

**Citizens  
Advice  
Edinburgh**



**EDINBURGH CITIZENS ADVICE BUREAU  
(known as 'Citizens Advice Edinburgh')  
Annual report and Audited Accounts  
Year Ended 31 March 2015**

Edinburgh Citizens Advice Bureau is a company limited by guarantee No. SC322401  
Registered Office 58 Dundas Street Edinburgh EH3 6QZ  
[www.citizensadviceedinburgh.co.uk](http://www.citizensadviceedinburgh.co.uk)  
The company is registered as a charity in Scotland No.SC038195



# **Edinburgh Citizens Advice Bureau**

(a company limited by guarantee)

## **Report of the Directors and Audited Financial Statements For the year ended 31 March 2015**

**Registered Company number: SC322401 (Scotland)  
Scottish Charity number: SC038195**

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# Edinburgh Citizens Advice Bureau

(a company limited by guarantee)

## Reference and Administrative Details

### Registered Company number

SC322401 (Scotland)

### Registered Charity number

SC038195

### Registered Office

58 Dundas Street  
Edinburgh  
EH3 6QZ

### Principal Address

12 Bernard Street  
Edinburgh  
EH6 6PY

### Directors

Frances Eleanor Wasoff (resigned 28th November 2014)  
Dr Michael Alan Cornbleet (resigned 28th November 2014)  
Agnes Robson (resigned 28th November 2014)  
Niall Gordon Campbell (resigned 13th October 2014)  
Doreen Helen Mitchell (resigned 4th August 2014)  
Duncan Law Murray (resigned 14th October 2014)  
Stuart Henry Gibson  
Dr Paul Harry Beswick  
Andrew Richard Neil Henderson  
Alexander Duckett  
Robert Michael Pattullo  
Howard Samuel Wollman  
Michael William John Crow  
Nadine Harrison  
Debbie Atkins (appointed 15th October 2014)  
Owen Kelly (appointed 15th October 2014)  
John Downie (appointed 15th October 2014)  
David Hart (appointed 28th November 2014)

### Company Secretary

Niall Gordon Campbell

### Chief Executive

Moira Tasker (resigned 30th September 2015)  
Colin Gray (Interim Chief Executive from 1st October 2015)

### Auditors

Geoghegans  
Chartered Accountants  
6 St Colme Street  
Edinburgh EH3 6AD

# **Edinburgh Citizens Advice Bureau**

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## **Report of the Directors**

The Directors, who are also Trustees of the charity for the purposes of charity law, present their report with the financial statements of the charity for the year to 31 March 2015.

The Trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" issued in March 2005.

## **Structure, Governance and Management**

### **Governing document**

Edinburgh Citizens Advice Bureau (generally known as Citizens Advice Edinburgh) is a company limited by guarantee governed by its memorandum and articles of association and is recognised as a charity in Scotland.

### **Recruitment and appointment of Directors**

Directors are elected for a term of three years at the Annual General Meeting. Directors may also be co-opted at any time but have to stand down at the next AGM. Less than half of the directors at any time shall be volunteer directors. An annual skills audit is conducted to identify any gaps and this is complemented by an equalities audit. The Board adheres to the NCVO Good Governance Code for the Voluntary and Community Sector.

### **Induction and training of new Directors**

A comprehensive induction pack is provided to all Directors. The pack includes details of financial and staffing resources, 3 year business plan and the CAS management handbook.

Citizens Advice Scotland and external organisations also provide e-learning and other training events for directors.

### **Related parties and use of volunteers**

Edinburgh Citizens Advice Bureau is part of a network of Bureaux in Scotland supported nationally by Citizens Advice Scotland.

The Bureau is an independent charity which signs up to the common aims, values and standards developed collectively by the Citizens Advice Service.

Volunteers deliver the core services of the Bureau working with clients to deliver a quality advice and advocacy service, and offer support, tutoring and mentoring of trainee advisers. Volunteers each contribute an average 10 hours of support per week to the organisation.

Citizens Advice Edinburgh is Investors in Volunteers accredited.

# Edinburgh Citizens Advice Bureau

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## Report of the Directors

### Organisational structures

The directors have overall responsibility for financial and strategic planning.

The operational management of the charitable company is delegated to staff. A three year business plan is developed by the directors. The directors meet on a monthly basis and receive reports from the chief executive, specialist workers and the treasurer.

In addition to the core service delivered by volunteers at five main Bureaux, Citizens Advice Edinburgh operates specialist services in 28 outreach locations.

### Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

The major risks identified by the directors are:

- . business risks in the form of competitors
- . risks affecting the workforce such as working environment
- . workload and the loss of key personnel
- . governance risks such as directors understanding of legal and compliance issues
- . financial risks, namely inadequate funding
- . risks to the Bureau's reputation through poor service

Risk is assessed and controlled via individual project and delivery outlines and these are used to keep projects and programmes in line with plans - maintaining good relationships with funders, examining the working environment etc.

Funding is sought from a range of sources. Adequate assessment of volunteers is carried out to ensure a professional service is provided and that both skills and knowledge of staff are demonstrated.

# Edinburgh Citizens Advice Bureau

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## Report of the Directors

### Objectives and activities

#### The object of the charity is:

"to benefit the community by advancing the education of the public in matters relating to mental, physical and social welfare and through relieving poverty"

The principal aims are to provide an effective free information, advice and advocacy service to the people of Edinburgh and surrounding areas; to support them in achieving their objectives and to increase their ability to participate in the wider community.

#### Our services

Citizens Advice Edinburgh delivers a high quality and accessible **information, advice, negotiation and representation service** which is responsive to the needs of Edinburgh citizens.

We have a network of five offices across the capital providing **independent, impartial, free and confidential advice**. These are located in Leith, Pilton, Gorgie/Dalry, Portobello and Dundas Street.

CAE has also developed a range of specialist services including money advice, housing, employment, NHS complaints and immigration. Our frontline advice services reach out significantly into the community with advisers working from a further 25 project funded locations. These include the Sheriff Court, 8 GP Surgeries, Veterans First Point and 5 Housing Associations, along with new projects delivered at six foodbanks in the city, the Royal Infirmary and Western General hospitals, and the prison visitors centre at Addiewell prison.

