

# Directors' and Trustees' report and accounts

for the year ended 31 March 2017



# Contents

<b>Introduction from the Chair</b>	<b>1</b>
<b>Reference and administrative information</b>	<b>2</b>
<b>75+ years of Citizens Advice Shropshire</b>	<b>2</b>
<b>Pension Wise</b>	<b>3</b>
<b>Who we are</b>	<b>4</b>
<b>Who our clients are</b>	<b>5</b>
<b>Where our clients come from</b>	<b>6</b>
<b>Why people come to us – the difference we make</b>	<b>7</b>
<b>Why people volunteer with us</b>	<b>7</b>
<b>Sharon’s story</b>	<b>9</b>
<b>The wider impact of the work we do</b>	<b>11</b>
<b>Research and campaigns</b>	<b>12</b>
<b>How did we do?</b>	<b>13</b>
<b>Objectives for 2017/18</b>	<b>15</b>
<b>Financial risk and reserves policy</b>	<b>16</b>
<b>Report of the auditors</b>	<b>20</b>
<b>Statement of financial activities</b>	<b>22</b>
<b>Balance sheet</b>	<b>24</b>
<b>Notes forming part of the financial statements</b>	<b>25</b>

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## Introduction from the Chair

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Every one of us in Citizens Advice Shropshire is here for the same reason: we want to help change people’s lives for the better and make society fairer. In introducing our annual report and accounts I am pleased to be able to say that during 2016/17 we have been able to maintain a relatively strong financial position, despite facing continuing pressures on funding and costs. More importantly, as the report clearly demonstrates, we have also helped 7,481 clients to deal with 22,499 issues.

In looking towards the future this report also outlines our main objectives for the coming year and beyond. As always, we must focus upon funding our service, especially upon widening our funding base to improve resilience. We also aim to build upon the excellent work we have achieved in recent years by involving all of our staff and volunteers in driving improvements in the way in which we operate. Additionally, we will continue to prioritise our research and campaigns work and will seek to improve our telephone service, while also looking to introduce new ways for our clients to get in touch with us, for example, through web chat and by email.

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Alan Taylor

## Reference and administrative information

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<b>Directors and Trustees</b>	Alan Taylor (Chair), Linda Binns, Chris Boote (Elected member 23 November 2016), Claire Cartledge, Penny Cooper, Ian Hankinson, Tony Hinkley, Keir Hirst, Andy Howitt, Paul Langton, Steve Wilcox (Elected member 23 November 2016, resigned 28 September 2016), Nathan Hinks (Co-opted 26 July 2017).
<b>Company Secretary</b>	Paul Langton
<b>Chief Executive Officer (CEO)</b>	Jackie Jeffrey
<b>Senior Management Team</b>	CEO, Pam Dunnill, Iona Aylen, Alison Alexander, Tereza Hayek
<b>Finance Officer</b>	Katharine Haines
<b>Registered Office</b>	Fletcher House, 15 College Hill, Shrewsbury SY1 1LY
<b>Bankers</b>	National Westminster Bank Plc. Shrewsbury Mardol Head, 8 Mardol Head, Shrewsbury SY1 1HE
<b>Auditors</b>	James, Holyoak & Parker Limited 1 Knights Court, Archers Way, Battlefield Enterprise Park, Shrewsbury SY1 3GA
<b>Investment Advisers</b>	Redmayne Bentley 4 Tettenhall Road, Wolverhampton WV1 4SA

## 75+ years of Citizens Advice Shropshire

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Citizens Advice has been part of the local community since 1939. Our main offices are located in Oswestry, Ludlow and Shrewsbury and we also run 9 outreach projects: 5 in local GP surgeries, 3 in local community centres and an outreach is also held at HM Prison, Stoke Heath. This enables us to reach out to a diverse and broad client base.

Our service is operated by 35 paid staff and over 69 volunteers and we are very grateful for all their commitment and hard work in helping us to achieve our charitable goals. We couldn't do it without them.

