

**REGISTERED COMPANY NUMBER: 4349641 (England and Wales)**  
**REGISTERED CHARITY NUMBER: 1091133**

Report of the Trustees and  
Unaudited Financial Statements for the Year Ended 31 March 2015  
for  
South Hams Citizens Advice Bureau

DRAFT

W R Frost & Co  
Riversdale  
Ashburton Road  
TOTNES  
Devon  
TQ9 5JU

South Hams Citizens Advice Bureau

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for the Year Ended 31 March 2015

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Report of the Trustees  
for the Year Ended 31 March 2015

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 2015. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' issued in March 2005.

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered Company number**

4349641 (England and Wales)

**Registered Charity number**

1091133

**Registered office**

South Hams Citizens Advice Bureau  
Plymouth Road  
Totnes  
Devon  
TQ9 5NE

**Trustees**

Mrs B A Brownlow  
D G Goode  
P Evans  
G Meaden  
T Cannon  
Mrs W Gornall  
G Hine-Haycock  
C Mottram  
Mrs S Wellum  
M Taylor

Vice Chair

Chair

- resigned 13.2.15

- appointed 29.1.15

- appointed 23.7.14

- resigned 30.5.15

**Company Secretary**

Mrs B A Brownlow

**Independent examiner**

W R Frost & Co  
Riversdale  
Ashburton Road  
TOTNES  
Devon  
TQ9 5JU

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Governing document**

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

**Recruitment and appointment of new trustees**

Trustees are recruited in line with the terms and conditions of the Memorandum and Articles of Association of the bureau. A term of office is 3 years and trustees may stand for 2 terms. Trustees may be elected at the AGM, nominated by member organisations or co-opted by the trustee board.

**Induction and training of new trustees**

All new trustees are given induction materials from Citizens Advice, are invited into the bureau to discuss and view the work of the bureau and are given details of how to access the governance materials from the bureau Management Information System and the Citizens Advice intranet.

Report of the Trustees  
for the Year Ended 31 March 2015

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

### **Organisational structure**

Responsibility for the day-to-day management of the bureau is delegated to the bureau manager. The trustee board sets the policy of the bureau, is involved with the ongoing strategic planning, makes financial decisions and helps to set the framework for the human resources policies of the bureau.

### **Wider network**

The board includes representatives of the Local Government funders. As such each is entitled to sit on the board as a representative member. This comprises of the District Council, the County Council and each of the Town Councils. These representatives are members not trustees.

### **Related parties**

Those naming representatives are funders of the service.

### **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.

## **OBJECTIVES AND ACTIVITIES**

### **Objectives and aims**

The company is a charity and exists to provide information and advice to the general public. We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our objectives.

### **Significant activities**

The bureau operates from a central base at Follaton House, Plymouth Road, Totnes where it has 5 interview rooms and 6 incoming telephone advice lines. It is open from 10am to 1pm and 2pm to 4pm Monday to Thursday and for specialist advice on Fridays 10am to 2pm. The bureau operates at generalist help level with all clients receiving a gateway assessment and also provides specialist advice around debt and benefits. Main enquiry areas are in debt, benefits, employment, housing, family and personal issues, education and healthcare.

### **Volunteers**

The bureau relies heavily on the use of volunteers to deliver the service. It has 21 trained advisors, 2 trainee advisors, 18 trained assessors and the trustees are also volunteers.

## **ACHIEVEMENT AND PERFORMANCE**

### **Charitable activities**

The bureau continues to deliver information and advice to many clients across the South Hams with over 14,000 client contacts on over 12,000 issues in 2014/15. The highest number of enquiries was in debt and benefit. The bureau operates three outreach advice sessions in Dartmouth, Kingsbridge and Ivybridge with funding from South Hams District Council, secured funding to provide Money Advice to South Hams District Council customers; worked in partnership with caring charities in the district under the Advice Services Transition Fund; operated a pilot to provide live Web chat to clients with debt problems; supported clients affected by mental health conditions and offered advice to South Hams residents affected by flooding.

### **Internal and external factors**

The activities of the bureau are subject to the sustainability of contracts and successful funding applications to develop the work of the bureau and support its core service.