Individuals turn to us because they know they can rely on us, they can trust us and they know we have the experience and knowledge to find solutions.

# Edinburgh Citizens Advice Bureau

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## Welcome from the Chair,

In 2014/15 Citizens Advice Edinburgh continued to make positive progress and now operates from 28 locations.

Citizens Advice Edinburgh celebrated its 75th anniversary in 2014/15 which is an outstanding achievement for a charity. That achievement was recognised by a historic reception at the Signet Library, Edinburgh. This event provided a unique platform to promote the outstanding work that Edinburgh's CAB Service and its hundreds of volunteers – past and present - has undertaken to help hundreds of thousands of clients and, in the process, generated tens of millions of pounds of benefit to the City of Edinburgh since its inception in 1939. We were pleased to have HRH The Princess Royal, Patron, The Scottish Association of Citizens Advice Bureau and 130 guests in attendance.

Every day our fellow citizens face challenges that could affect any of us, at any time, in our lives. At Citizens Advice Edinburgh we – and our funders and supporters – understand this and know the immense value in the very human act of citizens helping citizens. One recent study put the UK cost to public services of the personal debt burden at £8 billion. This reflects the cost of re-housing due to evictions, NHS Services and lost employment. The same study stated effective help could save the public purse at least £3bn annually.

Our 270 plus volunteers sort immediate problems on the spot, unravel complex issues and empower people to prevent a problem escalating, or a future crisis emerging. Every day we see more than 120 people face to face and deal with more than 27,000 enquiries each year. Our reach now extends beyond our five bureaux to a staggering 23 community locations across Edinburgh including food banks, GP surgeries, the Sheriff Court and other charities. We also offer home visits to those unable to leave their home. Thanks to the dedication of our volunteers and small staff team, we achieve all of this with very lean budgets and in the face of continual funding challenges and growing demand.

More and more people are turning to us as a result of the challenging economic climate and legislative changes. Despite increasing the number of our volunteers and our facilities, our services are still stretched to breaking point in many areas, due to increasing demand and the complexity of the issues people are facing. Clients will often come to see us with one specific problem but our advisers are skilled in uncovering and assisting with the causes of the problem and preventing issues escalating – whether it is a Council Tax debt, a problem with accessing healthcare or welfare benefits, or an employment issue which could, if unresolved, result in a spiral of unemployment, debt, health and relationship problems.

We continue to receive positive feedback from clients regarding the service we provide. CAE conducts regular client exit and ad hoc surveys to assess client needs and obtain feedback.

Key highlights from the 387 clients surveyed were:

- 97% of clients were satisfied with the service they had received
- 100% of clients said they would use our service again
- 96% of clients were satisfied with the advice or information provided
- 94% of clients were satisfied with our opening hours – no clients were dissatisfied
- 94% of clients were happy with length of time they had to wait to see an adviser

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The quality of the advice that our volunteers offer is extremely important and in this respect I'm delighted to report that a positive audit report was received from Citizen Advice Scotland.

We were delighted to secure much needed funding for training from Scottish Financial Enterprise which greatly assisted in preparing our volunteers and staff for the Pension Wise guidance that we started to provide during 2015.

Securing sufficient funding remains extremely challenging. Fundraising continues to consume a significant amount of time and effort from volunteers, staff and the Board. It's because of the continual focus on securing new sources of funds and tight cost management that I'm delighted to report that we will end the year with a very small surplus. A remarkable achievement in a difficult external environment where demand for our services is increasing and becoming ever more complex due to legislative changes

The City of Edinburgh Council continues to be a much valued funder and partner – without their support we could not deliver frontline bureau services, nor raise the additional £750,000 of investment our projects bring to the capital's advice services. We also rely on the support – both financial and in-kind – of a diverse range of businesses and organisations from RBS, Scottish Power, SSE, Edinburgh Partners to the Scottish Legal Aid Board and the Institute and Faculty of Actuaries. We continue to search for new and additional sources of funding and we welcome all ideas and offers of support to enable Citizens Advice Edinburgh to continue delivering free advice during a time of unprecedented demand.

We rely on charitable donations for the majority of our funding and are looking to increase our network of friends providing financial support to establish **sustainable funding** that enables Citizens Advice Edinburgh to look forward with confidence to another **75** years of delivering generations of good advice.

It's increasingly important that we continue to communicate widely and through as many channels as possible. Our communication strategy will focus on increasing general awareness of the outstanding work that is undertaken by Citizens Advice Edinburgh and extending our network of funders and friends. Despite being in existence for over 75 years the awareness of the value delivered and the fact that Citizens Advice is a charity is not high.

We received a quote from a number of friends and supporters of Citizens Advice Edinburgh in recognition of 75 years of advice to the City of Edinburgh. The one that I feel best typifies the difference that our volunteers and staff make for people was from Alexander McCall Smith.

*"The world may have changed dramatically over the last 75 years but the concerns and needs of people remain the same. The reassurance and help provided by the volunteers of Citizens Advice Edinburgh is as important as ever - and I am sure the gratitude that its users feel will be as great as ever it was." Alexander McCall Smith*

I would like to thank the volunteers and staff for their continued hard work, support and commitment. I would also like to thank Moira Tasker, our CEO and my colleagues on the Board for all their efforts during what I believe has been another very successful year for CAE.

Sandy Duckett  
Chair, Citizens Advice Edinburgh

Helping to solve problems and transform lives

## Achievements and performance

### Key Achievements 2014/15

- 28,080 new unique enquiries
- 13,481 individual clients
- Client financial gain of £3.04m
- Five-day opening continued across all our five offices
- Delivery of a new outreach projects:
  - Foodbanks
  - Royal Infirmary and Western General Hospitals
  - Prison visitor's centre at Addiewell Prison
- Set up of a Fuel Bills Advice project providing home visits and Bureaux support
- Continued partnerships with the City of Edinburgh Council and the Scottish Legal Aid Board
- Anniversary event to celebrate 75 years of Citizens Advice Edinburgh, attended by HRH The Princess Royal, patron of the Citizens Advice Service

### Enquiry Breakdown

2014/15 saw a rise in the number of clients helped in relation to welfare benefits, debt, fuel arrears and employment.