In 2016/17



## Pension Wise

We're one of the local Citizens Advice offices delivering the government's face to face Pension Wise service. Launched in April 2015, the service provides guidance on pension freedoms across the UK. By February 2017 the service has delivered 119,000 face to face and phone appointments.

**91%**

of Pension Wise clients were delighted or very pleased with our service

We deliver face to face Pension Wise appointments to people aged 50 and over, with a defined contribution pension, in a number of locations including Shrewsbury, Oswestry, Ludlow, Whitchurch, and Telford.

The service is growing in popularity, with February 2017 a record-breaking month for appointments and 7,767 appointments in total. Customer satisfaction is 91% and we regularly receive positive user feedback.

Following a successful bid process, we are now covering a wider area, in partnership with Citizens Advice Coventry, Citizens Advice Wolverhampton and Citizens Advice Worcester, to provide Pension Wise across the Midlands.

## Who we are

Citizens Advice Shropshire (CAS) is a charity, constituted as a Company limited by guarantee and, therefore, governed by a Memorandum and Articles of Association. The Charity's objects are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in Shropshire and surrounding areas.

### Our principal activities are:

**to provide the advice people need for the problems they face**



**to improve the policies that affect people's lives**



We are an organisation that is committed to its values, where the client is central to all we do and we are respectful of each other, providing a supportive and inclusive culture. We value integrity and stand up for fairness in all we do.

We cover many different subject areas including debt, welfare benefits, housing, employment, consumer, family and personal, utilities, tax, health and social care, education and legal.

The Charity is organised so that the trustees meet regularly to manage its affairs, with full board meetings held bi-monthly. There are also 3 sub-committees which oversee the more detailed aspects of governance, and, in turn, report to the main board.

Sub committee	Responsibilities
Finance sub committee	To lead, develop and oversee the organisation's policies and strategies in respect of financial management and planning, ensuring effective governance.
Operations sub committee	To lead, develop and oversee the organisation's policies and strategies in respect of operational matters and service delivery, ensuring effective governance.
Public relations sub committee	To ensure the implementation of the communications and fundraising strategies and to incorporate research and campaign issues into those strategies.

The sub committees have terms of reference covering their scope and delegated powers. Their membership and terms of reference are reviewed and updated annually.

Trustees are recruited against a job description and person specification which also list the behavioural competencies expected of a trustee of CAS as part of their induction. All new

trustees are initially co-opted on to the board and have to be elected on to the board by the full membership at the Annual General Meeting.

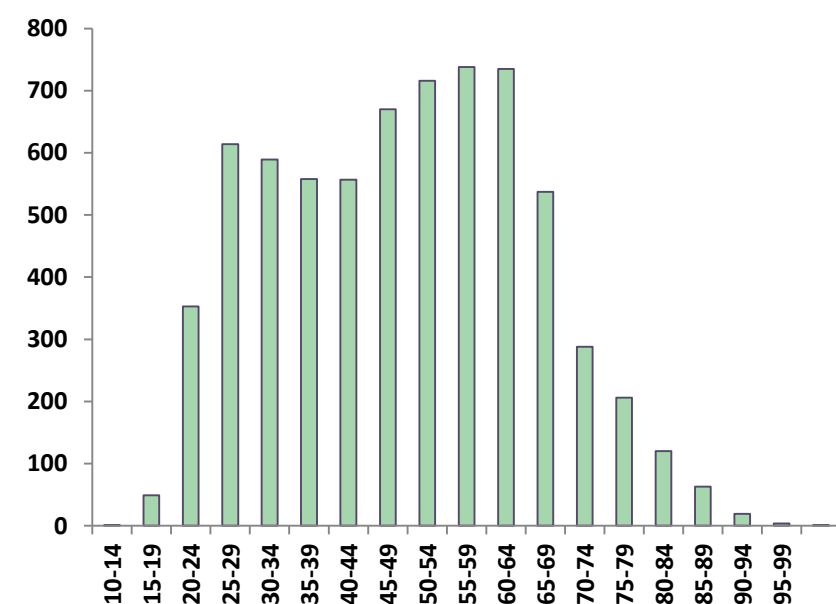
CAS is one of over 300 separate and independent local Citizens Advice offices that make up the Citizens Advice service. This is a membership organisation and we have to comply with strict membership standards and audit requirements to retain our membership. As a result we hold the AQS Quality Mark (General Help) and the Specialist Quality Mark and we are Charity Commission endorsed as an Effective Charity (Charity Commission Membership Standard). The board of trustees also follows the National Council for Voluntary Organisations (NCVO) Code of Good Practice.

