



Western Isles Citizens Advice Service

ANNUAL REPORT AND ACCOUNTS 2018 – 2019



The new premises for Barra CAB

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Our Aims and Principles

TWIN AIMS of WICAS

1. To ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities, or of the services available to them, or through an inability to express their needs effectively
2. to exercise a responsible influence on the development of social policies and services, both locally and nationally

The 12 WICAS PRINCIPLES

1. Free Service
2. Confidentiality
3. Impartiality
4. Independence
5. Accessibility
6. Effectiveness
7. Community Accountability
8. Client's Right To Decide
9. A Voluntary Service
10. Empowerment
11. Information Retrieval
12. A Generalist Service

Findings suggest that there has been very little average income growth for nearly two decades, and lower income groups have been particularly badly hit. Despite record employment levels, household incomes will continue to be under pressure until 2023-24, especially for low and middle earners, with weak income growth and rising costs. Income inequality is likely to rise. Child poverty is expected to reach record highs.

**The Living Standards Outlook
2019 (The Outer Hebrides)**

CHAIRMAN'S REPORT

Time flies and this last year has certainly gone very quickly and we can now reflect on the 2018/2019 year at WICAS.

Our tasks, even compared to the very early years from 1983, are very similar to those we meet now.

As in previous years I know how National and Local changes affect WICAS and the lives of our clients. All of the four offices have seen the level of work rise; not in some cases by seeing more clients but having to deal with the increased complexity and urgency of our clients' needs.

As I, the Board and all the teams try to meet the increasing pressures on our clients we also fully appreciate the financial pressures on our core funder the Comhairle nan Eilean Siar.

I am only too aware of the possibly unique pressure on our Council to cut costs and reduce budgets and this is why all of us are extremely grateful to them for maintaining our core grant at its current level. Without their help we would not be able to deliver the service to the Western Isles.

In appreciation of this we continually strive to reduce costs, run a leaner organisation and introduce new ways of providing a better service using fewer resources. There are no easy answers to our funding issues but I am fortunate to represent a Board, Advisors, Project Officers and Volunteers that has the strength to meet these challenges.

The Board spends a significant proportion of its time to make sure that the financial management of WICAS is under control and to ensure that our finances and staff resources are used as much as possible for the benefit of the clients who use our service.

Our Business Plan for this last year contained several milestones that we have met. We now have new and settled premises at Barra ,our Web Site is now open to the world, Facebook has a regular following and Skype/Video Conferencing is being installed at all 4 WICAS Centres.

Conversely we are still looking for more suitable premises for the Uist CAB as there is simply not enough room to adequately "house" all of our staff and clients.

I am grateful to our volunteers, paid staff, management team and all connected with us for all of their enthusiastic and zealous work on behalf of WICAS and our clients.

I look forward to the New Year 2019 to 2020

David Blaney : Chairman

The WICAS Team 2018-2019

WICAS Board		Staff and Volunteers	
David Blaney	Chairman	Ann MacDonald	Volunteer
	Vice Chair	Anne Bird	Money Advisor
Mary MacLean	Treasurer	Cathy Morrison	Volunteer
Bethany Macleod	Director	David Macbeth	Volunteer
Brian Whittington	Director	Flora Matheson	Volunteer
Elenor MacLeay	Director	Jeanne Christie	Senior Adviser
Lorna Morrison	Director	Helen MacLean	Operations Manager
Marie Nash	Director	Joanna Paterson	Volunteer
Sheila MacLennan	Director	Katie MacKinnon	Senior Adviser
Sue Long	Director	Ken Kennedy	Volunteer
		Kenneth Maclean	Senior Adviser
Directors that Left This Year		Kenneth MacLeod	Fuel Advisor
Elizabeth Fowler		Kirsty MacKay	Legal Adviser
Donna MacDonald		Linda MacLeod	Volunteer
Hannah Knight		Lynda MacLean	Welfare Rights
		Mairi Montgomery	Money Advisor
Staff and Volunteers that left this Year		Marion MacInnes	Finance
Angela Bryden	Janet MacKenzie	Murdo MacKenzie	PASS
Ann McMillan	Joan McKie	Norah MacPhee	Training Officer
Anne Ryan	Kathryn Logan	Rebecca Lewis	Volunteer
Catherine MacLeod	Marie-Clare Harold	Steve Hankinson	Strategic Manager
Christine Yardley	Peter Day	Susanne Smith	Money Advisor
Helen Smith	Richard Cooke	William Foulger	Admin/reception
Ian Minty	Roddy Nicolson		

Strategic Manager's Report 2019

The year 2018/2019 saw the retirement of Roddy Nicolson who had been the Operational/Strategic Manager for many years. Much more than this he had been the cornerstone to all aspects of WICAS, perhaps from the very beginning. Roddy had devoted over 30 years to the welfare and care of all WICAS clients in the Western Isles. It was a fitting tribute that acknowledgement of his work was mentioned in Parliament.

Any success we had in the past or in the future may well be due to tireless work already done by Roddy. All at WICAS wish him and his family all the best for the future.

Notwithstanding Roddy's departure I will use one of his well-known paragraphs.

“The service we provide as a Citizens Advice Bureau is well known, well respected, well established and is vital for the people of the Western Isles. The frontline nature of the advice we provide often means we are the first to identify the issues affecting the citizens of the Western Isles and gives us a unique insight into their needs and concerns.”

Never before have these words been so relevant.

It is no longer a matter of maintaining the “Business as Usual”. We now need to do what we have done so well in the past but do it in a climate of continual change. These changes come from Financial pressures, Political programmes, IT Development and the austerity faced by our clients.

Some of the problems we faced during 2018/2019 continued from the previous year such as the ongoing impact of welfare reform to many of our clients and the economic situation facing our islands. Some were new challenges to help clients during the introduction of new benefits and regulations.

In the early days of WICAS, depending on the complexity of an enquiry, a client might have been just referred to a solicitor or accountant.

Now we have issues relating to matters like multiple debt, bankruptcies, homelessness, discrimination, different benefit systems, fuel costs, social media scams plus many more.

Therefore, during this year we have seen less clients but the work done for each of these clients has been significantly greater. We have found that the “holistic” approach has been very successful for the client where our support has seen real changes in their own and their family’s circumstances and wellbeing.

It also means that the flexibility, dedication, understanding and knowledge that our teams possess are even more valuable to WICAS and all the communities of the Western Isles.