## **FINANCIAL REVIEW**

### **Reserves policy**

The directors believe that it is necessary for the Bureau to maintain a level of reserves to manage uncertainty and ensure that the bureau can continue to operate as planned on a day to day basis. The retained (unrestricted) reserves are intended to provide a buffer against future cut-backs and a contingency to meet any unforeseen expenditure which may arise. In order to mitigate against the risk of future funding cuts, it is the bureau's policy to retain an amount equivalent to 3 months worth of core (those costs not expended on projects under the Restricted funds) operating costs.

The Unrestricted reserves as at the 31 March 2015 are £42,666, which are in excess of the 3 months operating costs for the core service of the bureau. There are no designated funds set aside from the £42,666 reserves.

Report of the Trustees  
for the Year Ended 31 March 2015

**FINANCIAL REVIEW**

**Principal funding sources**

The County Council, District Council and the Town and Parish Councils of the district support the major part of the core work of the bureau. All other funders are short term fixed period project contracts and represent significant additional public benefit to our core services whilst also allowing some costs of the core work to be funded by these projects.

**FUTURE DEVELOPMENTS**

The charity plans continuing the activities of advising the general public of their rights and responsibilities and all services available to them, in order that they may express their needs effectively. The bureau's strategic plan is to ensure that as many people as possible are able to access the service, this will include developing access in the outreaches and developing partnership working across the district and looking how it can offer digital services including web chat, email and online information.

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

.....  
P Evans - Trustee

DRAFT

Independent Examiner's Report to the Trustees of  
South Hams Citizens Advice Bureau (Registered number: 4349641)

I report on the accounts for the year ended 31 March 2015 set out on pages five to twelve.

**Respective responsibilities of trustees and examiner**

The charity's trustees (who are also the directors for the purposes of company law) are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year (under Section 144(2) of the Charities Act 2011 (the 2011 Act)) and that an independent examination is required. The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of ICAEW.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under Section 145 of the 2011 Act
- to follow the procedures laid down in the General Directions given by the Charity Commission (under Section 145(5)(b) of the 2011 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 the General Directions given by the Charity Commission. 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 no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statements below.

**Independent examiner's statement**

In connection with 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 386 and 387 of the Companies Act 2006; and
  - to prepare accounts which accord with the accounting records, comply with the accounting requirements of Sections 394 and 395 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities

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.

P D Vooght FCA  
ICAEW  
W R Frost & Co  
Riversdale  
Ashburton Road  
TOTNES  
Devon  
TQ9 5JU

Date: .....

South Hams Citizens Advice Bureau

Statement of Financial Activities  
(Incorporating an Income and Expenditure Account)  
for the Year Ended 31 March 2015

|  | Notes | Unrestricted funds<br>£ | Restricted funds<br>£ | Total 2015 funds<br>£ | Total 2014 funds<br>£ |
|--|-------|-------------------------|-----------------------|-----------------------|-----------------------|
| <b>INCOMING RESOURCES</b>                      |       |                         |                       |                       |                       |
| <b>Incoming resources from generated funds</b> |       |                         |                       |                       |                       |
| Voluntary income                               |       | 78,898                  | 230,309               | 309,207               | 262,294               |
| Activities for generating funds                | 2     | 2,380                   | -                     | 2,380                 | 1,128                 |
| Investment income                              | 3     | 487                     | -                     | 487                   | 874                   |
| <b>Total incoming resources</b>                |       | <b>81,765</b>           | <b>230,309</b>        | <b>312,074</b>        | <b>264,296</b>        |
| <b>RESOURCES EXPENDED</b>                      |       |                         |                       |                       |                       |
| <b>Costs of generating funds</b>               |       |                         |                       |                       |                       |
| Costs of generating voluntary income           | 4     | 2,855                   | 1,521                 | 4,376                 | 4,615                 |
| <b>Charitable activities</b>                   |       |                         |                       |                       |                       |
| Charitable activities - advice services        |       | 83,126                  | 181,685               | 264,811               | 239,165               |
| <b>Governance costs</b>                        |       | <b>4,270</b>            | <b>1,316</b>          | <b>5,586</b>          | <b>6,176</b>          |
| <b>Other resources expended</b>                |       | <b>189</b>              | <b>-</b>              | <b>189</b>            | <b>-</b>              |
| <b>Total resources expended</b>                |       | <b>90,440</b>           | <b>184,522</b>        | <b>274,962</b>        | <b>249,956</b>        |
| <b>NET INCOMING/(OUTGOING) RESOURCES</b>       |       | <b>(8,675)</b>          | <b>45,787</b>         | <b>37,112</b>         | <b>14,340</b>         |
| <b>RECONCILIATION OF FUNDS</b>                 |       |                         |                       |                       |                       |
| <b>Total funds brought forward</b>             |       | <b>51,341</b>           | <b>16,296</b>         | <b>67,637</b>         | <b>53,297</b>         |
| <b>TOTAL FUNDS CARRIED FORWARD</b>             |       | <b>42,666</b>           | <b>62,083</b>         | <b>104,749</b>        | <b>67,637</b>         |