Key Advice Areas 2014/15	No. of clients		
	14/15	13/14	increase
Debt	4,126	2,993	38%
Benefits and welfare rights	5,754	4,936	17%
Fuel arrears	452	323	40%
Employment	2,666	2,303	16%



# Edinburgh Citizens Advice Bureau

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## Staff & Volunteers

At 31 March 2015 there were **273** committed volunteers with the organisation.

Our volunteers give an average of around 300 hours' service each year. This gives a total of around **80,000** for the whole year, a truly valuable and much needed resource.

During the year, 11 volunteers moved on to paid employment - directly assisted by the skills, training and experience provided by CAE.

The volunteers are supported by 46 core and project staff who mainly work part-time (32 FTE). Staff numbers also increased during the year as a result of additional project work undertaken and additional resources required to support the five-day opening.

**A huge thank you to all CAE volunteers for their hard work, commitment and dedication to our clients.**

*"A wonderful service - providing moral support & advice when people need it most."*  
CAE Client

## Reporting, Statistics and Standards

### Citizens Advice Scotland Audit

In 2012, CAE passed the Citizens Advice Scotland audit. CAS act as an umbrella organisation for all the Citizens Advice Bureaux in Scotland. As part of the membership conditions, Bureaux are required to be audited every three years.

The 2015 audit is complete and CAE have again passed the quality of advice and operational requirements confirming the excellence of the quality of advice given by our volunteers and staff.

Each year, CAE commission client satisfaction surveys. In March 2015, overall client satisfaction rose to **97%** (2014 - 96%) and **99%** of clients would recommend the service. The high levels of satisfaction are an indication of the skills, experience and commitment of our volunteers and staff.

## Clients

In 2014/15, Citizens Advice Edinburgh helped with **28,080** new unique enquiries and **43,234** issues. These were spread across several advice areas such as debt, housing, employment, health, immigration, welfare and consumer issues.

Helping clients is our core purpose. We responded to rising demand by increasing resources for debt advice and welfare reform.

We have also seen a significant increase in the number of utilities and fuel debt enquiries. Enquiries have continued the trend of becoming more and more complex with many clients presenting with multiple debt issues.

## **Edinburgh Citizens Advice Bureau**

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### **Money Advice**

In the last year CAE bureaux money advisers, excluding projects, engaged in case work with **660** new debt clients and recorded a Client Financial Gain of **£1,402,554**.

As in previous years we continue to see clients who are facing repossession, evictions or other diligence resulting from debts. Difficulty making payment for Council Tax is still an issue for a significant number of clients.

Enquiries from clients presenting with difficulty making payments for fuel debts continue to increase significantly.

### **The Money Advice Service (a financial education project)**

The Money Advice Service project delivers financial education and budgeting sessions.

Financial education is a key advice area for the future. The increase of payday loans and scams means that more than ever financial capability is crucial for sustainable living.

Through integration with our specialist debt advice, CAE now offers a holistic service that not only helps clients to tackle their debts, but also gives them the skills needed to remain out of debt in the future.

### **Employment Matters**

The Employment Matters project was established in 2012 with funding from the Scottish Government's Equality Fund, and was extended into 2015 with valuable additional support from Granite Search and Selection. Employment Matters has delivered on its aims to significantly increase the capacity and quality of employment advice delivered across CAE.

This has been achieved by training and mentoring additional specialising advisers, by running twice weekly evening clinics, and by providing support to existing advisers. The project has sought to break down barriers for clients, supporting them to challenge workplace discrimination and to protect their rights within employment.

Employment Matters has enabled CAE to achieve excellent outcomes within the last year – between 2014 and 2015 the organisation managed 3938 employment enquiries, 400 more than in the year before the project's inception. The employment specialist managed 97 cases during the year and supported the network of volunteer employment advisers to handle 123 of the 232 discrimination cases to present in bureaux, meaning that over 50% of clients with this issue were able to receive specialist support. Furthermore, client financial gain for the period totalled almost £112,000

Given the importance of the employment specialist to the work of the bureau, core funds have been committed to extend this post until March 2016.

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## **Outreach Projects**

### **Money Matters Project**

Money Matters is a long-running, Big Lottery funded, partnership project between CAE and five Edinburgh Housing Associations. Three experienced advisers support the tenants of Dunedin Canmore, Castle Rock Edinvar, Port of Leith, Hillcrest and Blackwood Housing Associations with specialist money advice, principally related to debt. The success of the partnership is reflected in the fact that its funding has been extended until December 2016, allowing tenants vital support to manage their finances and maintain their tenancies.

Within 2014, the project received 402 referrals and supported clients with debt totalling £1.3 million. Through sequestration proceedings, debt rescheduling, accessing grants and benefits, and consumer advice, clients achieved a financial gain of £351,109.

### **In Court Adviser and Mediation Service**

The In Court Advice Service assists people involved in actions at Edinburgh Sheriff Court, who are without legal representation. The project promotes equal access to justice and responded to almost 700 enquiries in 2014/15, helping clients to negotiate court procedures and assert their legal rights. The project also strengthened ties with referral agencies and enhanced the capacity of the service by mentoring volunteers to work within the team.

The Mediation Service, also based at the court and funded by the Scottish Legal Aid Board, provides free mediation as an alternative to litigation for civil, non-family and neighbour issues. This option is typically less time-consuming, costly and stressful than court action. In 2014 the service achieved a success rate of 80% in settling Small Claims and Summary cause disputes, with the majority of cases relating to unpaid invoices, faulty goods/services and landlord/tenant disputes. 95% of clients rated the Mediation Service as 'Excellent' or 'Good'.

Such has been the success of both court services the Scottish Legal Aid Board has extended their funding until September 2016.