Free and Confidential Advice

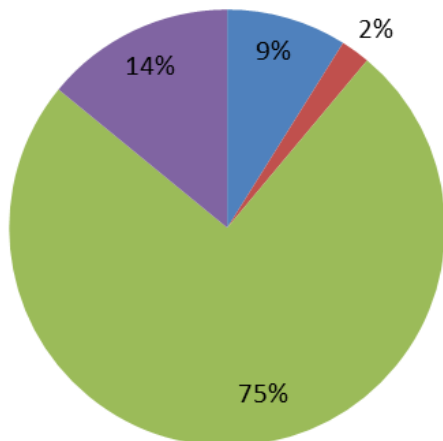
Our core service offers our clients the option of accessing our service face to face, by telephone and by e-mail.

We dealt with 2,678 clients who raised 4,702 issues during 2018/2019. The statistics on page 33 which were compiled by the WICAS Operational Manager are evidence of the needs of those who create the demand for the services of our organisation.

WESTERN ISLES CITIZENS ADVICE SERVICE						
CLIENT CONTACT 2018/2019	Home visits	Lewis	Harris	Uist	Barra	Total
	88	1600	116	528	346	2678

Client Contact

■ Email ■ Letter ■ Personal ■ Telephone



Our main form of client contact was by meeting them either at their home or in one of the 4 CAB sites

- Barra CAB
- Harris CAB
- Lewis CAB and
- Uist CAB

This is our most preferred way to see our clients. Some initial meetings may take several hours but, at the end, we can be sure that all areas have been covered or included in a plan for future advice.

This

- Reduces unnecessary referrals to other sectors
- Gives the client more confidence that they are receiving support
- Reduced anxiety for the client

Each of our sites also have additional duties such as quality checking, research into complex cases, publicity, finance, fund raising and administration. Therefore even if a member of the public is not sitting in front of us we are still helping.

Main Sources of Client Advice

The main enquires that clients bring to us remain as

- DWP/Social Security Scotland benefits
- Debt
- Employment
- Housing.
- Access to employment,
- Fuel costs
- Affordable rented housing

	Benefits	Con Goods & Services	Debt	Discrimination	Education	Employment	Financial & Charitable Support	Health & Community Care	Housing	Immigration, Asylum & Nationality	Legal Proceedings	NHS Concerns and Complaints	Relationships	Tax	Travel, Trans and Hols	Utilities and Communications	Total
2018	2,067	107	799	13	35	196	195	78	264	29	157	54	106	298	98	206	4,702

Client Financial Gains (CFG)

CFG is money gained by the client. This is achieved with the involvement of our Advisers and confirmed by several means such as the paying authority or by the client.

The total gained over the year was £934,778.16. This represents new funding coming into the communities from external sources during that year. These financial gains (such as payments of benefit) may last much longer but is not counted by WICAS.

This represents £4.06 for every £1 of Core Funding received for April 2018 – March 2019

As many gains go unrecorded (because we are not informed of them) the true figure is likely to be well in excess of £2m

If we calculated our CFG to every client we saw the figures for the last 3 years would show.

Average CFG for each Client		
2016/2017	2017/2018	2018/2019
£106.81	£143.55	£198.80

For last year we brought in an average £349.06 to the local economy for each client we saw.

In addition we need to realise that the extra dignity, confidence and wellbeing such funds can give to an individual is significant.

The increase in these figures shows that the personal holistic approach has a direct financial effect on the client and economy.

New Work This Year

- Help to Claim work taken on from 01.04.19. This is one to one help and advice for anyone finding it difficult to complete the on line Universal Credit Application
- EU work taken on 01.03.19. This is work helping EU Migrants complete all the online Home Office applications
- Financial Health Check work taken on from 01.03. This work where we see clients and give advice on all aspects of their financial “Health”
- SSEN Fuel Advisors (joint plan with TiG) from 01.07.19. This SSEN driven funding looks at Fuel advice to clients most in need.
- Scam Awareness work from CAS but working with Local Banks and Police.



Engagement with other Service Providers

We have taken many opportunities this year to engage with as many groups as possible. The WICAS Team have

- Arranged the visit for and met with Ms Shirley-Anne Somerville MSP Cabinet Secretary for Social Security and Older People who visited Lewis CAB. Her visit was covered by the press and WICAS mentioned by her very favourably at the CAS AGM
- Met and worked with the Scottish Government team looking at Funeral Payments. This also included liaison with CNES.
- Met and worked with the Scottish Government team (National and Local) looking at Social Security provision. Arranged regular future meetings
- Met and worked regularly with HHP, Library Services and JCP for the Introduction of Help to Claim
- Attended meetings with PACE for Talk Talk and Carolway Mill. This involved helping with the redundancies from these employers.
- Attended meetings for
 - Quality of Life Priority Group
 - Community Transport Strategy Working Group
 - Sustainable Population Group
 - Child Poverty Strategy Working Group
 - Volunteered to work with Western Isles Police for joint publicity on Scams (also a promotion of WICAS Work)
 - Attended the Stornoway Meeting with 5 Westminster Scottish MPs Worked with Volunteer Centre Western Isles

Engagement in the Communities and with Other Colleagues

- Talk to Kinloch Community Centre on WICAS work. Other providers present and covered by press. Ongoing work with Kinloch Group to emphasise the WICAS work and help available.
- Talk to Point Community Centre on WICAS work.
- Planned future talks in all Communities
- Met with local papers to try and produce a communication plan
- Contacted Isles FM to try and produce a communication plan
- Worked with IT Providers to help produce a website suitable to consolidate the WICAS work. 4 offices providing an excellent service working as one. Publication of the website due out very soon.
- Supported WICAS Facebook

- Talk at Neuro Hebrides
- Had a stall at the Dementia Event
- Talk at Parkinson Group.
- Worked with Case Checkers (CAS Quality Measurements)
- Attended COCABs (Chief Officers from CAB)
- Worked with Poverty Action Group
- NHSWI – Meeting with R Culley, CEO, to explore possible funding
- PASS Patient Advisers Day
- CAS AGM and Conference with Princess Anne



Visit by Ms Shirley-Anne Somerville
MSP Cabinet Secretary for Social
Security and Older People to
Lewis CAB

Projects

These are areas of defined expertise whereby we bid for funding to employ staff to deliver the service. Each project has a budget and life span. We use some of the Project Administrative and Management funds to cover any shortfalls in Core Activities.