The notes form part of these financial statements

South Hams Citizens Advice Bureau (Registered number: 4349641)

Balance Sheet  
At 31 March 2015

|  | Notes | Unrestricted funds<br>£ | Restricted funds<br>£ | Total<br>£      | 2015<br>Total funds<br>£ | 2014<br>Total funds<br>£ |
|--|-------|-------------------------|-----------------------|-----------------|--------------------------|--------------------------|
| <b>FIXED ASSETS</b>                          |       |                         |                       |                 |                          |                          |
| Tangible assets                              | 8     | 1,479                   | -                     | 1,479           |                          | 2,737                    |
| <b>CURRENT ASSETS</b>                        |       |                         |                       |                 |                          |                          |
| Debtors                                      | 9     | 1,571                   | -                     | 1,571           |                          | 943                      |
| Cash at bank and in hand                     |       | <u>68,027</u>           | <u>62,209</u>         | <u>130,236</u>  |                          | <u>83,622</u>            |
|  |       | 69,598                  | 62,209                | 131,807         |                          | 84,565                   |
| <b>CREDITORS</b>                             |       |                         |                       |                 |                          |                          |
| Amounts falling due within one year          | 10    | <u>(28,411)</u>         | <u>(126)</u>          | <u>(28,537)</u> |                          | <u>(19,665)</u>          |
| <b>NET CURRENT ASSETS</b>                    |       |                         |                       |                 |                          |                          |
|  |       | <u>41,187</u>           | <u>62,083</u>         | <u>103,270</u>  |                          | <u>64,900</u>            |
| <b>TOTAL ASSETS LESS CURRENT LIABILITIES</b> |       |                         |                       |                 |                          |                          |
|  |       | <u>42,666</u>           | <u>62,083</u>         | <u>104,749</u>  |                          | <u>67,637</u>            |
| <b>NET ASSETS</b>                            |       |                         |                       |                 |                          |                          |
|  |       | <u>42,666</u>           | <u>62,083</u>         | <u>104,749</u>  |                          | <u>67,637</u>            |
| <b>FUNDS</b>                                 |       |                         |                       |                 |                          |                          |
| Unrestricted funds                           | 12    |                         |                       | 42,666          |                          | 51,341                   |
| Restricted funds                             |       |                         |                       | <u>62,083</u>   |                          | <u>16,296</u>            |
| <b>TOTAL FUNDS</b>                           |       |                         |                       |                 |                          |                          |
|  |       |                         |                       | <u>104,749</u>  |                          | <u>67,637</u>            |

The notes form part of these financial statements



Balance Sheet - continued  
At 31 March 2015

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2015.

The members have not required the charitable company to obtain an audit of its financial statements for the year ended 31 March 2015 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

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

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

.....  
P Evans -Trustee

.....  
C Mottram -Trustee

## 1. ACCOUNTING POLICIES

### Accounting convention

The financial statements have been prepared under the historical cost convention, and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008), the Companies Act 2006 and the requirements of the Statement of Recommended Practice, Accounting and Reporting by Charities.

### 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.

### Resources expended

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.