### **Advice in GP Surgeries**

As a result of valued ongoing NHS funding, CAE continues to deliver an outreach service to the patients of seven GP surgeries across Edinburgh: Bellevue, Inchpark, Craigmillar, Ladywell East, Ladywell West, South Queensferry and Wester Hailes.

In 2014/15 the consortium supported 1037 clients and managed a total of 2936 unique enquiries. The estimated financial gain for their clients within this period was a staggering £385,387, providing enormous benefit to these individuals and their communities.

### **Affordable Warmth**

The Affordable Warmth project is a partnership between CAE, Changeworks and Port of Leith which provides the Housing Association's tenants with money and energy-related advice to help them manage their household budgets.

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### **Patient Advice and Support Service**

The Patient Advice and Support Service (PASS) provides free, confidential information, advice and support to anyone who wishes to feedback, make comments, raise concerns or make a complaint about treatment and care provided by NHS Lothian. PASS aims to support patients, their carers and families in their dealings with the NHS and in other matters affecting their health.

The project operates as a consortium including CAE and Musselburgh, Dalkeith, Penicuik, West Lothian and Haddington CABs. Staff members work closely with NHS Lothian to use feedback to actively improve NHS service provision for patients. During 2014-15 the Lothian PASS consortium supported 266 clients and managed 694 enquiries.

### **Veterans First Point (V1P)**

CAE's Veteran's Project delivers a fortnightly advice surgery to Veterans at the Edinburgh premises of Veteran's 1<sup>st</sup> Point at Argyle House, Lady Lawson Street. The project makes a broad range of welfare advice available to Veterans via an organisation that is well-known and trusted by the client group, encouraging greater uptake of services and support.

### **Broomhouse Connections**

Launched in August 2013, Broomhouse Connections is based in the Community One Stop Shop (COSS) alongside a food bank which was established in 2012 to meet escalating need in the community. At the heart of the project is a CAE advice worker, delivering CAB advice services and linking people in crisis to a wide range of community services and groups.

The project has been immensely successful in filling a local gap in advice provision. During 2014 the project managed an incredible 1295 enquiries across a broad range of issues. Recognising the value of the project, the Big Lottery and City of Edinburgh Council have provided funds to extend it into 2016.

### **Canny Families**

Between October 2013 and May 2015 CAE delivered money advice to Edinburgh families with children under 16, via a Big Lottery funded partnership project with Changeworks and Edinburgh Community Food. The project has supported families to get more from their household budget by providing budgeting, income maximisation and debt advice. Canny Families also offered clients home visits, making it easier to access help whilst caring for a young family. The project supported 103 families with their finances and helped managed debts in excess of £930,000.

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### **New Projects**

#### **Fuel Bills Advice Project**

In the summer of 2014 CAE secured funding from CAS to create a 12hr per week, specialist energy advice project. The service has already delivered vital one-to-one support to 37 new clients in 2015, providing support with income maximisation, switching suppliers, eradicating debts, fixing billing errors and applying for grants and discounts. Energy Matters has achieved a client financial gain of over £6800 in the first five months of 2015. The project also benefits many more clients indirectly, as the experienced project worker mentors CAE volunteers to respond effectively to energy related enquiries.

#### **Emergency Food Aid Project**

This project began in autumn 2014, with funding from the Scottish Government's Emergency Food Fund. Established in response to the increasing numbers of people using and becoming dependent on food aid, the project's goal is to tackle the problems underlying clients' financial crises. To achieve this, CAE entered into a partnership with Edinburgh City Mission, and began delivering advice surgeries at their network of Edinburgh Food Banks.

The project has been extremely proactive, conducting outreach sessions at the agencies referring to the food banks, thereby reaching clients at the earliest possible stage in their difficulties. This approach has strengthened ties between local agencies, improving cross referral and ensuring better outcomes for clients. Since its inception, the project has already seen 88 individual clients, managed 126 enquiries and achieved a client financial gain of nearly £100,000. By delivering 9 training workshops to food bank staff, the adviser has also raised awareness of common welfare rights issues, increasing their ability to signpost clients appropriately.

#### **Welfare Rights and Health Advice Project**

Early in 2015, with the support of NHS Lothian Health Promotion, CAE had the opportunity to establish an outreach advice service across the Edinburgh Royal Infirmary and Western General Hospital. Since a successful pilot project was delivered at the ERI several years ago, CAE has been keen to resurrect this service due to the proven demand for crisis assistance in this setting.

Clearly, an illness or operation can affect clients' ability to work, their housing, relationships, benefit entitlement and future plans. At these times it is vital that accurate advice is available quickly and conveniently so that problems do not escalate. Earlier resolution of problems is likely to relieve stress and anxiety for patients, aiding recovery, and can often remove the practical issues which prevent patients from returning home.

Upon discharge, the project helps individuals to link in with supports in their own community, improving their prognosis both in the present and if difficulties reoccur in future. The project is also available for staff members at both hospital sites. The service has been well used from the outset, managing 101 enquiries in its first 3 months. Clients have been helped with a range of problems, and a client financial gain of £26,963 has already been achieved.

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### **Managing Money Better Partnership Project**

In November 2014, CAE obtained funding from the Scottish Legal Aid Board to deliver money advice to families who have had contact with the Criminal Justice System. This client group has been proven to be at a higher risk of experiencing financial problems and to be less likely to seek help. The project removes barriers for clients by taking a flexible and innovative approach.

Our project partner – Families Outside, a trusted organisation working closely with the families of prisoners – introduces clients in financial difficulty to CAE's money adviser, removing the anxiety and uncertainty many feel about how and where to seek help. The adviser then provides support within a bureau, at HMP Edinburgh Prison Visitor Centre, or via a home visit, allowing the family choice and convenience. Given that the stigma of seeking help remains a major issue, the option of receiving support at home is key.

Due to the targeted nature of the project and small client group, referrals have arrived gradually, but are now increasing. The project offers valuable help with income maximisation, benefits, budgeting and addressing debt and will continue to focus its support on some of the most vulnerable families across Edinburgh.