Having such Projects assigned to WICAS increases the services we can offer to our clients.

A detailed Application has to be made to CAS for each project.

Legal Court Services	Ends 31.03.20
Pension Wise	Ends 31.03.20
Pass	Ends 31.03.21
Welfare Mitigation	Ends 31.03.20
Help to Claim	Ends 31.03.20
Fuel Advice SSEN	Ends 30.06.20

Project Details

Legal Court Services

This service provides free legal advice and assistance in certain types of civil cases where a person does not already have a solicitor or another representative. The main issues which this Project deals with relate to: Employment, Consumer, Debt and Housing, including repossessions and eviction cases.

The Legal Adviser works with the following partner agencies which provide information, advice and training to our staff: Shelter Scotland, and the Highlands and Islands Civil Legal Assistance office. In addition to giving legal advice to the bureaux throughout the Western Isles, the Legal Adviser covers the Sheriff Courts in Stornoway and Lochmaddy.

This funding provides for a full time Legal Adviser.

Pension Wise

The aim of the Project is to provide guidance to individuals approaching retirement, give information to them based on their circumstances and enable them to make an informed choice about their retirement options or to understand how to get the additional information. This post is currently vacant but due to be re-advertised.

Patient Advice and Support Service (PASS)

This Project provides free, confidential information, advice and support to anyone who uses the NHS in Scotland. With the aim of supporting patients, their carers and families with interactions with the NHS and in other matters affecting their health, the service operates two key principles; promoting an awareness and understanding of the rights and responsibilities of patients and advising and supporting people who wish to give feedback, make comments, raise concerns or make a complaint about treatment and care provided by the NHS in Scotland. This has shown our largest increase in work during this year.

Welfare Reform Mitigation Project

The aim of this Project is to improve the support that the CAB network is able to offer to vulnerable client groups affected by poverty and welfare reform.

Major changes in Social Security benefits under the Welfare Reform legislation which was introduced in 2012 are still having an impact on many of the clients that come to us with issues relating to their benefits and in particular Employment and Support Allowance and those moving from Disability Living Allowance to Personal Independence Payment.

Help to Claim

This work helps those that are unable to complete the “on line” application form for Universal Credit. It involves giving careful help to those unsure about the claim or

unsure how to use IT. Time is crucial at benefit may well be lost if the claim is late. Good liaison with the Job Centre has proved very valuable.

Fuel Advice

This is an area of work we complete in liaison with our local experts Tighean Innse Gall. Recent funding from Scottish and Southern Electricity Networks have allowed both groups to extend their reach into all communities to offer the financial and physical help needed.

Debt: Money Advice Team

This is another area of work which is very demanding.

Like many other cases our staff have to deal with, debt related work is becoming ever more complex and time consuming. There are serious arrears with some of these debts having been carried over from previous years along with other liabilities. Debt collection agencies seem to be increasing every year as they seek to recover monies owed and sometimes refusing reasonable offers being made and forcing clients into making completely unrealistic payments. This leaves them vulnerable to other problems such as arrears in rent, mortgage or fuel payments. Creditors are known to employ different collection firms who transfer the debt from one to another which leads to confusion for debtors and increases the workload of our money advisers. Sadly, many of those who come to see us feel threatened and desperate. The Money Advice Team do all they can to give them reassurance, support and guidance sometimes over a long period of time.





Quality of Our Advice.

Our training and the advice we give to our clients needs to be correct, timeous and pertinent to the help available. To make sure we reach these rigorous standards our work is monitored by Citizens Advice Scotland and the Scottish Government's department, The Scottish National Standards for Information and Advice Providers (SNSIAP).

In addition we check our own cases constantly. Case checking usually involves an experienced adviser or supervisor reading the case record to ensure that quality standards have been met, and to identify any remedial action necessary.

IT Improvements

Each of our 4 offices now has

-  WiFi facilities (Part of the EU and Help to Claim Funding)
-  WiFi Laptops and Printers (Part of the Help to Claim Funding)
-  Skype is being set up in September 2019
-  Video Conferencing Facilities (accessible from all 4 sites) is being set up in September 2019 (equipment has been donated by a local company)

CAB Barra

Last year we were given the drastic news that our CAB Barra premises had been sold and we would have to move. Detailed searches were made for a replacement site but nothing could be found. To have no CAB on Barra was a significant risk to the future of the whole of WICAS and to the service for those who live there.

It was a dire situation until help was offered by Visit Scotland who said we could lease their old centre in Castle Bay. The help, support and understanding given by Steven Speedie and the Visit Scotland team was invaluable and our ongoing thanks will always go out to them. The owner of the previous premises allowed us to stay on longer than planned and, in that time, we developed the new site to be our new CAB Barra. This service is now available to all those clients who need our help and advice even more every day. The visitor numbers at Barra have increased and the funding back into the economy, as a result of our advice, is at least £93,500 and probably much much more. Jeanne and Kenneth are able to continue their excellent service.



On Reflection

This year 2018 / 2019 has been an extremely busy year for all those of us at WICAS. In my view it was a transitional year where we had to deal with even more changes than in previous years. These changes in IT, Projects, DWP Devolved Benefits, the New Scottish Social Security organisational model and possibly Brexit have given us an indication of the future work and challenges in the coming years.

Going back to Roddy's paragraph

“The service we provide as a Citizens Advice Bureau is well known, well respected, well established and is vital for the people of the Western Isles. The frontline nature of the advice we provide often means we are the first to identify the issues affecting the citizens of the Western Isles and gives us a unique insight into their needs and concerns.”

These words mean even more during these changing and uncertain times.

It's the skills, knowledge, passion and determination you have that has made WICAS very successful today will make us very successful tomorrow.

My sincere thanks to the Board and every person (current and retired) in Wicas, CnES , Visit Scotland, CAS and the clients for allowing our Team to make such a difference.

Steve Hankinson Strategic Manager

Treasurer's Report

As each year passes we find the need to continually monitor our expenditure and work priorities increases. We have to carry out savings, where ever possible, and simultaneously continue to offer the level of services expected of us by those who need our advice, personal support and assistance.

Our accounts show that our

- Income for the financial year 2018 – 2019 was £ 444,374 and
- Our expenditure was £ 439,746 and therefore giving us a slight
- Surplus of £ 4,628.

This has enabled WICAS to keep our reserves at an appropriate level.

