

WESTERN ISLES CITIZENS ADVICE SERVICE



Bosta Beach

ANNUAL REPORT AND ACCOUNTS

2017 to 2018

WESTERN ISLES CITIZENS ADVICE SERVICE

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BOSTA BEACH

WESTERN ISLES CITIZENS ADVICE SERVICE

TWIN AIMS

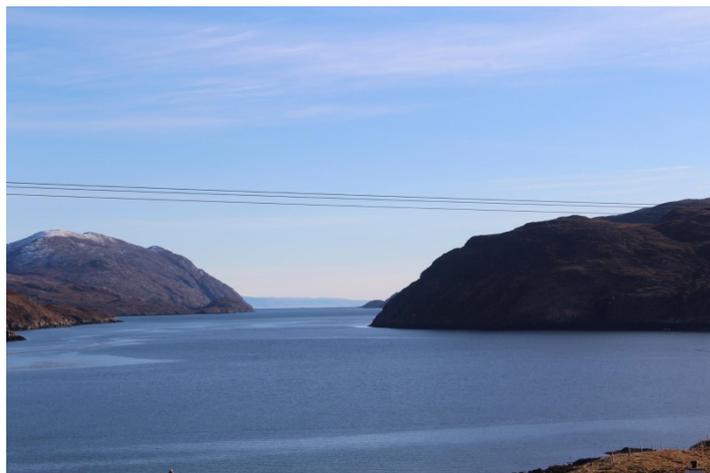
1. To ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities, or of the services available to them, or through an inability to express their needs effectively

And equally

2. to exercise a responsible influence on the development of social policies and services, both locally and nationally

12 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***



LOCH SEAFORTH

CHAIRMAN'S REPORT

It hardly seems any time at all that I was writing my piece for the WICAS Annual Report last year and yet another year has gone by ever so quickly.

On looking back little did we know that when the Lewis Unemployed Workers Centre opened its doors in May 1983 so the work began then has led to the Western Isles Citizens Advice Service as it is today.

Again, over the past year we have seen that our four offices are still kept very busy.

A lot of the WICAS Directors time has been taken up with ensuring 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.

It is pleasing to note that our Board have taken on this responsibility and are competently guided by the Strategic and Operational Managers of our organisation.

I am only too aware of the pressure on our Council to cut costs and reduce budgets and this is why we are grateful to them for maintaining our core grant at its current level.

In stating this, we too are also prudent in trying to reduce costs and save money where it is practical to do so, though this is getting more difficult as increased premises and operational expenditure on our four offices require challenging decisions on further cost savings.

It is now a necessity that the funding we receive from Projects is vital to the running of WICAS as it "tops up" the core funding we receive from Comhairle nan Eilean Siar.

Unfortunately during this past year funding was withdrawn from three Projects which covered such matters as Social Security Benefits, Fuel Poverty and Pensions. In addition to staff losing their jobs it also dented the WICAS finances which means that more work and endeavour has to go into seeking out new Project funding and as such I look forward to further exciting developments in the coming year.

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 even the one interview room in the premises has at times to double up as an office for Advisers which is not a good situation. However, it is increasingly difficult to identify suitable identifiable premises to rent or purchase for our bureau which is based in Balivanich.

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

David Blaney
Chairman

TREASURER'S REPORT

We have found ourselves as an organisation continuing to monitor our expenditure and to carry out savings where possible and at the same time continue to offer the level of services expected of us by those who need our advice, support and assistance for a variety of reasons.

Our accounts show that our income for the financial year 2017 – 2018 was £ xxxx and our expenditure was £xxxxx and therefore giving us a slight surplus of £xxx. This has enabled WICAS to keep our reserves at a level which is required for a charity like ourselves.

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

We are fortunate that the Operational Manager and Finance Officer on a regular basis check our expenditure and they maintain a tight control of our finances.

As we head into a new financial year I am only too aware that funding for our service will continue to be a challenge to meet the ever increasing demands that we face and this in itself leads to even greater pressure being put on our financial resources.

Mary MacLean
Treasurer



FLYING OVER UIST

STRATEGIC MANAGER'S REPORT

Reflections

As I look back on yet another busy year for our organisation it is a reminder of how well we all adapt and respond to challenges.

As in previous years we again faced many challenges including some that 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.