The day to day running of the organisation is delegated to the Chief Executive Officer (CEO), Jackie Jeffrey, who reports regularly to the board. The operational management of CAS is managed through a Senior Management Team, comprising the CEO, 2 Area Managers, the Specialist Services Manager and the Partnership and Development Manager.

## Who our clients are

**'You listened to what I said at a time when I couldn't think straight'**

Of the 7,481 clients we helped in 2016/17, 7% came from the most deprived wards in Shropshire (see fig 1. page 7). 44% were male and 56% were female, 98% classified themselves as white British/English/Welsh/other, 2% as Black/Asian or mixed ethnic minority. We continue to see a high proportion of clients with disabilities or long term health conditions (over 34%) which is higher than the Shropshire average for the



population. Our age profiles continue to remain relatively unchanged overall but we have seen an increase in our under 25 age group, with the introduction of the 0 to 25 Information Advice and Support Service (IASS) now into its second year.

## Where our clients come from (fig 1)

Shropshire Wards 2016/17	Issues	Clients			Issues	Clients
Abbey	326	98		Oswestry East	918	289
Albrighton	174	78		Oswestry South	509	161
Alveley and Claverley	92	21		Oswestry West	352	129
Bagley	264	85		Porthill	324	92
Battlefield	324	93		Prees	163	62
Bayston Hill, Column and Sutton	642	227		Quarry and Coton Hill	550	157
Belle Vue	303	104		Radbrook	278	79
Bishop's Castle	289	78		Rea Valley	232	72
Bowbrook	350	108		Ruyton and Baschurch	206	62
Bridgnorth East and Astley Abbots	207	70		Severn Valley	148	58
Bridgnorth West and Tasley	153	50		Shawbury	94	49
Broseley	278	119		Shifnal North	86	30
Brown Clee	131	55		Shifnal South and Cosford	81	37
Burnell	208	54		St Martin's	234	89
Castlefields and Ditherington	555	156		St Oswald	329	98
Cheswardine	128	45		Sundorne	550	140
Chirbury and Worthen	107	37		Tern	199	79
Church Stretton and Craven Arms	620	199		The Meres	157	56
Clee	200	55		Underdale	400	120
Cleobury Mortimer	253	83		Wem	446	124
Clun	171	48		Whitchurch North	399	138
Copthorne	130	43		Whitchurch South	194	65
Corvedale	203	68		Whittington	196	83
Ellesmere Urban	212	78		Worfield	61	24
Gobowen, Selattyn and Weston Rhyn	449	140		<b>Subtotal for Shropshire</b>	<b>19,278</b>	<b>5,888</b>
Harlescott	622	157		<b>Day sheets</b>	<b>208</b>	<b>208</b>
Highley	89	36		Cheshire East	37	13
Hodnet	839	165		Cheshire West	62	18
Llanymynech	148	67		Hereford	200	49
Longden	255	72		Newcastle-under-Lyme	16	9
Loton	261	59		Stafford	15	8
Ludlow East	608	150		Telford and Wrekin	1,191	333
Ludlow North	577	151		Wrexham	190	66
Ludlow South	414	121		Powys	312	117
Market Drayton East	159	47		South Staffs	77	33
Market Drayton West	321	88		Other	102	392
Meole	425	101		Not recorded /misc	811	347
Monkmoor	517	135		<b>Subtotal other</b>	<b>3221</b>	<b>1593</b>
Much Wenlock	126	46		<b>Total</b>	<b>22,499</b>	<b>7,481</b>
Not recorded/not applicable	42	8				

## Why people come to us - the difference we make

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Everyone experiences problems - sometimes they can be quickly resolved, other times it's not that simple. More complex problems are rarely neatly packaged up as a single problem - often the effect of one problem can be the cause of another. We know for our 2,865 clients with benefit issues 15% also have debt issues, 7% have employment issues and 8% have housing issues and a further 6% have problems with utilities.