Our main income is from Comhairle nan Eilean Siar and totalled £220,413. I am grateful to the Council for continuing to support us with this significant core funding which I feel demonstrates how much they value the service that we provide from our four offices in the Western Isles.

We are also much more dependent on income that can be derived from our Projects which is an integral part of our annual income.

As we head into a new financial year I am only too aware that funding our services will be an even greater challenge. Our priority to meet the ever increasing demands that we face leads to even greater pressures being put on our financial resources and staff.

Mary MacLean
Treasurer

Income and Expenditure

	Total	General	Patient Advice and Support Service	Scottish Legal Aid Board	Pension Wise	Bank of Scotland Foundation	Glusad Comhla	Welfare Rights	Buildings
Donations	15	10	5						
Deposit account interest	66	66							
Grants									
Comhairle nan Eilean Siar	220,413	220,413							
Citizens Advice Scotland	91,991	2,600	21,388		42,986			25,017	
Scottish Legal Aid Board	38,091			38,091					
Pentland Road Wind Farm	10,000	10,000							
Ryvoan Trust	3,500	3,500							
Tighean Innse Gall	46,206						46,206		
	410,202	236,513	21,388	38,091	42,986	0	46,206	25,017	0
Other income									
Reimbursed travel	1,745			224	984	237	173	128	
Employer Allowance	3,000	3,000							
Management fees	29,346	29,346							
	34,091	32,346	0	224	984	237	173	128	0
TOTAL INCOME	444,374	268,934	21,393	38,315	43,970	237	46,379	25,145	0
Trustees' expenses	2,431	2,431							
Wages	313,346	186,246	12,089	28,045	22,409	14,623	32,220	17,715	
Social security	25,108	15,094	622	2,708	2,124	963	2,315	1,282	
Pensions	15,190	9,748	604	1,506	695	324	1,344	968	
Rent	3,924	524	544	544	544	680	544	544	
Rates and water	1,779	507	204	204	204	255	204	204	
Insurance	1,864	501	218	218	218	273	218	218	
Light and heat	6,749	2,128	739	739	739	924	739	739	
Telephone	3,509	596	444	444	579	556	444	444	
Postage and stationery	5,680	2,457	449	449	476	561	449	839	
Management charges	29,346		2,473	4,942	14,962		6,969		
Affiliation fees	3,055	3,055							
Volunteer expenses	2,379	2,219						160	
Maintenance and equipment	2,150	2,150							
Travel and conferences	8,436	4,625	1,070	264	880	726	436	434	
Training	4,943	190			1,371		173	3,209	
Advertising	1,005	105						900	
General charges	124	124							
Software costs	645	305	54	54	54	68	54	54	
Recruitment	1,601		151		556	625	269		
Deprec - tang and heritage f a									
Depn of freehold property	4,379								4,379
Depn of computer equipment	250							250	
Bank charges	55	55							
Auditors' remuneration									
Audit fees	1,800	1,800							
TOTAL Expenditure	439,746	234,858	19,663	40,117	45,810	20,577	46,379	27,962	4,379
Surplus (Deficit)	4,628	34,077	1,730	-1,802	-1,841	-20,340	0	-2,817	-4,379

Assets

Unrestricted Restricted Total	145,033
Restricted Funds Total	159,956
Total 31.03.19	304,989
Total 31.03.18	300,362

Account Pages

WESTERN ISLES CITIZENS ADVICE SERVICE REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2019

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2019. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The objectives of the charity are to promote the community benefit within the Western Isles by advancing education, protecting health and the relief of poverty sickness and distress.

Significant activities

The principal activity of the company in the year under review was that of the provision of information, advice and practical assistance to the community through advice bureaux in Lewis, Harris, the Uists and Benbecula and Barra.

Volunteers

The trustees are grateful to the volunteers who kindly give up their time to assist in the delivery of the charity's services.

ACHIEVEMENT AND PERFORMANCE

Internal and external factors

The continued delivery of the charity's activities is dependent upon funding from The Scottish Executive through the local authority, Comhairle nan Eilean Siar. The charity aims to ensure continuity of funding through maintaining the necessary standards of service delivery. These standards are subject to external monitoring by a number of agencies and the organisation continues to meet their requirements and guidelines.

FINANCIAL REVIEW

Principal funding sources

The charity's principal sources of funding are from the local authority Comhairle nan Eilean Siar, Citizens Advice Scotland and Scottish Legal Aid Board.

Reserves policy

The trustees have created a Designated Restructuring Fund to allow the charity to meet the uncertainties and challenges that will arise from gaps and reductions in funding. The adequacy of this fund will be reviewed annually.

During the year the charity's incoming resources exceeded resources expended resulting in a surplus of £4,627 for the period (2018 - surplus of £11,631). This represents an increase of £28,962 in unrestricted funds to £145,037 and a decrease of £24,335 in restricted funds to £159,952.

FUTURE PLANS

The charity intends to continue the delivery of the existing services through the network of bureaux across the Western Isles.

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.

The organisation is incorporated as a company limited by guarantee and is governed by the Memorandum and Articles of Association. In the event of the company being wound up, the members are required to contribute an amount not exceeding £1.

The organisation is registered with the Scottish Charity Regulator and the Scottish Charity Number is SCO15018.

Membership of the charity is open to local residents, local groups, volunteers and employees.

Recruitment and appointment of new trustees

The directors of the company are also charity trustees for the purposes of charity law.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Organisational structure

The charity provides information and advice bureaux in four areas of the Western Isles: Lewis, Harris, the Uists and Benbecula and Barra.

The board consists of directors who manage the affairs of the charity through regular board meetings where matters are discussed and agreed. The decisions taken by the board are implemented at the four bureaux by the Area Manager.