In his report, our Chairman informs of the Service that we have today begun over 34 years ago. In those early days, 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, increased appeal tribunals against refusal of social security benefits, homelessness, discrimination, different benefit systems running in tandem and much more each of which creates a substantial amount of work for the staff of WICAS.

This report can only give an indication of the work carried out by the Western Isles Citizens Advice Service in what has again been a busy and constructive year.

Free and Confidential Advice

We help and assist people to overcome their problems and campaign on big issues when their voices need to be heard.

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

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.

We dealt with 4,398 client contacts who raised 6,532 issues during 2017/2018. The statistics on pages 12 and 13 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.

The main enquires that clients bring to us remain as social security benefits, debt, employment and housing. Underlying issues of poverty, such as access to employment and affordable rented housing and cuts to benefits and tax credits remain at the heart of why clients contact our four offices in the Western Isles as they seek practical advice, information and help to solve their problems.

As an organisation, we endeavour to continue to meet the challenges and increasing demand for our services.

The technology we have through Citizens Advice Scotland allows us fast access to our electronic Adviser Net information system, which of course is beneficial for both advisers and service users alike.

The consolidation and development of services can only take place with the immense hard work, good will and enthusiasm of the volunteers and the support of paid staff.

The support of our Board of Directors is also vital to ensure that the services we provide are of the highest quality, accountable and fit for the island community that we serve.

Client Financial Gains

CFG is money gained by the client. This is achieved with the involvement of our Advisers and confirmed by any means such as the paying authority or by the client. The total gained over the year was £937,667.72. As many gains go unrecorded because we are not informed of them the true figure is likely to be in excess of £1m

Social Security Benefits

Year after year this continues to be one of the largest areas of issues for the many who use our service. This is hardly surprising as benefit problems are so many and so varied, complex and time consuming. Some of the work carried out by our Advisers include; maximising benefit entitlement, take up of unclaimed benefits, checks to ensure entitlement to benefits, completion of and assisting clients to understand benefit related forms, calculating “better off situations” and mandatory reconsiderations and possible appeal representation.

Due to the skill of our staff, this is an area where we can show excellent financial gains for our clients which is more money for many of them and also income that is brought into our local economy. It should in no way be under estimated what a difference that the extra money makes to the lives of those who have claimed or increased benefit entitlement which rightly belongs to them.

It is clear that from the enquiries we deal with, that there are still many in our communities who almost certainly are not receiving all of the benefits to which they may be entitled. Some are no doubt put off claiming as they see benefits as “handouts” or charitable payments. This is a great pity and as an organisation we do all we can to inform and advise people of their rights to benefits and encourage claiming wherever possible.

The problems that clients face with Social Security benefits and multiple debt issues also in some cases lead to an increased need for advice on housing, employment, relationships, consumer and many other matters. As an organisation backed up by a national framework this allows us to provide the most up to date advice for clients requiring our help and support.

Good advice helps people to avoid negative outcomes such as homelessness, unemployment, debt, bankruptcy and mental health problems and saves public money in the long term

Debt

This is another area of work which is very demanding. The ongoing volume of work from those who need such specialised advice means that our Money Advice team, like other advisers in our organisation are constantly under considerable pressure.

In many ways it is a victim of its own success as it deals with a steady client case load and the requirement to deal with numerous creditors to get the best resolution for their clients who in the majority of cases have multiple debts.

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 that leaves them short of money to make payments to other creditors even if they are a priority such as 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 when they receive letters from creditors and the money advice team do all they can to give them reassurance that everything that can will be done to take some of the pressure of them.

Surveys

We are constantly seeking how we deliver our services to ensure that we meet the aims and principles of the CAB service.

We undertook a User Survey to test the quality of our services. We were pleased to note that the survey reported a high level of satisfaction with the services provided from our four offices in the Western Isles.

Campaigns

We took part in three campaigns led by Citizens Advice Scotland which highlighted local issues in the Western Isles as follows:

- Scams Awareness
- Calling Time on Nuisance Calls
- Your Bus, Your Say, Creating Better Journeys

End of Projects

Making Advice Work

This Project funded by the Scottish Legal Aid Board ceased in March 2017 due to withdrawal of funding. The Project commenced in November 2013 with the aim of assisting those affected by the Welfare Reform legislation. Two experienced advisers who were also tribunal representatives were made redundant following the end of the Project.