**2 in 3**

**clients get their  
problem solved.**

**That's 4,987 of  
our clients**

These problems have the capacity to affect other aspects of people's lives as well as their friends and family, or ultimately the state if a situation escalates to the point of intervention. Trusted help and support isn't always readily available - someone might not have informed or contacted friends or family, or have the money to pay for advice. In such situations, being able to access free, impartial, confidential advice at the right time is essential.

Our advice helps to prevent detriment occurring or escalating further, including where problems can affect other aspects of people's lives.

## Why people volunteer with us

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**97%**

**would  
recommend  
volunteering at  
Citizens Advice**

**'It's a fantastic service that  
helps so many people in many  
different ways.'**

Helen, Shropshire R&C volunteer

**9 in 10 volunteers  
gain more than  
one 'practical  
skill' through  
volunteering**

**Over half our  
volunteers say  
that they feel  
less at risk of  
social isolation**

The Citizens Advice Learning Programme has been developed to ensure that all advisers and other staff who meet the selection criteria receive sufficient high quality training and other forms of support to develop and maintain competence in their role.



Our training programme is based on the concept of competencies, reflecting the mix of skills, knowledge and attitudes that are required in the many roles within CAS, and are a blend of different ways of learning, including training packs and other written materials, face to face course days, an assessment process and e-learning.

Our general approach to training is based on the idea that people learn best through properly supported learning that is based on structured experience. Our courses and other materials encourage participation through small group work, role-play, simulation, and reflection.

<b>Volunteer role</b>	<b>Total as of 31/3/17</b>
<b>Admin/IT and Receptionist</b>	<b>1</b>
<b>Adviser</b>	<b>27</b>
<b>Adviser and Research and Campaigns Coordinator</b>	<b>1</b>
<b>Gateway Assessor</b>	<b>4</b>
<b>Gateway Assessor and Trainee Adviser</b>	<b>2</b>
<b>Generalist Adviser and Gateway Assessor</b>	<b>2</b>
<b>Receptionist</b>	<b>12</b>
<b>Research and Campaigns</b>	<b>1</b>
<b>Trainee Adviser</b>	<b>11</b>
<b>Trainee Gateway Assessor</b>	<b>6</b>
<b>Volunteer Debt Caseworker</b>	<b>2</b>
<b>Trustee</b>	<b>10</b>
<b>Total</b>	<b>79</b>

**4 in 5 believe that they have increased their employability**

**9 in 10 have an increased sense of purpose or self-esteem**

**4 in 5 believe volunteering has had a positive effect on their health**

**'I work with a great team. I know the work helps people. It also keeps me up to date with all types of issues'**

Sue, Shropshire volunteer adviser

## Sharon's story

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Sharon and her two sons live in Local Authority housing. Sharon's sons, Carl and Josh, have autism and epilepsy respectively, as well as other health problems. Sharon told us her family had been subject to disability hate crime and incidents in the form of harassment and anti-social behaviour for the past five years and, despite moving around the county, they are subject to regular incidents from a group of young people living in their area.

The continuing harassment and threatening behaviour have had a devastating effect on the family. Josh has twice had epileptic seizures, as a result of being chased, and is currently unable to work because of stress. Carl finds the taunting unbearable, and struggles to stop himself rushing outside and confronting his harassers. The strain is making him very upset and on edge and this is affecting his behaviour and relationship with his family. Sharon told us she is keeping a diary and has reported incidents to the police and the local authority, using various channels, but with no effect.

## How we helped

The volunteer adviser recorded this all in an evidence form/case study and made an appointment with Sharon to report the latest incident to the police.