Induction and training of new trustees

The trustees are familiar with the practical work of the charity through involvement at a local level in the day to day activities. The charity undertakes training for trustees to ensure awareness of the responsibilities of directors, the organisational structure, understanding of the financial position of the charity and future plans and objectives.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

SC270038 (Scotland)

Registered Charity number

SC015018

Registered office

Lewis Citizens Advice Bureau
41-43 Westview Terrace
Stornoway
Isle of Lewis
HS1 2HP

Trustees

D Blaney	
M M Maclean	
E Fowler	- resigned 22.1.19
E Macleay	
H Knight	- resigned 1.8.18
D Macdonald	- resigned 23.7.18
S Macleannan	
B Whittington	
S Long	- appointed 14.8.18
B Macleod	- appointed 14.8.18
L Morrison	- appointed 14.8.18
M Nash	- appointed 14.8.18

Company Secretary

S Hankinson

Auditors

CIB Audit
Statutory Auditor
63 Kenneth Street
Stornoway
Isle of Lewis
HS1 2DS

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2019

STATEMENT OF TRUSTEES RESPONSIBILITIES

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

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

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

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

In so far as the trustees are aware:

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

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

.....
Trustee

**REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES AND MEMBERS OF
WESTERN ISLES CITIZENS ADVICE SERVICE**

Opinion

We have audited the financial statements of Western Isles Citizens Advice Service (the 'charitable company') for the year ended 31 March 2019 which comprise the Statement of Financial Activities, the Balance Sheet and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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 2019 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 and regulation 8 of the Charities Accounts (Scotland) Regulations 2006.

Basis for opinion

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

Conclusions relating to going concern

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

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

Other information

The trustees are responsible for the other information. The other information comprises the information included in the annual report, other than the financial statements and our Report of the Independent Auditors thereon.

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

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

Opinions on other matters prescribed by the Companies Act 2006

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

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

Matters on which we are required to report by exception

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

**REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES AND MEMBERS OF
WESTERN ISLES CITIZENS ADVICE SERVICE**

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 trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to take advantage of the small companies exemption from the requirement to prepare a Strategic Report or in preparing the Report of the Trustees.

Responsibilities of trustees

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

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

Our responsibilities for the audit of the financial statements

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

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

Use of our report

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

Calum Macdonald (Senior Statutory Auditor)
for and on behalf of CIB Audit
Statutory Auditor
Eligible to act as an auditor in terms of Section 1212 of the Companies Act 2006
63 Kenneth Street
Stornoway
Isle of Lewis
HS1 2DS

Date:

ANNUAL REPORT AND ACCOUNTS 2018 – 2019

WESTERN ISLES CITIZENS ADVICE SERVICE

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2019**

	Notes	Unrestricted funds £	Restricted funds £	31.3.19 Total funds £	31.3.18 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	12	-	12	160
Charitable activities	4				
Advice services		236,512	173,689	410,201	346,119
Investment income	3	66	-	66	-
Other income		<u>32,346</u>	<u>1,746</u>	<u>34,092</u>	<u>23,626</u>
Total		268,936	175,435	444,371	369,905
EXPENDITURE ON					
Charitable activities					
Advice services		<u>234,855</u>	<u>204,889</u>	<u>439,744</u>	<u>358,274</u>
NET INCOME/(EXPENDITURE)		34,081	(29,454)	4,627	11,631
Transfers between funds	12	<u>(5,119)</u>	<u>5,119</u>	-	-
Net movement in funds		28,962	(24,335)	4,627	11,631
RECONCILIATION OF FUNDS					
Total funds brought forward		116,075	184,287	300,362	288,731
TOTAL FUNDS CARRIED FORWARD		<u>145,037</u>	<u>159,952</u>	<u>304,989</u>	<u>300,362</u>

The notes form part of these financial statements

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WESTERN ISLES CITIZENS ADVICE SERVICE

**BALANCE SHEET
AT 31 MARCH 2019**

	Notes	Unrestricted funds £	Restricted funds £	31.3.19 Total funds £	31.3.18 Total funds £
FIXED ASSETS					
Tangible assets	9	4	95,819	95,823	99,702
CURRENT ASSETS					
Debtors	10	10,281	-	10,281	-
Cash at bank and in hand		144,526	64,137	208,663	209,083
		154,807	64,137	218,944	209,083
CREDITORS					
Amounts falling due within one year	11	(9,778)	-	(9,778)	(8,423)
NET CURRENT ASSETS		145,029	64,137	209,166	200,660
TOTAL ASSETS LESS CURRENT LIABILITIES		145,033	159,956	304,989	300,362
NET ASSETS		145,033	159,956	304,989	300,362
FUNDS	12				
Unrestricted funds:					
General				65,259	36,301
Designated Restructuring Fund				79,774	79,774
				145,033	116,075
Restricted funds:					
Lewis Capital				94,485	97,188
Harris Capital				836	2,512
Patient Advice and Support Service				13,952	12,223
Scottish Council for Voluntary Organisations				398	398
SSE: Fuel Poverty				13,816	13,816
Pension Wise				24,405	26,246
Citizens Advice Service: Training Project				6,196	6,196
Roof Repair Fund				708	708
Bank of Scotland Foundation				4,660	25,000
Welfare Rights				500	-
				159,956	184,287
TOTAL FUNDS				304,989	300,362

The notes form part of these financial statements

WESTERN ISLES CITIZENS ADVICE SERVICE

BALANCE SHEET - CONTINUED
AT 31 MARCH 2019

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to charitable small companies.

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

.....
Trustee

The notes form part of these financial statements

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

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities and Trustee Investment (Scotland) Act 2005. The financial statements have been prepared under the historical cost convention.

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

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern. The trustees also consider that there are no significant areas of judgements, estimates or key assumptions that affect items in the accounts.

Reconciliation with previous Generally Accepted Accounting Practice

In preparing the accounts, the trustees have considered whether in applying the accounting policies required by FRS 102 and the Charities SORP FRS 102 a restatement of comparative items was needed. The policies applied under the charity's previous accounting framework are not materially different to FRS 102 and have not impacted on fund balances or net income/(expenditure). Accordingly no restatements were required.

Financial reporting standard 102 - reduced disclosure exemptions

The charity has taken advantage of the following disclosure exemption in preparing these financial statements, as permitted by FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland':

- the requirements of Section 7 Statement of Cash Flows.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

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

Tangible fixed assets

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

Freehold property	- 5% on cost
Fixtures and fittings	- 33% on cost and 20% 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.

