND ENDOWMENTS FROM				
Donations and legacies	-	300	-	300
Charitable activities				
Advice Services	<u>-</u>	<u>189,076</u>	<u>60,324</u>	<u>249,400</u>
Total	-	189,376	60,324	249,700
EXPENDITURE ON				
Charitable activities				
Advice Services	-	195,676	50,319	245,995
Other	<u>1,086</u>	<u>-</u>	<u>-</u>	<u>1,086</u>
Total	<u>1,086</u>	<u>195,676</u>	<u>50,319</u>	<u>247,081</u>
NET INCOME/(EXPENDITURE)	(1,086)	(6,300)	10,005	2,619

GREATER POLLOK CITIZENS ADVICE BUREAU

**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 MARCH 2019**

9. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Designated Fund £	General Fund £	Restricted Funds £	Total funds £
RECONCILIATION OF FUNDS				
Total funds brought forward	2,430	42,784	-	45,214
TOTAL FUNDS CARRIED FORWARD	<u>1,344</u>	<u>36,484</u>	<u>10,005</u>	<u>47,833</u>

10. TANGIBLE FIXED ASSETS

	Fixtures and fittings £	Computer equipment £	Totals £
COST			
At 1 April 2018	5,578	27,706	33,284
Additions	-	2,318	2,318
At 31 March 2019	<u>5,578</u>	<u>30,024</u>	<u>35,602</u>
DEPRECIATION			
At 1 April 2018	5,513	26,427	31,940
Charge for year	16	809	825
At 31 March 2019	<u>5,529</u>	<u>27,236</u>	<u>32,765</u>
NET BOOK VALUE			
At 31 March 2019	<u>49</u>	<u>2,788</u>	<u>2,837</u>
At 31 March 2018	<u>65</u>	<u>1,279</u>	<u>1,344</u>

11. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2019 £	2018 £
Other debtors	2,417	325
Prepayments and accrued income	<u>16,604</u>	<u>9,511</u>
	<u>19,021</u>	<u>9,836</u>

12. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2019 £	2018 £
Rent provision	1,244	1,244
Accruals and deferred income	<u>17,202</u>	<u>14,464</u>
	<u>18,446</u>	<u>15,708</u>

GREATER POLLOK CITIZENS ADVICE BUREAU

**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 MARCH 2019**

13. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

	2019	2018
	£	£
Rent provision	<u>16,479</u>	<u>17,723</u>

14. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Designated Fund	General Fund	Restricted Funds	Total	2019 funds	Total	2018 funds
	£	£	£		£		£
Fixed assets	2,837	-	-		2,837		1,344
Current assets	-	77,501	6,211		83,712		79,920
Current liabilities	-	(18,446)	-		(18,446)		(15,708)
Long term liabilities	-	<u>(16,479)</u>	-		<u>(16,479)</u>		<u>(17,723)</u>
	<u>2,837</u>	<u>42,576</u>	<u>6,211</u>		<u>51,624</u>		<u>47,833</u>

15. MOVEMENT IN FUNDS

	At 1/4/18 £	Net movement in funds £	Transfers between funds £	At 31/3/19 £
Unrestricted funds				
General Fund	36,484	8,410	(2,318)	42,576
Designated Assets	<u>1,344</u>	<u>(825)</u>	<u>2,318</u>	<u>2,837</u>
	37,828	7,585	-	45,413
Restricted funds				
Energy Best Deal	-	2,878	-	2,878
Bank of Scotland Foundation	10,005	(10,005)	-	-
Mental Money Advice Health Outreach Project	<u>-</u>	<u>3,333</u>	<u>-</u>	<u>3,333</u>
	10,005	(3,794)	-	6,211
TOTAL FUNDS	<u>47,833</u>	<u>3,791</u>	<u>-</u>	<u>51,624</u>