### Tangible fixed assets

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

Plant and machinery - 33% on cost

### Taxation

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

### Fund accounting

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

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

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

### Hire purchase and leasing commitments

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

### Pension costs and other post-retirement benefits

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

## 2. ACTIVITIES FOR GENERATING FUNDS

|                    | 2015         | 2014         |
|--------------------|--------------|--------------|
|                    | £            | £            |
| Fundraising events | <u>2,380</u> | <u>1,128</u> |

## 3. INVESTMENT INCOME

|                          | 2015       | 2014       |
|--------------------------|------------|------------|
|                          | £          | £          |
| Deposit account interest | <u>487</u> | <u>874</u> |

Notes to the Financial Statements - continued  
for the Year Ended 31 March 2015

**4. COSTS OF GENERATING VOLUNTARY INCOME**

|               | 2015         | 2014         |
|---------------|--------------|--------------|
|               | £            | £            |
| Support costs | <u>4,376</u> | <u>4,615</u> |

**5. NET INCOMING/(OUTGOING) RESOURCES**

Net resources are stated after charging/(crediting):

|                             | 2015         | 2014         |
|-----------------------------|--------------|--------------|
|                             | £            | £            |
| Depreciation - owned assets | 2,138        | 2,327        |
| Other operating leases      | 22,598       | 22,168       |
| Independent examination     | <u>1,380</u> | <u>1,320</u> |

**6. TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the year ended 31 March 2015 nor for the year ended 31 March 2014.

**Trustees' expenses**

|                    | 2015       | 2014     |
|--------------------|------------|----------|
|                    | £          | £        |
| Trustees' expenses | <u>189</u> | <u>-</u> |

**7. STAFF COSTS**

|                       | 2015           | 2014           |
|-----------------------|----------------|----------------|
|                       | £              | £              |
| Wages and salaries    | 175,955        | 154,917        |
| Social security costs | 9,997          | 11,407         |
| Other pension costs   | <u>3,377</u>   | <u>4,604</u>   |
|                       | <u>189,329</u> | <u>170,928</u> |

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

|                       | 2015      | 2014      |
|-----------------------|-----------|-----------|
| Charitable Activities | <u>13</u> | <u>10</u> |

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

Notes to the Financial Statements - continued  
for the Year Ended 31 March 2015

**8. TANGIBLE FIXED ASSETS**

|                       | Plant and<br>machinery<br>£ |
|-----------------------|-----------------------------|
| <b>COST</b>           |                             |
| At 1 April 2014       | 34,355                      |
| Additions             | <u>880</u>                  |
| At 31 March 2015      | <u>35,235</u>               |
| <b>DEPRECIATION</b>   |                             |
| At 1 April 2014       | 31,618                      |
| Charge for year       | <u>2,138</u>                |
| At 31 March 2015      | <u>33,756</u>               |
| <b>NET BOOK VALUE</b> |                             |
| At 31 March 2015      | <u>1,479</u>                |
| At 31 March 2014      | <u>2,737</u>                |

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

|               | 2015<br>£    | 2014<br>£  |
|---------------|--------------|------------|
| Other debtors | <u>1,571</u> | <u>943</u> |

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

|                              | 2015<br>£     | 2014<br>£     |
|------------------------------|---------------|---------------|
| Bank loans and overdrafts    | 126           | -             |
| Taxation and social security | 2,973         | 3,795         |
| Other creditors              | <u>25,438</u> | <u>15,870</u> |
|                              | <u>28,537</u> | <u>19,665</u> |

**11. OPERATING LEASE COMMITMENTS**

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

|                            | 2015<br>£     | 2014<br>£     |
|----------------------------|---------------|---------------|
| Expiring:                  |               |               |
| Between one and five years | <u>22,550</u> | <u>22,550</u> |