WESTERN ISLES CITIZENS ADVICE SERVICE**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 MARCH 2019****1. ACCOUNTING POLICIES - continued****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. DONATIONS AND LEGACIES

	31.3.19	31.3.18
	£	£
Donations	<u>12</u>	<u>160</u>

3. INVESTMENT INCOME

	31.3.19	31.3.18
	£	£
Deposit account interest	<u>66</u>	<u>-</u>

4. INCOME FROM CHARITABLE ACTIVITIES

	31.3.19	31.3.18
	£	£
Grants	<u>410,201</u>	<u>346,119</u>

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

	31.3.19	31.3.18
	£	£
Comhairle nan Eilean Siar	220,413	220,413
Citizens Advice Scotland	91,991	66,427
Scottish Legal Aid Board	38,091	34,279
Bank of Scotland Foundation	-	25,000
Pentland Road Wind Farm	10,000	-
Ryvoan Trust	3,500	-
Tighean Innse Gall	<u>46,206</u>	<u>-</u>
	<u>410,201</u>	<u>346,119</u>

5. NET INCOME/(EXPENDITURE)

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

	31.3.19	31.3.18
	£	£
Audit fees	1,800	1,800
Depreciation - owned assets	4,629	7,551
Other operating leases	<u>3,924</u>	<u>4,921</u>

WESTERN ISLES CITIZENS ADVICE SERVICE**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 MARCH 2019****6. TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the year ended 31 March 2019 nor for the year ended 31 March 2018.

Trustees' expenses

	31.3.19	31.3.18
	£	£
Trustees' expenses	<u>2,431</u>	<u>2,155</u>

7. STAFF COSTS

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

	31.3.19	31.3.18
	15	<u>12</u>
Advice services	<u>15</u>	<u>12</u>

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

8. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	160	-	160
Charitable activities			
Advice services	221,312	124,807	346,119
Other income	<u>22,497</u>	<u>1,129</u>	<u>23,626</u>
Total	243,969	125,936	369,905
EXPENDITURE ON			
Charitable activities			
Advice services	<u>251,497</u>	<u>106,777</u>	<u>358,274</u>
Total	251,497	106,777	358,274
NET INCOME/(EXPENDITURE)	(7,528)	19,159	11,631
Transfers between funds	<u>(1,478)</u>	<u>1,478</u>	-
Net movement in funds	(9,006)	20,637	11,631
RECONCILIATION OF FUNDS			
Total funds brought forward	125,078	163,653	288,731
TOTAL FUNDS CARRIED FORWARD	<u>116,072</u>	<u>184,290</u>	<u>300,362</u>

WESTERN ISLES CITIZENS ADVICE SERVICE**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 MARCH 2019****9. TANGIBLE FIXED ASSETS**

	Freehold property £	Fixtures and fittings £	Computer equipment £	Totals £
COST				
At 1 April 2018	156,108	50,978	14,433	221,519
Additions	<u>-</u>	<u>-</u>	<u>750</u>	<u>750</u>
At 31 March 2019	<u>156,108</u>	<u>50,978</u>	<u>15,183</u>	<u>222,269</u>
DEPRECIATION				
At 1 April 2018	56,406	50,978	14,433	121,817
Charge for year	<u>4,379</u>	<u>-</u>	<u>250</u>	<u>4,629</u>
At 31 March 2019	<u>60,785</u>	<u>50,978</u>	<u>14,683</u>	<u>126,446</u>
NET BOOK VALUE				
At 31 March 2019	<u>95,323</u>	<u>-</u>	<u>500</u>	<u>95,823</u>
At 31 March 2018	<u>99,702</u>	<u>-</u>	<u>-</u>	<u>99,702</u>

10. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.19	31.3.18
	£	£
Other debtors	<u>10,281</u>	<u>-</u>

11. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.19	31.3.18
	£	£
Trade creditors	-	902
Social security and other taxes	6,258	5,113
Accrued expenses	<u>3,520</u>	<u>2,408</u>
	<u>9,778</u>	<u>8,423</u>

WESTERN ISLES CITIZENS ADVICE SERVICE**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 MARCH 2019****12. MOVEMENT IN FUNDS**

	At 1.4.18 £	Net movement in funds £	Transfers between funds £	At 31.3.19 £
Unrestricted funds				
General	36,301	34,077	(5,119)	65,259
Designated Restructuring Fund	<u>79,774</u>	-	-	<u>79,774</u>
	116,075	34,077	(5,119)	145,033
Restricted funds				
Lewis Capital	97,188	(2,703)	-	94,485
Harris Capital	2,512	(1,676)	-	836
Patient Advice and Support Service	12,223	1,729	-	13,952
Scottish Council for Voluntary Organisations	398	-	-	398
Scottish Legal Aid Board	-	(1,802)	1,802	-
SSE: Fuel Poverty	13,816	-	-	13,816
Pension Wise	26,246	(1,841)	-	24,405
Citizens Advice Service: Training Project	6,196	-	-	6,196
Roof Repair Fund	708	-	-	708
Bank of Scotland Foundation	25,000	(20,340)	-	4,660
Welfare Rights	-	(2,817)	3,317	500
	<u>184,287</u>	<u>(29,450)</u>	<u>5,119</u>	<u>159,956</u>
TOTAL FUNDS	<u>300,362</u>	<u>4,627</u>	<u>-</u>	<u>304,989</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General	268,937	(234,860)	34,077
Restricted funds			
Patient Advice and Support Service	21,390	(19,661)	1,729
Scottish Legal Aid Board	38,315	(40,117)	(1,802)
Pension Wise	43,970	(45,811)	(1,841)
Bank of Scotland Foundation	238	(20,578)	(20,340)
Glusad Comhla	46,378	(46,378)	-
Welfare Rights	25,143	(27,960)	(2,817)
Lewis Capital	-	(2,703)	(2,703)
Harris Capital	-	(1,676)	(1,676)
	<u>175,434</u>	<u>(204,884)</u>	<u>(29,450)</u>
TOTAL FUNDS	<u>444,371</u>	<u>(439,744)</u>	<u>4,627</u>

WESTERN ISLES CITIZENS ADVICE SERVICE**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 MARCH 2019****12. MOVEMENT IN FUNDS - continued****Comparatives for movement in funds**