GREATER POLLOK CITIZENS ADVICE BUREAU

**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 MARCH 2019**

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	11,346	(2,936)	8,410
Designated Assets	-	(825)	(825)
	<u>11,346</u>	<u>(3,761)</u>	<u>7,585</u>
Restricted funds			
Energy Best Deal	4,535	(1,657)	2,878
CAS - Welfare Reform Project	31,489	(31,489)	-
Glasgow City Council	175,472	(175,472)	-
Bank of Scotland Foundation	-	(10,005)	(10,005)
Mental Money Advice Health Outreach Project	10,000	(6,667)	3,333
CAS - Universal Credit Help To Claim face to face	22,884	(22,884)	-
CAS - Financial Health Checks	7,932	(7,932)	-
CAS - Short Term Debt Funding	5,438	(5,438)	-
	<u>257,750</u>	<u>(261,544)</u>	<u>(3,794)</u>
TOTAL FUNDS	<u>269,096</u>	<u>(265,305)</u>	<u>3,791</u>

Comparatives for movement in funds

	At 1/4/17 £	Net movement in funds £	Transfers between funds £	At 31/3/18 £
Unrestricted Funds				
General Fund	42,784	(6,300)	-	36,484
Designated Assets	<u>2,430</u>	<u>(1,086)</u>	<u>-</u>	<u>1,344</u>
	<u>45,214</u>	<u>(7,386)</u>	<u>-</u>	<u>37,828</u>
Restricted Funds				
Bank of Scotland Foundation	-	10,005	-	10,005
	<u>-</u>	<u>10,005</u>	<u>-</u>	<u>10,005</u>
TOTAL FUNDS	<u>45,214</u>	<u>2,619</u>	<u>-</u>	<u>47,833</u>

GREATER POLLOK CITIZENS ADVICE BUREAU

**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 MARCH 2019**

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	189,376	(195,676)	(6,300)
Designated Assets	-	(1,086)	(1,086)
	<u>189,376</u>	<u>(196,762)</u>	<u>(7,386)</u>
Restricted funds			
Energy Best Deal	5,150	(5,150)	-
CAS - Welfare Reform Project	31,489	(31,489)	-
Scottish Legal Aid Board	1,131	(1,131)	-
Fuel Poverty Project	8,554	(8,554)	-
Bank of Scotland Foundation	<u>14,000</u>	<u>(3,995)</u>	<u>10,005</u>
	<u>60,324</u>	<u>(50,319)</u>	<u>10,005</u>
TOTAL FUNDS	<u><u>249,700</u></u>	<u><u>(247,081)</u></u>	<u><u>2,619</u></u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1/4/17 £	Net movement in funds £	Transfers between funds £	At 31/3/19 £
Unrestricted funds				
General Fund	42,784	2,110	(2,318)	42,576
Designated Assets	2,430	(1,911)	2,318	2,837
Restricted funds				
Energy Best Deal	-	2,878	-	2,878
Mental Money Advice Health Outreach Project	-	<u>3,333</u>	-	<u>3,333</u>
	-	<u>6,211</u>	-	<u>6,211</u>
TOTAL FUNDS	<u><u>45,214</u></u>	<u><u>6,410</u></u>	<u><u>-</u></u>	<u><u>51,624</u></u>

GREATER POLLOK CITIZENS ADVICE BUREAU

**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 MARCH 2019**

15. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General Fund	200,722	(198,612)	2,110
Designated Assets	-	(1,911)	(1,911)
	<u>200,722</u>	<u>(200,523)</u>	<u>199</u>
Restricted funds			
Energy Best Deal	9,685	(6,807)	2,878
CAS - Welfare Reform Project	62,978	(62,978)	-
Glasgow City Council	175,472	(175,472)	-
Scottish Legal Aid Board	1,131	(1,131)	-
Fuel Poverty Project	8,554	(8,554)	-
Bank of Scotland Foundation	14,000	(14,000)	-
Mental Money Advice Health Outreach Project	10,000	(6,667)	3,333
CAS - Universal Credit Help To Claim face to face	22,884	(22,884)	-
CAS - Financial Health Checks	7,932	(7,932)	-
CAS - Short Term Debt Funding	5,438	(5,438)	-
	<u>318,074</u>	<u>(311,863)</u>	<u>6,211</u>
TOTAL FUNDS	<u>518,796</u>	<u>(512,386)</u>	<u>6,410</u>

Explanation of funds

The General Fund encompasses all income and expenditure relating to the primary focus activities of the Bureau, other than those for which funding is restricted.