This evidence form was read by our Research and Campaigns Officer, who attends the Shropshire Together Hate Crime Reporting group (which includes public and voluntary organisations) where we regularly meet with a contact from West Mercia police, who monitors all the Hate Crime reports from the county. Hate Crime reporting is a big priority countywide in Shropshire so it was surprising to encounter a client telling us they had reported incidents to the police but hadn't had any contact or resolution from them.

We obtained a form of authority from Sharon, allowing us to speak to the police on her behalf and find out what action they had taken and to understand why Sharon had remained feeling unsupported. We had concerns that something was not functioning in the Hate Crime reporting process which could be a very big problem for our clients and the wider community.

The police checked their databases for any records of Hate Crime reports Sharon had made over the last year, but couldn't find any. They looked for any other contact they'd had with Sharon and could see a log of a phone call from the client reporting Hate Crime/harassment directly to the police earlier in the year, but this had not been marked with a Hate Crime tag. This meant it was not flagged on the system the way it should have been for the appropriate processes to be carried out.

The police were also surprised there was no record of the report made through Truevision, because that is regarded as a very reliable system. The report may not have been sent through to West Mercia police, because anyone reporting using this method must tick a box to say it is ok to forward the information to the police. If this box isn't ticked, the police do not receive an anonymous summary, they receive no information at all and it will just be logged as a statistic on a national database. This means that the local police can't do anything to help – no investigation,

## How we helped

and no resolution for the victim. Sharon may have misunderstood what this meant and have ticked the wrong box, as she was clear she did want the police involved

As a result of the evidence form being completed and a good relationship existing through partnership work on Hate Crime countywide, the following actions happened to help Sharon and her family.

- The police contacted Sharon and provided her with direct contact information in case of future incidents or if further support was needed
- The Safer Neighbourhoods Team was involved
- The police investigated the possibility of getting a risk management assessment done for Sharon and her family
- The police will make sure any other instances (Sharon had been keeping a diary) that should have been recorded previously are now properly recorded with the police
- The police made sure Sharon is placed on their Hate Crime victim personal 'watch list' so any future reports are made available to the right department, regardless of how they are tagged
- Through this intervention and putting the processes right for the victim, there will be more help in place for the client and these actions could lead to the perpetrators being prosecuted, ultimately ending the harassment.



As a third party Hate Crime reporting centre we know that hate incidents leave a devastating impact on individuals, families and the wider community. We help people to report directly to the police or anonymously, and provide generalist advice about hate, helping people explore their options and supporting them in taking action. Most people simply want the incidents to stop. We can help people take up further action with a service provider such as the council, housing association, health or care organisation, an employer or education provider or the police.

We work with other local organisations to make sure people get all the help they need, and to help stamp out hate incidents, by encouraging reporting, sharing appropriate information and identifying areas of concern or good practice.

In 2015 – 2016 the Citizens Advice service saw a...



14% increase in local citizens advice handling hate incidents



43% of these related to race



25% were disability related (including mental health and learning difficulties)

# The wider impact of the work we do

Nearly 3 in 4 Citizens Advice clients experienced negative impacts as a result of their problems:



4 in 5 Citizens Advice clients said our help also improved their life in other ways, such as:



Source: Citizens Advice national outcomes and impact research

We can put a financial value on our role in:

- keeping people in employment or helping them back to work
- preventing housing evictions and statutory homelessness
- reducing the demand for mental health and GP services
- improved client mental wellbeing and family relationships

Some of the financial outcomes accrue directly to individuals – this income is spent locally, benefiting local communities.

In 2016/17, for every £1 invested in Citizens Advice Shropshire we generated at least:



## Our services:

Specialist debt advice  
Generalist advice

GP Outreach service  
HM Prison Stoke Heath Outreach



## Research and campaigns

Research and campaigns work uses the evidence we gather through advice to improve the policies and practices that affect people's lives

We cannot see everyone who needs help individually, but we can reach many more people through research and campaigns work.




Research and campaigns work can change local Citizens Advice from being reactive to proactive forces for good in their communities.

Last summer CAS helped Citizens Advice conduct financial capability research.





Financial capability means a person having the right money skills to deal with the everyday, as well as manage big changes. This can be complex and nuanced and involves having the right knowledge, skills and mindset to make good financial decisions and take action at the right time.