12. MOVEMENT IN FUNDS

|  | At 1.4.14<br>£ | Net movement<br>in funds<br>£ | Transfers<br>between funds<br>£ | At 31.3.15<br>£ |
|--|----------------|-------------------------------|---------------------------------|-----------------|
| <b>Unrestricted funds</b>                  |                |                               |                                 |                 |
| Designated Fund - Premises and Staff Costs | 20,000         | -                             | (20,000)                        | -               |
| General Unrestricted                       | <u>31,341</u>  | <u>(8,675)</u>                | <u>20,000</u>                   | <u>42,666</u>   |
|  | 51,341         | (8,675)                       | -                               | 42,666          |
| <b>Restricted funds</b>                    |                |                               |                                 |                 |
| Advice Services Transition Fund            | 10,775         | 16,166                        | -                               | 26,941          |
| Healthwatch                                | 671            | (797)                         | -                               | (126)           |
| Energy Best Deal                           | 4,850          | 1,538                         | -                               | 6,388           |
| IDMAP                                      | -              | 4,855                         | -                               | 4,855           |
| Mental Health                              | -              | 3,777                         | -                               | 3,777           |
| Apprentice                                 | -              | 12,530                        | -                               | 12,530          |
| Flood Defence                              | -              | 5,575                         | -                               | 5,575           |
| Ivybridge Town Council                     | -              | <u>2,143</u>                  | -                               | <u>2,143</u>    |
|  | 16,296         | 45,787                        | -                               | 62,083          |
| <b>TOTAL FUNDS</b>                         | <u>67,637</u>  | <u>37,112</u>                 | <u>-</u>                        | <u>104,749</u>  |

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

|  | Incoming<br>resources<br>£ | Resources<br>expended<br>£ | Movement in<br>funds<br>£ |
|--|----------------------------|----------------------------|---------------------------|
| <b>Unrestricted funds</b>                  |                            |                            |                           |
| General Unrestricted                       | 81,765                     | (90,440)                   | (8,675)                   |
| <b>Restricted funds</b>                    |                            |                            |                           |
| South Hams District Council (Money Advice) | 24,647                     | (24,647)                   | -                         |
| South Hams District Council (Outreach)     | 10,000                     | (10,000)                   | -                         |
| Advice Services Transition Fund            | 116,587                    | (100,421)                  | 16,166                    |
| Healthwatch                                | 6,584                      | (7,381)                    | (797)                     |
| Energy Best Deal                           | 3,100                      | (1,562)                    | 1,538                     |
| IDMAP                                      | 18,731                     | (13,876)                   | 4,855                     |
| Mental Health                              | 8,958                      | (5,181)                    | 3,777                     |
| Apprentice                                 | 25,202                     | (12,672)                   | 12,530                    |
| Flood Defence                              | 13,000                     | (7,425)                    | 5,575                     |
| Ivybridge Town Council                     | <u>3,500</u>               | <u>(1,357)</u>             | <u>2,143</u>              |
|  | 230,309                    | (184,522)                  | 45,787                    |
| <b>TOTAL FUNDS</b>                         | <u>312,074</u>             | <u>(274,962)</u>           | <u>37,112</u>             |

**Transfers between funds**

The Premises and Staff Costs designated fund has been released to the General Unrestricted funds, following the completion of the relocation of the office.

**13. PURPOSE OF RESTRICTED FUNDS**

South Hams District Council (Money Advice) - Provides funding for 3 days per week to offer debt and benefit advice to customers of South Hams District Council.

South Hams District Council - Outreach - this fund provides a face to face drop in service in Dartmouth, Ivybridge and Kingsbridge.

Advice Services - this fund was awarded by the Government because the bureau had seen a cut in public funding, in particular in relation to the Legal Services Commission contract. This fund will help to address the income shortfall on the contract.

Healthwatch - the independent consumer champion that gathers and represents the public's views on health and social care services in England.

Energy Best Deal - a partnership between the bureau and five energy companies to raise awareness of the savings that can be made by switching fuel providers.

IDMAP - Integrated Digital Money Advice Pilot - these funds enable the bureau to offer live web chat to clients with debt problems.

Mental Health - this fund provides general support for people affected by mental health conditions throughout South Hams (befriending, socialising, building self esteem etc.)

Apprentices - this fund provided 1 year funding for 3 apprentices, 4 days a week. Apprentices achieve an NVQ level 2 customer service qualification obtained through day release at South Devon College.