Pension Wise

Funding for this Project from the Department for Work and Pensions ceased in May 2017 and the Pension Wise Guidance Officer was made redundant.

The aim of the Project was 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 required to inform their choice.

Local Energy Advice Project

This 12 month Project funded by Scottish and Southern Energy through Citizens Advice Scotland ended in September 2017 with the Energy Advisory Officer losing her job. Whilst in post, the Officer was involved in helping clients to reduce energy costs by switching suppliers, giving advice to those who were finding it difficult to meet energy bills and helping and advising clients to save money by being more energy efficient at home.

Current Projects

Court Services

This service began in the winter of 2009 when we were successful in being awarded funding from the Scottish Legal Aid Board to provide a Court Services Project.

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 repossession 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.

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.

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. Adding to this will be the roll out of Universal Credit in the Western Isles which is due to commence in September 2018. This will lead to a further demand on the services we provide at a time when our resources are already stretched to the limit.

Mapping Client Journeys

Citizens Advice Scotland organised for a Consultant, Amy McInnes from Uservision to attend the Lewis CAB to glean information on a Mapping Client Journey which in effect is to look at clients' experience of the CAB service from different routes.

Scottish National Standards

A lot of work and preparation has been ongoing for over a year to get ready for re-accreditation for Scottish National Standards and it is hoped that a decision will be made later in 2018.

Citizens Advice Scotland

Along with the CAS Consumer Advice Team we took part in the following campaigns: Scams Awareness Month, Calling Time on Nuisance Calls and Your Bus, Your Say – Creating Better Journeys.

Thank You

Thank you to all the staff and volunteers of WICAS, our Directors, our main funder Comhairle nan Eilean Siar and to all other funders and those who support us as an organisation in so many different ways.

Roddy Nicolson
Strategic Manager

OUR TEAM

DIRECTORS

David Blaney	Chairman	Director
Elizabeth Fowler	Vice Chair	Director
Mary MacLean	Treasurer	Director
Hannah Knight		Director
Donna MacDonald		Director
Elenor MacLeay		Director
Sheila MacLennan		Director
Brian Whittington		Director

Directors who left in the last year:

Gordon Frith and Sam Sosa

STAFF

Roddy Nicolson	Strategic Manager
Helen MacLean	Operational Manager
Katie MacKinnon	Senior Adviser
Jeanne Christie	Senior Adviser
Susanne Smith	Senior Adviser
Helen Smith	Senior Money Adviser
Mairi Montgomery	Money Adviser
Anne Bird	Money Adviser
Ann McMillan	Finance Officer
Norah MacPhee	Training Officer)
Anne Ryan	Patient Advice Support Service Adviser (Project)
Marie-Clare Harold	Legal Adviser (Project)
Lynda MacLean	Welfare Rights Officer (Project)

Paid staff who left in the last year:

Thelma Marl, Marie Nash, Nataliya Nedkova,
And Audrey Spittal.

CURRENT VOLUNTEERS

Ken Kennedy, Rebecca Lewis, Flora Matheson, Linda MacLeod, Joan McKie, Ian Minty, Cathy Morrison, Christine Yardley, Richard Cooke

Volunteers who left in the last year:

Alasdair Martin, Irene Goodfellow, John Berry and Kate Loveridge

M/V Isle of Lewis

In Castlebay



STATISTICS

Operational Manager's Report for Period:		1 April 2017 to 31 March 2018								
CLIENT CONTACT										
	Lewis		Harris		Uist		Barra		Total	
	2950 (3015)		182 (192)		953 (663)		313 (426)		4398 (4296)	
ADVICE CATEGORIES										
	Lewis		Harris		Uist		Barra		WICAS	
	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017
Benefits	1292	1322	124	157	582	530	353	554	2351	2563
Con Goods & Services	142	108	6	7	9	20	10	4	167	139
Debt	1379	1702	1	5	429	374	72	95	1881	2176
Discrimination	12				2		1		15	
Education	6	5		1	4	7	17	9	27	22
Employment	157	335	2	17	37	65	20	5	216	422
Financial & Charitable Support	153	176	16	16	76	59	55	89	300	340
Health & Community Care	47	32	8	12	12	19	14	16	81	79
Housing	160	148	29	34	96	44	44	46	329	272
Immigration, Asylum & Nationality	32	26		5	5	10	2	12	39	53
Legal Proceedings	162	165	3	11	34	45	15	44	214	265
NHS Concerns and Complaints	8	56	1		4	5			13	61
Relationships	83	58	5	8	42	24	16	28	146	118
Tax	121	171	31	26	74	85	79	78	305	360
Travel, Trans and Hols	48	43	10	11	25	8	7	13	90	75
Utilities and Communications	79	80	14	13	198	74	67	38	358	205
TOTALS	3881	4427	250	323	1629	1369	772	1031	6532	7150
Client Financial Gains	£482,633.04		£48,604.42		£291,276.78		£115,153.48		£937,667.72	
This represents £4.25 for every £1 of core funding received (£220,413)										
CFG in 2016-17 was £763,715.85 representing £3.46 per £1 of core funding (£220,413)										
CFG in 2015-16 was £705,269.48 representing £3 per £1 of core funding (£220,413)										
Social Policy										
Alasdair Allan MSP visit to Uist CAB - August										
Volunteers										
19 volunteers donated 3303:17hrs during the period.										
This figure does not include Director hours donated to WICAS										

Account Pages

WESTERN ISLES CITIZENS ADVICE SERVICE

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2018

	Notes	Unrestricted funds £	Restricted funds £	31.3.18 Total funds £	31.3.17 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies		160	3	163	100
Charitable activities					
Advice services		221,312	124,807	346,119	399,419
Other income		<u>22,497</u>	<u>1,129</u>	<u>23,626</u>	<u>38,125</u>
Total		243,969	125,939	369,908	437,644
EXPENDITURE ON					
Charitable activities					
Advice services		<u>251,497</u>	<u>106,777</u>	<u>358,274</u>	<u>427,466</u>
NET INCOME/(EXPENDITURE)		(7,528)	19,162	11,634	10,178
Transfers between funds	9	<u>(1,478)</u>	<u>1,478</u>	<u>-</u>	<u>-</u>
		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Net movement in funds		(9,006)	20,640	11,634	10,178
RECONCILIATION OF FUNDS					
Total funds brought forward		<u>125,078</u>	<u>163,653</u>	<u>288,731</u>	<u>278,553</u>
TOTAL FUNDS CARRIED FORWARD		<u>116,072</u>	<u>184,293</u>	<u>300,365</u>	<u>288,731</u>

WESTERN ISLES CITIZENS ADVICE SERVICE

BALANCE SHEET
AT 31 MARCH 2018

		Unrestricted funds	Restricted funds	31.3.18 Total funds	31.3.17 Total funds
	Notes	£	£	£	£
FIXED ASSETS					
Tangible assets	6	4	99,698	99,702	107,253
CURRENT ASSETS					
Debtors	7	-	-	-	7,042
Cash at bank and in hand		<u>124,494</u>	<u>84,592</u>	<u>209,086</u>	<u>183,241</u>
		124,494	84,592	209,086	190,283
CREDITORS					
Amounts falling due within one year	8	(8,423)	-	(8,423)	(8,805)
		<u>116,071</u>	<u>84,592</u>	<u>200,663</u>	<u>181,478</u>
NET CURRENT ASSETS					
		116,075	184,290	300,365	288,731
TOTAL ASSETS LESS CURRENT LIABILITIES					
		<u>116,075</u>	<u>184,290</u>	<u>300,365</u>	<u>288,731</u>
NET ASSETS					
		<u>116,075</u>	<u>184,290</u>	<u>300,365</u>	<u>288,731</u>
FUNDS	9				
Unrestricted funds:					
General				36,301	45,304
Designated Restructuring Fund				<u>79,774</u>	<u>79,774</u>
				116,075	125,078
Restricted funds:					
Lewis Capital				97,188	99,891
Harris Capital				2,512	4,188
Patient Advice and Support Service				12,223	12,044
Scottish Council for Voluntary Organisations				398	398
Scottish Legal Aid Board				-	1,161
SSE: Fuel Poverty				13,816	14,225
Pension Wise				26,246	25,846
Citizens Advice Service: Training Project				6,199	5,192
Roof Repair Fund				708	708
Bank of Scotland Foundation				<u>25,000</u>	-
				184,290	163,653
TOTAL FUNDS				<u>300,365</u>	<u>288,731</u>