Citizens Advice used our data (along with that of 37 other Local Citizens Advice) and created the 'Understanding Money Skills' research report which found that clients said:

We find it hard to:

	<b>Cope with money matters</b> - because we are overwhelmed by bills, debt or living on a low income
	<b>Have enough money to live</b> - because of the low amounts of benefits we are receiving or our general low income, and how this affects our ability to pay bills
	<b>Manage Money</b> - in relation to a range of issues, such as calculating income, spending and surplus, paying our bills or being able to save

We need help with:

	<b>Managing money</b> - calculating income, spending and surplus, managing bill payments, and planning for the future
	<b>Getting enough money to live</b> - to make ends meet
	<b>Paperwork</b> - for example, letters, form-filling or understanding legal language
	<b>Money related issues</b> - debt, benefits, mental and physical health

Citizens Advice will use the findings from the report to take action, enabling our service and the wider financial sector to improve and develop services to better meet people's needs.

## How did we do?

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During 2016/17 we participated in helping national Citizens Advice to develop a national Performance and Quality Framework, with specific key performance indicators to measure the quality and performance of our organisation. We are proud to be able to demonstrate that in all key areas we maintained good to excellent for:

- People management
- Leadership
- Financial health
- Quality of advice

We continue to experience high demands for telephone advice and, as a result, realise access to our services is an ongoing issue. We continue to work to improve service delivery on the telephones, in order to improve client satisfaction.

Also, in our objectives for 2016/17:

- ✓ We completed our Strategic Plan till 2020 and identified the following key areas:
  1. To improve the wellbeing of clients and the wider community, standing up for justice and equality, making Shropshire a fairer place to live
  2. To meet the advice needs of our community and continually review to improve service delivery
  3. To be more influential
  4. To be the employer and volunteer organisation of choice, promoting excellence in all we do
    - More diverse workforce
    - Development of volunteer roles
    - Review of recruitment of volunteers
    - Improve integration of volunteers by using 'task and finish groups'
  5. To widen our funding base to help us become sustainable

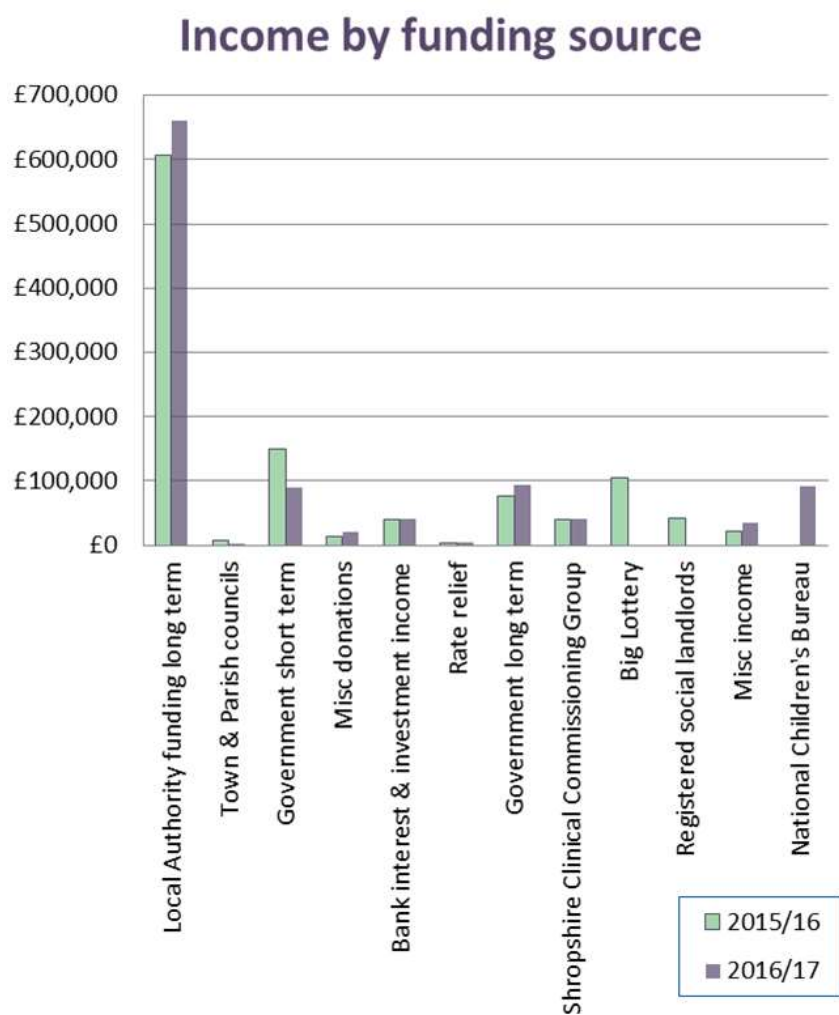
- ✓ We secured our CAAN (Community Advice and Advocacy Network) contract funding to March 2018 and continue to work with Shropshire Council on the impact of our work and how it contributes to their preventative model of Adult Social Care. Our partnership work and collaborative approach has developed and we have widened our partnership work across the network in the West Midlands.