The Designated Assets Fund represents the net book value of the charity's assets.

Glasgow City Council - Integrated Grant funding for the provision of the Financial Inclusion Service.

CAS Welfare Reform Project - to provide frontline services covering welfare reform.

Energy Best Deal/Fuel Poverty Project- Funding to provide help to people in the local community struggling with the costs of fuel.

Scottish Legal Aid Board- Funding to provide services to provide appropriate referrals to partner agencies.

Bank of Scotland Foundation - to provide funding for a Money Advice Outreach Service.

Mental Money Advice Health Outreach Project - funding from the Robertson Trust to provide targeted outreach services for people with mental health issues. The project deals with complex issues and is delivered from mental health service centres and therefore people access the service at places and times where they feel comfortable.

GREATER POLLOK CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED FOR THE YEAR ENDED 31 MARCH 2019

15. MOVEMENT IN FUNDS - continued

Explanation of funds (cont'd)

CAS Universal Credit Help to Claim face to face - this service is funded by the DWP (through CAS) to assist people with the Universal Credit online application process and supporting clients through to their first payment. This includes: Carrying out benefit checks, checking to ensure clients have the necessary documentation, giving information on payments and where appropriate assist with setting up email accounts and provide advice/assistance on opening bank accounts.

CAS Financial Health Check - this project is delivered by the Citizens Advice Bureaux in Scotland and backed by the Scottish Government. It aims to motivate low income families to seek financial advice to maximise their income by ensuring that they are not paying more for essential goods and services than they need to and that they are getting all the benefits, grants and exemptions (council tax, energy) to which they are entitled. It also allows them to access support and impartial advice where they need to e.g. debt advice.

CAS Short Term Debt Funding - the funding was to increase the provision of debt advice in the first quarter of 2019, the season when there is normally a huge post Christmas surge in debt and financial advice need. The funding allowed us to temporarily increase the hours of a support worker and an admin worker from the beginning of January to end of March.

Funds transfer

The transfer from general funds to designated funds in the year represents the cost of fixed asset additions in the year.

16. CONTINGENT LIABILITIES

The Bureau is involved in an Employment Tribunal in respect of a claim by a former staff member who was dismissed during the year ended 31 March 2017. Proceedings are ongoing and the outcome is unlikely to be known before next year.

17. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2019.

18. INSURANCE

The Bureau arranges directly each year insurance to cover contents of property, public liability and employer's liability insurance. Citizens Advice Scotland provides cover for professional indemnity insurance etc and levies a charge on the Bureau annually.

19. VOLUNTEERS

The Bureau is dependent on the services of volunteers to carry out its objectives. The volunteers give their time free of charge and it is not possible to quantify the benefit arising to the Bureau.

20. OBLIGATIONS UNDER OPERATING LEASES

During the year to 31 March 2009 the Charity entered into a lease agreement with regard to the rental of the property at Civic Realm. The lease period is over 25 years with the first five years being rent free (the Charity still has to meet the costs of maintaining the property and the additional services provided). The cost of maintenance/services for the year was £15,386 with the cost rent now being anticipated to be £6,218 per annum.

In accordance with the requirements of the SORP (FRS 102) the total estimated rent charge of £124,360 is being released into the SOFA on a straightline basis which has led to a provision of £4,975 per annum for the rent free period being created, totalling £24,875. During the year ended 31 March 2019 £1,244 was released from this provision leaving a provision of £17,723 within creditors.