### **Pension Wise**

The Pension Wise service was introduced in April 2015, following the UK Government's pension reforms. New legislation allows individuals greater freedom over withdrawals from their pension fund and Citizens Advice Bureaux throughout the UK now provide guidance for clients to ensure they are fully aware of their options.

The service provides guidance and information on the new pension freedoms. It is available to anyone who is approaching retirement and has a defined contribution pension pot (a pension that is based on how much has been paid in).

The service does not provide advice or recommendations about investments. CAE has recruited a new team to deliver the service, which is expected to receive increasing numbers of referrals as public awareness of the pension reforms grows.

CAE now has three part time Pension Wise Guidance Specialists providing appointment cover in all five offices.

We are extremely grateful to Scottish Financial Enterprise for their generous contribution towards the cost of volunteer training in the new regime.

# Edinburgh Citizens Advice Bureau

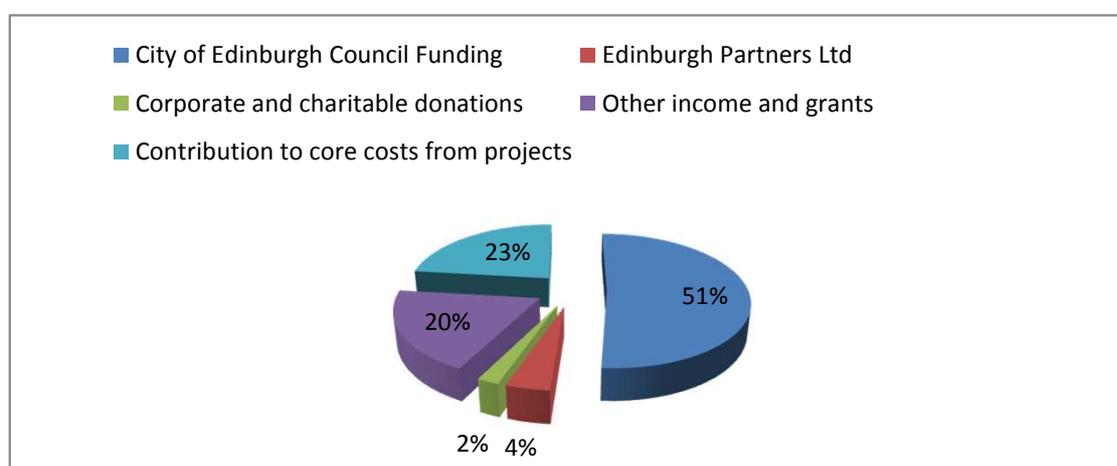
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## Financial Review

### Core funding

To provide our core frontline advice services each year, £244,000 comes from City of Edinburgh Council. The remainder of our core funding is achieved through corporate donors, charitable fundraising and project fees.

City of Edinburgh Council Funding	£244,000
Edinburgh Partners Ltd	£20,000
Corporate and charitable donations	£9,884
Other income and grants	£92,754
Contribution to core costs from projects	£110,436
<b>Total</b>	<b>£477,074</b>



### Funding

We are grateful to all our funders, donors and supporters in 2014/15:

City of Edinburgh Council	Money Advice Service
Edinburgh Partners Ltd	Scottish Financial Enterprise
NHS Lothian	Scottish Power
Scottish Legal Aid Board	The Scottish Government
Equality Fund	Pension Wise
Big Lottery	EVOC Innovation Fund
Dunedin Canmore Housing Association	
Port of Leith Housing Association	

## **Edinburgh Citizens Advice Bureau**

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### **Reserves policy**

At 31 March 2015, the charity held unrestricted reserves of £275,088. Around half of this represents property which cannot be realised as cash. The balance of £146,018 represents unrestricted cash reserves which is broadly equal to two months' expenditure. The reserves policy is to aim to have three months' normal monthly expenditure in cash reserves.

The charity's reserves are adequate to permit continuing operations in the short to medium term. Continued external funding is required in order to allow longer term operations.

### **Plans for future periods**

We aim to continue to offer our clients a high quality information, advice, negotiation and information service, delivered through key strategic partnerships with City of Edinburgh Council and our funders.

### **Financial effect of significant events**

There were no significant events materially affecting the charity's finances in the year to March 2015.

**Edinburgh Citizens Advice Bureau**  
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**REPORT OF THE DIRECTORS**

**Directors' Responsibilities Statement**

The Directors, who are trustees of Edinburgh Citizens Advice Bureau for the purposes of charity law, are responsible for preparing the Report of the Directors and the Financial Statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Directors to prepare financial statements for each financial year. The financial statements are required by law to 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 income and expenditure, of the charitable company for that period. In preparing these financial statements, the Directors are required to:

- . select suitable policies and then apply them consistently;
- . observe the methods and principles in the charities SORP;
- . make judgements and estimates that are reasonable and prudent;
- . state whether applicable UK Accounting Standards have been followed, subject to any material departure disclosed and explained in the financial statements;
- . prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The Directors 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.

**Statement as to Disclosure of Information to Auditors**

So far as the Directors are aware, there is no relevant audit information (as defined by section 418 of the Companies Act 2006) of which the charitable company's auditor is unaware, and each director has taken all the steps that he ought to have taken as a director in order to make himself aware of any relevant audit information and to establish that the auditor is aware of that information.

**Auditor**

The auditor, Geoghegans, will be proposed for re-appointment at the following Annual General Meeting.

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

On Behalf of the Board :

Alexander Duckett  
Date: 4 November 2015



## **REPORT OF THE INDEPENDENT AUDITORS TO THE DIRECTORS AND MEMBERS OF EDINBURGH CITIZENS ADVICE BUREAU**

We have audited the financial statements of Edinburgh Citizens Advice Bureau for the year ended 31 March 2015 which comprise the Statement of Financial Activities, the Income and Expenditure Account, the Balance Sheet and the related notes. The financial reporting framework that has been applied in their presentation is applicable law and Financial Reporting Standards for Smaller Entities (effective April 2008) (United Kingdom Generally Accepted Accounting Practice applicable to Smaller Entities).