WESTERN ISLES CITIZENS ADVICE SERVICE

BALANCE SHEET - CONTINUED
AT 31 MARCH 2018

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 14 August 2018 and were signed on its behalf by:

M M Maclean -Trustee

WESTERN ISLES CITIZENS ADVICE SERVICE

NOTES TO THE FINANCIAL STATEMENTS **FOR THE YEAR ENDED 31 MARCH 2018**

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 2018

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. NET INCOME/(EXPENDITURE)

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

	31.3.18	31.3.17
	£	£
Audit fees	1,800	1,800
Depreciation - owned assets	7,551	8,846
Other operating leases	<u>4,921</u>	<u>4,596</u>

3. TRUSTEES' REMUNERATION AND BENEFITS

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

Trustees' expenses

	31.3.18	31.3.17
	£	£
Trustees' expenses	<u>2,155</u>	<u>948</u>

4. STAFF COSTS

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

	31.3.18	31.3.17
Advice services	<u>12</u>	<u>13</u>

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

5. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds	Restricted funds	Total funds
	£	£	£
INCOME AND ENDOWMENTS FROM			
Donations and legacies	100	-	100
Charitable activities			
Advice services	221,012	178,407	399,419
Other income	<u>36,851</u>	<u>1,274</u>	<u>38,125</u>
Total	257,963	179,681	437,644

WESTERN ISLES CITIZENS ADVICE SERVICE

**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 MARCH 2018**

5. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted funds £	Restricted funds £	Total funds £
EXPENDITURE ON Charitable activities			
Advice services	<u>231,005</u>	<u>196,461</u>	<u>427,466</u>
Total	<u>231,005</u>	<u>196,461</u>	<u>427,466</u>
NET INCOME/(EXPENDITURE)	26,958	(16,780)	10,178
RECONCILIATION OF FUNDS			
Total funds brought forward	<u>98,120</u>	<u>180,433</u>	<u>278,553</u>
TOTAL FUNDS CARRIED FORWARD	<u>125,078</u>	<u>163,653</u>	<u>288,731</u>

6. TANGIBLE FIXED ASSETS

	Freehold property £	Fixtures and fittings £	Computer equipment £	Totals £
COST				
At 1 April 2017 and 31 March 2018	<u>156,108</u>	<u>50,978</u>	<u>14,433</u>	<u>221,519</u>
DEPRECIATION				
At 1 April 2017	52,027	48,895	13,344	114,266
Charge for year	<u>4,379</u>	<u>2,083</u>	<u>1,089</u>	<u>7,551</u>
At 31 March 2018	<u>56,406</u>	<u>50,978</u>	<u>14,433</u>	<u>121,817</u>
NET BOOK VALUE				
At 31 March 2018	<u>99,702</u>	<u>-</u>	<u>-</u>	<u>99,702</u>
At 31 March 2017	<u>104,081</u>	<u>2,083</u>	<u>1,089</u>	<u>107,253</u>

7. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.18	31.3.17
	£	£
Other debtors	<u>-</u>	<u>7,042</u>

8. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.18	31.3.17
	£	£
Trade creditors	902	1,074
Social security and other taxes	5,113	5,871
Accrued expenses	<u>2,408</u>	<u>1,860</u>
	<u>8,423</u>	<u>8,805</u>

WESTERN ISLES CITIZENS ADVICE SERVICE

**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 MARCH 2018**

9. 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	<u>79,774</u>	-	-	<u>79,774</u>
	125,078	(7,525)	(1,478)	116,075
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	1,007	-	6,199
Roof Repair Fund	708	-	-	708
Bank of Scotland Foundation	-	<u>25,000</u>	-	<u>25,000</u>
	163,653	19,159	1,478	184,290
	<u>288,731</u>	<u>11,634</u>	-	<u>300,365</u>

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	25,510	(24,503)	1,007
Bank of Scotland Foundation	25,000	-	25,000
Lewis Capital	-	(2,703)	(2,703)
Harris Capital	-	(1,676)	(1,676)
	125,938	(106,779)	19,159
	<u>369,908</u>	<u>(358,274)</u>	<u>11,634</u>