	At 1.4.17 £	Net movement in funds £	Transfers between funds £	At 31.3.18 £
Unrestricted Funds				
General	45,304	(7,525)	(1,478)	36,301
Designated Restructuring Fund	79,774	-	-	79,774
	<u>125,078</u>	<u>(7,525)</u>	<u>(1,478)</u>	<u>116,075</u>
Restricted Funds				
Lewis Capital	99,891	(2,703)	-	97,188
Harris Capital	4,188	(1,676)	-	2,512
Patient Advice and Support Service	12,044	179	-	12,223
Scottish Council for Voluntary Organisations	398	-	-	398
Scottish Legal Aid Board	1,161	(2,639)	1,478	-
SSE: Fuel Poverty	14,225	(409)	-	13,816
Pension Wise	25,846	400	-	26,246
Citizens Advice Service: Training Project	5,192	1,004	-	6,196
Roof Repair Fund	708	-	-	708
Bank of Scotland Foundation	-	25,000	-	25,000
	<u>163,653</u>	<u>19,156</u>	<u>1,478</u>	<u>184,287</u>
TOTAL FUNDS	<u>288,731</u>	<u>11,631</u>	<u>-</u>	<u>300,362</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General	243,970	(251,495)	(7,525)
Restricted funds			
Patient Advice and Support Service	20,467	(20,288)	179
Scottish Legal Aid Board	34,538	(37,177)	(2,639)
SSE: Fuel Poverty	7,879	(8,288)	(409)
Pension Wise	12,544	(12,144)	400
Citizens Advice Service: Training Project	25,507	(24,503)	1,004
Bank of Scotland Foundation	25,000	-	25,000
Lewis Capital	-	(2,703)	(2,703)
Harris Capital	-	(1,676)	(1,676)
	<u>125,935</u>	<u>(106,779)</u>	<u>19,156</u>
TOTAL FUNDS	<u>369,905</u>	<u>(358,274)</u>	<u>11,631</u>

WESTERN ISLES CITIZENS ADVICE SERVICE**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 MARCH 2019****12. MOVEMENT IN FUNDS - continued**

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

	At 1.4.17 £	Net movement in funds £	Transfers between funds £	At 31.3.19 £
Unrestricted funds				
General	45,304	26,552	(6,597)	65,259
Designated Restructuring Fund	79,774	-	-	79,774
Restricted funds				
Lewis Capital	99,891	(5,406)	-	94,485
Harris Capital	4,188	(3,352)	-	836
Patient Advice and Support Service	12,044	1,908	-	13,952
Scottish Council for Voluntary Organisations	398	-	-	398
Scottish Legal Aid Board	1,161	(4,441)	3,280	-
SSE: Fuel Poverty	14,225	(409)	-	13,816
Pension Wise	25,846	(1,441)	-	24,405
Citizens Advice Service: Training Project	5,192	1,004	-	6,196
Roof Repair Fund	708	-	-	708
Bank of Scotland Foundation	-	4,660	-	4,660
Welfare Rights	-	(2,817)	3,317	500
	<u>163,653</u>	<u>(10,294)</u>	<u>6,597</u>	<u>159,956</u>
TOTAL FUNDS	<u>288,731</u>	<u>16,258</u>	<u>-</u>	<u>304,989</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General	512,907	(486,355)	26,552
Restricted funds			
Patient Advice and Support Service	41,857	(39,949)	1,908
Scottish Legal Aid Board	72,853	(77,294)	(4,441)
SSE: Fuel Poverty	7,879	(8,288)	(409)
Pension Wise	56,514	(57,955)	(1,441)
Citizens Advice Service: Training Project	25,507	(24,503)	1,004
Bank of Scotland Foundation	25,238	(20,578)	4,660
Glusad Comhla	46,378	(46,378)	-
Welfare Rights	25,143	(27,960)	(2,817)
Lewis Capital	-	(5,406)	(5,406)
Harris Capital	-	(3,352)	(3,352)
	<u>301,369</u>	<u>(311,663)</u>	<u>(10,294)</u>
TOTAL FUNDS	<u>814,276</u>	<u>(798,018)</u>	<u>16,258</u>

Transfers between funds

Funds were transferred from General Fund to Scottish Legal Aid Board (£1,802) and Welfare Rights (£3,317) to meet a shortfall in funding for that year.

13. RELATED PARTY DISCLOSURES

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

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WESTERN ISLES CITIZENS ADVICE SERVICE

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2019

	Unrestricted funds £	Restricted funds £	31.3.19 Total funds £	31.3.18 Total funds £
INCOME AND ENDOWMENTS				
Donations and legacies				
Donations	12	-	12	160
Investment income				
Deposit account interest	66	-	66	-
Charitable activities				
Grants	236,513	173,688	410,201	346,119
Other income				
Reimbursed travel	-	1,746	1,746	1,129
Employer Allowance	3,000	-	3,000	3,000
Management fees	29,346	-	29,346	19,497
	<u>32,346</u>	<u>1,746</u>	<u>34,092</u>	<u>23,626</u>
Total incoming resources	268,937	175,434	444,371	369,905
EXPENDITURE				
Charitable activities				
Trustees' expenses	2,431	-	2,431	2,155
Wages	186,246	127,101	313,347	252,227
Social security	15,094	10,014	25,108	20,565
Pensions	9,748	5,441	15,189	10,712
Rent	524	3,400	3,924	4,921
Rates and water	507	1,275	1,782	2,074
Insurance	501	1,363	1,864	1,741
Light and heat	2,128	4,619	6,747	8,177
Telephone	596	2,911	3,507	2,556
Postage and stationery	2,457	3,223	5,680	4,149
Management charges	-	29,346	29,346	19,496
Affiliation and membership fees	3,055	-	3,055	4,840
Volunteer expenses	2,219	160	2,379	3,244
Maintenance and equipment	2,150	-	2,150	2,464
Travel and conferences	4,625	3,810	8,435	5,806
Training	190	4,753	4,943	2,641
Advertising	105	900	1,005	34
General charges	124	-	124	45
Software costs	305	338	643	509
Recruitment	-	1,601	1,601	507
Depreciation of tangible fixed assets	-	4,629	4,629	7,551
	<u>233,005</u>	<u>204,884</u>	<u>437,889</u>	<u>356,414</u>
Support costs				

**WESTERN ISLES CITIZENS ADVICE SERVICE
DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2019**

	Unrestricted funds £	Restricted funds £	31.3.19 Total funds £	31.3.18 Total funds £
Finance				
Bank charges	55	-	55	60
Governance costs				
Auditors' remuneration	<u>1,800</u>	<u>-</u>	<u>1,800</u>	<u>1,800</u>
Total resources expended	234,860	204,884	439,744	358,274
	_____	_____	_____	_____
Net income	<u>34,077</u>	<u>(29,450)</u>	<u>4,627</u>	<u>11,631</u>