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 charity's directors, 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 (as amended). Our audit work has been undertaken so that we might state to the charitable company's members and its directors 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, the charitable company's members as a body and its directors as a body, for our audit work, for this report, or for the opinions we have formed.

### **Respective responsibilities of directors and auditor**

As explained more fully in the Directors' Responsibility Statement, the directors (who are also trustees 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.

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

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

### **Scope of the audit of the financial statements**

An audit involves obtaining evidences about the amounts and disclosures in the financial statements sufficient to give reasonable assurance that the financial statements are free from material misstatement, whether caused by fraud or error. This includes an assessment of: whether the accounting policies are appropriate to the charitable company's circumstances and have been consistently applied and adequately disclosed; the reasonableness of significant accounting estimates made by the Directors; and the overall presentation of the financial statements. In addition, we read all the financial and non-financial information in the Report of the Directors to identify material inconsistencies with the audited financial statements and to identify any information that is apparently materially incorrect based on, or materially inconsistent with, the knowledge required by us in the course of performing the audit. If we become aware of any apparent material misstatements or inconsistencies we consider the implications for our report.

### **Opinion on the financial statements**

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2015, and of its incoming resources and application of resources, including its income and expenditure for the year then ended;
- have been prepared in accordance with United Kingdom Generally Accepted Accounting Practice (applicable to smaller entities); and
- have been properly 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).

Contd.

## **REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES AND MEMBERS OF EDINBURGH CITIZENS ADVICE BUREAU**

### **Opinion on other matters prescribed by the Companies Act 2006**

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

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

We have nothing to report in respect of the following matters where the Companies Act 2006 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 Director's remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the Directors were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies exemption in preparing the Report of the Directors and from the requirement to prepare a Strategic Report.

**Paul Marshall (Senior Statutory Auditor)**

**For and on behalf of Geoghegans**

**Chartered Accountants & Statutory Auditor**

Eligible to act as an auditor in terms of section 1212 of the Companies Act 2006

6 St Colme Street

Edinburgh

EH3 6AD

Date: 4 November 2015

# Edinburgh Citizens Advice Bureau

## INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 MARCH 2015

	Notes	2015		2014
		£	£	£
<b>Income</b>				
Project income	3(a)		669,154	559,237
Grants	3(a)		326,922	310,697
Donations	3(b)		29,884	76,851
Interest receivable	4		1,536	788
Other operating income			8,294	32,961
			<u>1,035,790</u>	<u>980,534</u>
<b>Expenditure</b>				
Staff costs - Projects	5	(473,044)		(398,552)
Staff costs - Core	5	(374,519)		(369,636)
Other operating charges		(130,362)		(164,385)
External management fees		<u>(52,761)</u>		<u>(37,500)</u>
	6		(1,030,686)	(970,073)
<b>Surplus for the year</b>			<u><u>5,104</u></u>	<u><u>10,461</u></u>

The notes on pages 22 to 27 form part of these financial statements

## Edinburgh Citizens Advice Bureau

### STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2015

	Notes	Unrestricted £	Restricted £	2015 Total £	2014 Total £
<b>Income from:</b>					
Donations and legacies	3(b)	29,884	-	29,884	76,851
Charitable activities	3(a)	326,922	669,154	996,076	869,934
Investments	4	1,536	-	1,536	788
Other		8,294	-	8,294	32,961
<b>Total income</b>		<b>366,636</b>	<b>669,154</b>	<b>1,035,790</b>	<b>980,534</b>
<b>Expenditure on:</b>					
<i>Charitable activities</i>					
Core services		481,264	-	481,264	503,303
In-Court Adviser		-	130,716	130,716	122,923
Surgery Advice Centre (1)		-	23,881	23,881	22,909
Surgery Advice Centre (2)		-	36,438	36,438	36,892
Patient Advice		-	70,094	70,094	67,322
RSL		-	117,439	117,439	110,290
Veterans 1st Point		-	4,718	4,718	4,674
Money Advice Service		-	19,929	19,929	26,377
Home Visits Project		-	11,280	11,280	29,856
Employment Matters		-	27,463	27,463	34,795
Broomhouse Connections		-	46,401	46,401	35,665
Canny Families		-	44,782	44,782	21,249
Emergency Food Project		-	15,703	15,703	-
Managing Money Better		-	16,779	16,779	-
Pension Wise		-	11,249	11,249	-
Fuel Bills Advice Project		-	6,355	6,355	-
Welfare Rights and Health		-	4,076	4,076	-
Scottish Financial Enterprise Project		-	15,000	15,000	-
<i>External management fee</i>					
Surgery Advice Centre (2)		-	21,000	21,000	21,000
Patient Advice		-	16,800	16,800	16,500
Broomhouse connections		-	13,852	13,852	-
Managing Money Better		-	1,109	1,109	-
<i>Contribution to core costs</i>		(110,436)	-	(110,436)	(88,486)
<i>Governance costs</i>		4,794	-	4,794	4,804
<b>Total expenditure</b>	6	<b>375,622</b>	<b>655,064</b>	<b>1,030,686</b>	<b>970,073</b>
<b>Net movement in funds</b>		<b>(8,986)</b>	<b>14,090</b>	<b>5,104</b>	<b>10,461</b>
Transfers	11	128	(128)		
Total funds brought forward	11	284,074	56,539	340,613	330,152
Funds at 31 March 2014	11	275,216	70,501	345,717	340,613

The notes on pages 22 to 27 form part of these financial statements

# Edinburgh Citizens Advice Bureau

## BALANCE SHEET - AS AT 31 MARCH 2015

		2015		2014
	Notes	£	£	£
<b>Fixed assets</b>				
Tangible assets	7		129,070	131,599
<b>Current assets</b>				
Debtors	8	130,941		139,085
Cash at bank and in hand		258,557		270,103
<i>Total current assets</i>		389,498		409,188
<b>Creditors:</b>				
Creditors	9	132,851		140,174
<i>Net current assets</i>			256,647	269,014
<i>Total assets less current liabilities</i>			385,717	400,613
Creditors due after more than one year	9		40,000	60,000
<b>Total net assets</b>			345,717	340,613
<b>The funds of the charity</b>				
	11			
Unrestricted funds			275,216	284,074
Restricted income funds			70,501	56,539
<b>Total charity funds</b>			345,717	340,613

The accounts have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small charitable companies and with the Financial Reporting Standard for Smaller Entities (effective April 2008).