WESTERN ISLES CITIZENS ADVICE SERVICE

**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 MARCH 2018**

9. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.16 £	Net movement in funds £	At 31.3.17 £
Unrestricted Funds			
General	18,346	26,958	45,304
Designated Restructuring Fund	<u>79,774</u>	<u>-</u>	<u>79,774</u>
	98,120	26,958	125,078
Restricted Funds			
Lewis Capital	102,594	(2,703)	99,891
Harris Capital	5,864	(1,676)	4,188
Patient Advice and Support Service	19,867	(7,823)	12,044
Scottish Council for Voluntary Organisations	398	-	398
Scottish Legal Aid Board	16,677	(15,516)	1,161
SSE: Fuel Poverty	4,804	9,421	14,225
Pension Wise	21,063	4,783	25,846
Citizens Advice Service: Training Project	8,458	(3,266)	5,192
Roof Repair Fund	<u>708</u>	<u>-</u>	<u>708</u>
	180,433	(16,780)	163,653
TOTAL FUNDS	<u>278,553</u>	<u>10,178</u>	<u>288,731</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General	257,964	(231,006)	26,958
Restricted funds			
Patient Advice and Support Service	20,325	(28,148)	(7,823)
Scottish Legal Aid Board	60,133	(75,649)	(15,516)
SSE: Fuel Poverty	22,615	(13,194)	9,421
Pension Wise	51,399	(46,616)	4,783
Citizens Advice Service: Training Project	25,208	(28,474)	(3,266)
Lewis Capital	-	(2,703)	(2,703)
Harris Capital	<u>-</u>	<u>(1,676)</u>	<u>(1,676)</u>
	179,680	(196,460)	(16,780)
TOTAL FUNDS	<u>437,644</u>	<u>(427,466)</u>	<u>10,178</u>

Transfers between funds

Funds of £1,478 were transferred from General Fund to Scottish Legal Aid Board to meet a shortfall in funding for that year.

10. RELATED PARTY DISCLOSURES

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

WESTERN ISLES CITIZENS ADVICE SERVICE

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2018

	Unrestricted funds £	Restricted funds £	31.3.18 Total funds £	31.3.17 Total funds £
INCOME AND ENDOWMENTS				
Donations and legacies				
Donations	160	3	163	100
Charitable activities				
Grants	221,313	124,806	346,119	399,419
Other income				
Reimbursed travel	-	1,129	1,129	1,274
Employer Allowance	3,000	-	3,000	3,000
Management fees	<u>19,497</u>	<u>-</u>	<u>19,497</u>	<u>33,851</u>
	<u>22,497</u>	<u>1,129</u>	<u>23,626</u>	<u>38,125</u>
Total incoming resources	243,970	125,938	369,908	437,644
EXPENDITURE				
Charitable activities				
Trustees' expenses	2,155	-	2,155	948
Wages	188,720	63,507	252,227	285,667
Social security	15,846	4,719	20,565	22,321
Pensions	7,175	3,537	10,712	14,909
Rent	3,625	1,296	4,921	4,596
Rates and water	1,562	512	2,074	1,908
Insurance	1,260	481	1,741	2,016
Light and heat	6,881	1,296	8,177	5,408
Telephone	1,134	1,422	2,556	6,048
Postage and stationery	2,706	1,443	4,149	5,907
Management charges	-	19,496	19,496	33,851
Affiliation and membership fees	4,840	-	4,840	5,240
Volunteer expenses	2,150	1,094	3,244	4,510
Maintenance and equipment	2,464	-	2,464	8,190
Travel and conferences	3,596	2,210	5,806	8,236
Training	1,421	1,220	2,641	3,665
Advertising	34	-	34	159
General charges	45	-	45	498
Software costs	509	-	509	539
Recruitment	340	167	507	1,735
Depreciation of tangible fixed assets	<u>3,172</u>	<u>4,379</u>	<u>7,551</u>	<u>8,846</u>
	249,635	106,779	356,414	425,197
Support costs				
Finance				
Bank charges	60	-	60	469
Governance costs				
Auditors' remuneration	<u>1,800</u>	<u>-</u>	<u>1,800</u>	<u>1,800</u>
Total resources expended	251,495	106,779	358,274	427,466

WESTERN ISLES CITIZENS ADVICE SERVICE

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2018

	Unrestricted funds £	Restricted funds £	31.3.18 Total funds £	31.3.17 Total funds £
	<hr/>	<hr/>	<hr/>	<hr/>
Net income	<u>(7,525)</u>	<u>19,159</u>	<u>11,634</u>	<u>10,178</u>

How to contact us



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