Flood Defence - funding for additional face to face, drop in outreach services at Modbury, Yealmpton, Holbeton, areas affected by 2014 floods.

Ivybridge Town Council - outreach at the Watermark Centre every Monday offering clients a face to face service both for drop in and advice sessions.

South Hams Citizens Advice Bureau

Detailed Statement of Financial Activities  
for the Year Ended 31 March 2015

|  | 2015<br>£      | 2014<br>£      |
|--|----------------|----------------|
| <b>INCOMING RESOURCES</b>              |                |                |
| <b>Voluntary income</b>                |                |                |
| Donations                              | 6,787          | 8,779          |
| Grants                                 | <u>302,420</u> | <u>253,515</u> |
|  | 309,207        | 262,294        |
| <b>Activities for generating funds</b> |                |                |
| Fundraising events                     | 2,380          | 1,128          |
| <b>Investment income</b>               |                |                |
| Deposit account interest               | <u>487</u>     | <u>874</u>     |
| <b>Total incoming resources</b>        | 312,074        | 264,296        |
| <b>RESOURCES EXPENDED</b>              |                |                |
| <b>Charitable activities</b>           |                |                |
| Wages                                  | 143,224        | 121,379        |
| Social security                        | 6,575          | 7,842          |
| Pensions                               | 1,740          | 2,927          |
| Telephone                              | 261            | 520            |
| Postage and stationery                 | 1,004          | 1,954          |
| Publications & Subscriptions           | 116            | 268            |
| Travel                                 | 13,961         | 12,798         |
| Training                               | 12,002         | 6,200          |
| Software                               | 908            | 1,899          |
| Leases                                 | 656            | 358            |
| Fundraising Costs                      | 120            | 152            |
| Support Costs                          | -              | -              |
| Recruitment                            | 839            | -              |
| CRB Checks                             | -              | 88             |
| Project Development                    | 3,310          | 2,500          |
| Chief Officers Forum                   | -              | 135            |
| NVCO Young Devon                       | 1,346          | -              |
| Redundancies and related costs         | <u>-</u>       | <u>(2,944)</u> |
|  | 186,062        | 156,076        |
| <b>Governance costs</b>                |                |                |
| Accountancy                            | 1,212          | 1,560          |
| <b>Other resources expended</b>        |                |                |
| Trustees' expenses                     | 189            | -              |
| <b>Support costs</b>                   |                |                |
| <b>Management</b>                      |                |                |
| Wages                                  | 32,731         | 33,538         |
| Social security                        | 3,422          | 3,565          |
| Carried forward                        | 36,153         | 37,103         |

This page does not form part of the statutory financial statements

South Hams Citizens Advice Bureau

Detailed Statement of Financial Activities  
for the Year Ended 31 March 2015

|                                 | 2015<br>£                   | 2014<br>£                   |
|---------------------------------|-----------------------------|-----------------------------|
| <b>Management</b>               |                             |                             |
| Brought forward                 | 36,153                      | 37,103                      |
| Pensions                        | 1,637                       | 1,677                       |
| Rent                            | 22,598                      | 22,168                      |
| Service Charges                 | 8,922                       | 9,181                       |
| Insurance                       | 1,769                       | 2,254                       |
| Postage and stationery          | 494                         | 541                         |
| Advertising                     | (670)                       | 3,062                       |
| Sundries                        | (43)                        | 35                          |
| Publications & Subscriptions    | 4,391                       | 6,085                       |
| Office Expenses                 | 749                         | 776                         |
| Repairs & Renewals              | 2,109                       | 1,596                       |
| Accountancy                     | 7,184                       | 5,722                       |
| Disposal of Files               | 69                          | -                           |
| Depreciation of equipment       | <u>2,137</u>                | <u>2,108</u>                |
|                                 | 87,499                      | 92,308                      |
| <b>Finance</b>                  |                             |                             |
| Bank charges                    | <u>-</u>                    | <u>12</u>                   |
| <b>Total resources expended</b> | 274,962                     | 249,956                     |
|                                 | <u>                    </u> | <u>                    </u> |
| <b>Net income</b>               | <u>37,112</u>               | <u>14,340</u>               |