Funders and stakeholders we have worked with this year include:

- National Citizens Advice:
  - Pension Wise
  - Money Advice Service Debt Advice Project (via MAS)
- Shropshire Council (CAAN and IASS)
- Council for Disabled Children
- Shropshire Clinical Commissioning Group
- Parish and Town Councils
- Jane Higginson Trust



We would also like to thank Psyche Interactive for pro bono work to help develop our new web site. This not only saved us considerable expense but the IT knowledge, support and advice was very much appreciated.



✓ For our 0 to 25 service, we secured an extra 2 years' funding for IASS and a further £105k of funding to develop Independent Support and increased the number of young people we directly support by 60%.

✓ Our research and campaigns work continues to develop, including participation in the Universal Credit Intelligence Hub, a published piece of research of the Impact on the Care Act, funded through Healthwatch.

✓ We have used 'task and finish' groups to help us understand how we can improve our recruitment and training of volunteers.

Thank you to all the staff, volunteers, trustees and partners who have worked so hard this year to achieve these successes. Our people are our biggest asset.



# Objectives for 2017/18

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1. Refresh our Financial Strategy to ensure we maintain a strong financial future to include:
  - securing our core /generalist funding through CAAN contract for a further 3 years
  - widening our funding base to become more resilient and to help achieve our charitable outcomes
  - securing continued funding for our IASS service for SEN(D)
  - building on our partnership work and collaboration.
2. Build on the work of our 'task and finish groups' to improve our recruitment and development of volunteering in CAS, IT development and roll out of Casebook.
3. Continue to widen the impact of our work through research and campaigns.
4. Improve access to our service by improving the numbers of calls answered for Adviceline and looking at future channel development for web chat and email, and prepare for the full roll out of Universal Credit.





# Financial risk and reserves policy

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## **Transactions and financial position**

The Statement of Financial Activities on page 22 shows a deficit for the year of £27,592 with reserves of £1,013,440 at 31 March 2017. Following the restructuring programme which took place in 2013/14, CAS has continued to maintain a sustainable financial position.

## **Tangible fixed assets for use by the Charity**

Details of movements in fixed assets are set out in Note 10 to the accounts.

## **Investment policy and returns**

The trustees have sought and implemented professional advice regarding a range of investments aiming to balance capital and to generate income taking a medium risk approach and focussing on collective investment holdings. The trustees also reviewed and updated the investment policy during the year.

## **Reserves**

When considering the right level of reserves, the board has taken into account the following:

- Forecasts of future income, the reliability and sustainability of each source of income and prospects for obtaining income from new sources.
- Forecasts of future expenditure, based on planned activity.
- Analysis of future requirements, opportunities, contingencies (e.g. redundancy and other contractual obligations such as maternity leave) or risks which are unlikely to be covered by income if and when they arise.
- Analysis of the likelihood of such risks arising and the consequences to the Charity if they cannot be dealt with.