WESTERN ISLES CITIZENS ADVICE SERVICE											
Operational Manager's Report for Period:						1 April to 31 March 2019					
CLIENT CONTACT	Home visits	Lewis		Harris		Uist		Barra		Total	
	88	1600 (2950)		116 (182)		528 (953)		346 (313)		2678(4398)	
ADVICE CATEGORIES	WICAS H/visit	Lewis		Harris		Uist		Barra		WICAS TOTALS	
	2018	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017
Benefits	110	1112	1292	57	124	417	582	371	353	2067	2351
Con Goods & Services	1	83	142	3	6	9	9	11	10	107	167
Debt	4	489	1379	3	1	232	429	71	72	799	1881
Discrimination		12	12				2	1	1	13	15
Education		5	6			13	4	17	17	35	27
Employment		134	157	13	2	34	37	15	20	196	216
Financial & Charitable Support	10	79	153	10	16	60	76	36	55	195	300
Health & Community Care	10	37	47	2	8	17	12	12	14	78	81
Housing	7	121	160	24	29	50	96	62	44	264	329
Immigration, Asylum & Nationality		13	32	1		6	5	9	2	29	39
Legal Proceedings	2	122	162	3	3	17	34	13	15	157	214
NHS Concerns and Complaints		46	8		1	1	4	7		54	13
Relationships		68	83	5	5	21	42	12	16	106	146
Tax	7	130	121	19	31	77	74	65	79	298	305
Travel, Trans and Hols	6	38	48	9	10	19	25	26	7	98	90
Utilities and Communications	11	69	79	11	14	73	198	42	67	206	358
TOTALS	168	2558	3881	160	250	1046	1629	770	772	4702	6532
During 2017-18 the Citizens Advice Network in Scotland implemented a new case management system. Changes have also been made to the way statistical data is recorded to improve the consistency and quality of reported data. Due to these changes 2017-18 data will not be comparable to previous years and the majority of Citizens Advice Bureaux will be reporting a reduction in numbers as a result; this is as predicted. Comparable data will be provided from April 2019 onwards.											
CFG	£103,028.13	£528,400.61	£42,583.65	£167,263.60	£93,502.17	£934,778.16					
This represents £4.06 for every £1 of core funding received for April – March (£230,413.00)											
Contact	Homevisit	Lewis		Harris		Uist		Barra		%	
Email		148		1		84		6		8.92	
Letter		43		1		13		1		2.17	
Personal	86	1206		79		323		310		74.83	
Telephone	2	203		35		108		29		14.08	

TOTALS	88	1600	116	528	346	100
Social Policy						
UC payment delays						
Staff						
Glusad Comhla Project: Susanne Smith Project Officer 26/03 started and Willie Foulger Admin 01/05 started. Both until 30/06/19. Susanne Smith resigned 31/12/18.						
Kirsty MacKay appointed as Project Officer and started 21/01/19, resigned 29/03.						
Senior Adviser Lewis: Joan McKie started 21/05 until 31/03/19 resigned 08/10						
PWGS: Kathryn Logan started 14/05 until 31/03/19. Resigned 28/03 – currently vacant.						
Senior Adviser Kenneth MacLean appointed at Barra. Started 01/08 until 31/03/19. Extended to 30/06/19 to use underspend. Appointment continued to 31/03/20 using CAS WR funding.						
Senior Money Adviser, Helen Smith resigned 22/10. Susanne Smith appointed started 01/01/19						
Strategic Manager, Roddy Nicolson resigned 30/11/18. Steve Hankinson appointed and started 21/01/19.						
PASS Adviser, Anne Ryan, resigned 18/12/18. Murdo MacKenzie appointed and started 04/02/19						
Legal Adviser, Marie-Claire Harold resigned 28/03. Kirsty MacKay appointed 01/04						
Volunteers						
18 volunteers donated 2251:23 hrs during the period.						
This figure does not include Director hours donated to WICAS						
Training						
GDPR training – All staff and volunteers						
QAA Self Assessment, OM + 2 x SA						
CPAG Conference - TO						
GDPR Workshop - SM						
Lewis & Harris staff meeting/training on UC rollout with JCP 17/07						
Immigration: An Introduction, CAS, L MacLean 21/08						
UC Training by CPAG, All relevant WICAS staff and volunteers, 29/08						
Mandatory reconsiderations and submissions, CAS, S Smith, 26/09						
CAS Settled Status – EU citizens after Brexit, TO 30/10						
CAS CASTLE Reports demonstration 19/11						
Preparing to Represent, CAS – S Smith, 12/12						
Universal Support Workshop 13/12. Feedback Webinar 16/01						
Benefits Booster Session, CAS, 20/02 – Lewis Volunteer Advisers & TO						
New Manager Meeting, CAS, 21/02 - SM						
Negotiation & Communication Skills – 05/03 – S Smith, MAM						
Developing Quality Debt Advice – 12/03, S Smith, MAM						
EU Settlement Scheme, 11/02 - TO						

Representing WICAS at Meetings	
Case Checkers Forum, May, November	
COCABS, May via videolink to Perth, November Conference, Feb meeting	
Poverty Action Group	
NHSWI – Meeting with R Culley, CEO, to explore possible funding. C Greer in attendance.	
OHCPP – Sustainable Population Priority Group	
OHCPP – Community Transport Strategy Working Group	
OHCPP – Quality of Life	
CAS Standards Membership Committee 08/05, 28/11	
Jobcentre Plus – Preparations for UC roll-out, SM & TO	
CAS Webinar on Website Development 24/07	
PASS Patient Advisers Day, Inverness – 22/08, 24/09	
CAS Social Policy conference 18/10	
Partnership Event, Uist, 01/11	
CAS AGM and Conference, 6 & 7/03/19 – SM & OM	
Presentations to Community Groups	
Partnership Event Uist 01/11	
Poverty Awareness Day 18/10	
Cothrom Adult Learners Group 12/03	
Signed: R H MacLean	Date 3 April 2019

How to Contact Us

Barra CAB	Castlebay, Isle of Barra	Phone: 01871 810608 01871 810875	Fax:
Harris CAB	Pier Road, Tarbert, Isle of Harris, HS3 3DG	Phone: 01859 502431 01859502431	Fax:
Lewis CAB	41-43 Westview Terrace, Stornoway, Isle of Lewis, HS1 2HP	Phone: 01851 705727 01851 706913	Fax:
Uist CAB	45 Winfield Way, Balivanich, Isle of Benbecula, HS7 5LH	Phone: 01870 602421 Fax: 01870 602008	

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