The financial statements were approved and authorised for issue by the Directors on 4 November 2015 and signed on their behalf by:



Alexander Duckett  
Chair

The notes on pages 22 to 27 form part of these financial statements.

# Edinburgh Citizens Advice Bureau

## NOTES ON FINANCIAL STATEMENTS - 31 MARCH 2015

### 1. Accounting policies

#### **Basis of Preparation**

The financial statements have been prepared under the historical cost convention, and in accordance with the Companies Act 2006, the Charities Accounts (Scotland) Regulations 2006 (as amended), the Financial Reporting Standards for Smaller Entities (effective April 2008), and the requirements of the Statement of Recommended Practice 'Accounting and Reporting by Charities' issued in March 2005.

#### **Incoming resources**

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

- Voluntary income is received by way of grants, donations and gifts and is included in full in the statement of financial activities when receivable. Grants, where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.
- Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included in these financial statements.
- Investment income is included when receivable.
- Incoming resources from charitable activities, where related to performance and specific deliverables, are accounted for as the charity earns the right to consideration by its performance.
- Management charges comprise of a contribution to core operating costs which charged to the specific projects and credited against unrestricted core expenditure as detailed on the statement of financial activities.

#### **Resources expended**

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. The charitable company is not registered for VAT and accordingly expenditure is shown gross of irrecoverable VAT

- Costs of generating Voluntary income include those Costs incurred in attracting such income.
- Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them. Support costs are allocated fully to the year to which they are expensed. For this reason, charitable expenditure may include an allocation of support costs for future projects which have incurred development effort in the current year.
- Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include the audit fees and Costs linked to the strategic management of the charity.

All costs are allocated between the expenditure categories of the statement of financial activities on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly and staff costs are allocated on a staff time basis.

# Edinburgh Citizens Advice Bureau

## NOTES ON FINANCIAL STATEMENTS - 31 MARCH 2015

### Fixed assets and depreciation

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

Buildings	not provided
Equipment, Fixtures and Fittings	20% on cost

The non-depreciation of freehold property it is a departure from the general requirement of the Companies Act 2006 for all tangible assets to be depreciated. In the opinion of the directors the open market value of the property is significantly in excess of its carrying value and any depreciation charge thereon would be immaterial both in respect of the current year and in aggregate.

### Taxation

As a charitable company, Edinburgh Citizens Advice Bureau is exempt from tax on income and gains to the extent that these are applied to its charitable objectives: No tax charges have arisen in the charitable company (2014 - none).

### 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.

### Pensions

The charitable company currently contributes towards personal pension schemes for staff. Contributions payable for the period are charged to the Statement of Financial Activity.

## 2 Other operating charges

	<b>2015</b>	<b>2014</b>
	£	£
Other operating charges include:		
Auditors remuneration: Audit (excluding VAT)	3,995	3,995
Depreciation	<u>2,529</u>	<u>3,948</u>

## Edinburgh Citizens Advice Bureau

### NOTES ON FINANCIAL STATEMENTS - 31 MARCH 2015

#### 3 Income receivable

	<b>2015</b>	<b>2014</b>
	£	£
a) Grants		
(i) Core services - City of Edinburgh Council	244,000	244,000
Other grants - Citizens Advice Scotland	<u>82,922</u>	<u>66,697</u>
	<u>326,922</u>	<u>310,697</u>
(ii) In-Court Adviser – Scottish Legal Aid Board	126,726	123,793
NHS Surgery 1	23,551	23,551
NHS Surgery 2	56,000	56,000
Patient Advice Project	85,961	83,797
Big Lottery Registered Social Landlords Project	118,595	109,328
Money Advice Service	21,334	24,791
Equality Fund - Employment Matters	26,000	35,000
NHS Veterans 1st Point	5,225	5,225
Home Visits Project (EVOC)	11,280	29,842
Big Lottery Broomhouse	57,506	38,827
Big Lottery Changeworks	43,573	29,083
Scottish Government - Emergency Food Fund	18,606	-
Scottish Legal Aid Board - Tackling Money Worries	32,180	-
Pension Wise (Citizens Advice Scotland)	11,023	-
Citizens Advice Scotland Fuel Bills Advice Project	11,594	-
NHS Welfare Rights and Health Project	5,000	-
Scottish Financial Enterprise Project	<u>15,000</u>	<u>-</u>
	<u>669,154</u>	<u>559,237</u>
	<u>996,076</u>	<u>869,934</u>
b) Donations		
Corporate and other donations	<u>29,884</u>	<u>76,851</u>
	<u>29,884</u>	<u>76,851</u>

#### 4 Interest receivable

	<b>2015</b>	<b>2014</b>
	£	£
Bank interest	<u>1,536</u>	<u>788</u>

#### 5 Staff costs

The average number of persons employed by the charitable company (including the directors) during the year was as follows:

	<b>2015</b>	<b>2014</b>
Average number of employees		
- full time	12	12
- part time	<u>32</u>	<u>32</u>
	<u>44</u>	<u>44</u>

## Edinburgh Citizens Advice Bureau

### NOTES ON FINANCIAL STATEMENTS - 31 MARCH 2015

#### 5 Staff costs (continued)

	2015	2014
The aggregate payroll costs of these persons were as		
	£	£
Gross salaries	742,213	671,985
Social security costs	57,361	53,973
Other pension costs	47,770	40,840
Recruitment and training	219	1,390
	847,563	768,188

There were no employees with emoluments greater than £60,000 (2014 - none).

No directors were reimbursed expenses in the year (2014 - none).

#### 6 Analysis of total resources expended

	Staff Costs	Office expenses	External manage- ment fee	Deprec- iation	2015 Total	2014 Total
	£	£	£	£	£	£
<b>Charitable expenditure</b>						
Core services	244,473	35,648	-	388	280,509	290,660
Dundas Street Bureau	31,193	14,531	-	325	46,049	43,399
Gorgie / Dalry Bureau	22,583	2,586	-	70	25,239	26,447
Leith Bureau	27,708	28,622	-	244	56,574	72,482
Pilton Bureau	26,676	11,899	-	159	38,734	36,232
Portobello Bureau	21,886	12,182	-	92	34,160	34,080
In-Court Adviser	106,903	23,107	-	706	130,716	122,923
Surgery Advice Centre (1)	18,272	5,470	-	139	23,881	22,909
Surgery Advice Centre (2)	29,992	6,301	21,000	145	57,438	57,893
Patient Advice	46,955	23,014	16,800	125	86,894	83,822
RSL	92,446	24,993	-	-	117,439	110,290
Veterans 1st Point	3,040	1,678	-	-	4,718	4,674
Money Advice Service	19,373	420	-	136	19,929	26,377
Home Visits Project	11,280	-	-	-	11,280	29,856
Employment Matters	26,367	1,096	-	-	27,463	34,795
Broomhouse Connections	35,278	11,123	13,852	-	60,253	35,665
Canny Families (Changeworks)	35,427	9,355	-	-	44,782	21,250
Emergency Food Project	10,968	4,735	-	-	15,703	-
Managing Money Better	9,884	6,894	1,109	-	17,887	-
Pension Wise	3,681	7,568	-	-	11,249	-
Fuel Bills Advice Project	6,067	288	-	-	6,355	-
Welfare Rights and Health	2,111	1,965	-	-	4,076	-
Scottish Financial Enterprise	15,000	-	-	-	15,000	-
<b>Contribution to core costs</b>	-	(110,436)	-	-	(110,436)	(88,486)
<b>Governance costs</b>	-	4,794	-	-	4,794	4,805
<b>Total resources expended</b>	847,563	127,833	52,761	2,529	1,030,686	970,073

Contribution to core costs represents a contribution to core operating costs which are charged to the specific projects and credited against unrestricted core expenditure.

## Edinburgh Citizens Advice Bureau

### NOTES ON FINANCIAL STATEMENTS - 31 MARCH 2015

#### 7 Tangible fixed assets

	<b>Property</b>	<b>Equipment, Fixtures &amp; Fittings</b>	<b>Total</b>
	£	£	£
Cost or valuation			
At 1 April 2014	127,534	12,649	140,183
Additions at cost	-	-	-
Disposals at cost	-	-	-
At 31 March 2015	127,534	12,649	140,183
Depreciation			
At 1 April 2014	-	8,584	8,584
Charge for the period	-	2,529	2,529
Depreciation on disposals	-	-	-
At 31 March 2015	-	11,113	11,113
Net book value			
At 31 March 2015	127,534	1,536	129,070
At 31 March 2014	127,534	4,065	131,599

Property assets comprise solely of the office situated at 58 Dundas Street, Edinburgh

#### 8 Debtors:

	<b>2015</b>	<b>2014</b>
	£	£
Accrued income	130,591	137,258
Prepayments	350	1,827
	130,941	139,085

#### 9 Creditors:

	<b>2015</b>	<b>2014</b>
	£	£
Amounts falling due within one year		
Deferred income 2015/16	66,463	71,512
Other creditors	41,388	43,662
CAS Loan	25,000	25,000
	132,851	140,174
Amounts falling due greater than one year		
Deferred income 2016/17-2017/18	40,000	60,000
	172,851	200,174

Trustees evaluate opportunities of making loan repayments on an annual basis in accordance to surpluses available.

The CAS Loan is unsecured and held interest free with no fixed repayment term.

# Edinburgh Citizens Advice Bureau

## NOTES ON FINANCIAL STATEMENTS - 31 MARCH 2015

### Deferred income:

	2015	2014
	£	£
Brought forward	131,512	34,609
Released	(71,578)	(30,859)
Deferred	46,529	127,762
Carried forward	<u>106,463</u>	<u>131,512</u>

Deferred income relates to grant income that the charity is not unconditionally entitled to.

### 10 Operating lease commitments

The following non-cancellable operating lease payments are committed to be paid within one year:

	2015	2014
	£	£
Within one year	-	18,500
Two to five years	<u>8,000</u>	<u>7,932</u>

### 11 Accumulated funds

	General Fund	Restricted Fund	Movement in Funds	2015 Total	2014
	£			£	
Core services	275,088	-	128	275,216	284,074
In-Court Adviser	-	(269)	269	-	3,722
Surgery Advice Centre (1)	-	2,757	-	2,757	3,087
Surgery Advice Centre (2)	-	(1,438)	1,438	-	-
Patient Advice	-	16,270	-	16,270	17,203
Royal Infirmary	-	13,828	(1,438)	12,390	13,828
RSL	-	6,567	-	6,567	5,411
Veterans 1st Point	-	2,119	-	2,119	1,612
Money Advice Service	-	1,406	(1,406)	-	-
Broomhouse Project	-	414	-	414	3,162
Changeworks Project	-	6,626	-	6,626	7,834
Equality Fund	-	(783)	783	-	680
Emergency Food Project	-	2,901	-	2,901	-
Managing Money Better	-	14,293	-	14,293	-
Pension Wise	-	(226)	226	-	-
Fuel Bills Advice Project	-	5,239	-	5,239	-
Welfare Rights and Health	-	924	-	924	-
Net movement in funds	128	(128)	-	-	-
At 31 March	<u>275,216</u>	<u>70,501</u>	<u>-</u>	<u>345,717</u>	<u>340,613</u>

Negative balances on projects at the year end have been consolidated within core services, along with a gain realised on the Money Advice Service project. The Surgery Advice Centre (2) deficit is consolidated with the historical surplus on the Royal Infirmary project as agreed with funder.

### 12 Control

In the opinion of the Directors there is no controlling party.