## **Unrestricted reserves**

Unrestricted reserves are resources that the board can make available to spend for any or all of the Charity's purposes once it has met all its commitments and covered its other planned expenditure.

## **Designated reserves**

The trustees believe that the organisation should hold financial reserves in order to ensure that the Charity can continue to operate and meet the needs of clients in the event of unforeseen and potentially financially damaging circumstances arising. The following designated reserve funds have been established:

- Business continuity reserve. The trustees consider that it is prudent to set aside an amount equivalent to 6 months' operating expenditure, excluding partner payments. This reflects the changing nature of funding agreements from grants to commissioning and payment by results, allowing cashflow to be maintained, and protects the

organisation in the short term from uncertainties around future levels of funding. It also enables business to continue where there is a threat of service disruption e.g. fire, sickness, etc, in line with the Business Continuity Plan. The fund would also be used where there is a gap in funding streams to avoid costly redundancy procedures and maintain our highly skilled workforce.

- **Redundancy reserve.** A reserve to ensure that the organisation is able to cover contractual obligations for redundancy payments to staff.
- **Premises reserve.** A reserve to allow the organisation to relocate to new premises either at the expiry of current leases or if alternative premises are deemed necessary.
- **IT replacement and development reserve.** The majority of the organisation's work is IT critical and a reserve is needed to ensure that there is sufficient money to replace equipment when it becomes obsolete or beyond economic repair.

This reserves policy is monitored and reviewed by the trustees annually and reflects our business model where we are lead provider for a number of large contracts and sub-contract to other partners. This requires a solid organisational foundation where we can demonstrate financial stability over the length of the contract.

Further details are disclosed at Note 15 to the Accounts.

### **Directors and trustees**

All directors of the Company are also trustees of the Charity, and there are no other trustees. The trustees are listed on page 2. The board has the power to appoint additional trustees as it considers fit within the terms of the Memorandum and Articles of Association.

### **Statement of internal control and risk management**

The CEO and Chair of Trustees have a joint responsibility for maintaining a sound system of internal control that supports the achievement of CAS policies, aims and objectives.

This system of internal control is designed to manage risk to a reasonable level rather than to eliminate the risk of failure to achieve policies, aims and objectives: it can therefore only provide reasonable and not absolute assurance of effectiveness. The system of internal control is based on an ongoing process designed to identify and prioritise the risks to the achievement of CAS policies, aims and objectives, to evaluate the likelihood of those risks being realised and the impact should they be realised, and to manage them efficiently, effectively and economically. The system of internal control has been in place in CAS for the year ended 2016/17 and up to the date of approval of the annual report and accounts.

The trustee board has conducted a review of the major risks to which the Charity is exposed. A Risk Analysis document has been produced and is updated at least annually. Where appropriate, systems or procedures have been established to mitigate the risks the Charity faces. The CEO also reports to the trustees on a monthly basis key risks and milestones.

Internal control risks are minimised by the implementation of procedures for authorisation of all transactions and projects. Procedures are in place to ensure compliance with health and safety of staff, volunteers, clients and visitors to the organisation. The continuing implementation of Quality Mark Standards and of the Citizens Advice Membership Scheme ensures a consistent quality of delivery for all operational aspects of the Charity. These procedures are periodically reviewed to ensure they continue to meet the needs of the Charity.

The current risk analysis shows that of those risks identified there has been a 3% reduction in risks classified as 'very high', an increase of 4% of risks classified as 'high' and the percentage 'low risk' has remained the same. Major areas of concern still remain funding uncertainty and changes to Government policy, increases in client demand due to loss of other services. We also monitor risk around our two major contracts with Shropshire Council which remain at the same levels as last year.

Whilst public policy is an external risk to our funding there is little we can actually do to mitigate this risk other than continue to demonstrate the public and social value of a free, confidential and impartial advice service and look for other sustainable sources of funding (if there are any). This year we have worked with our partners towards securing a commissioned service in North Shropshire providing information and advice around all issues impacting on people's money. This three year project will help us develop a new way of working with communities at a grass roots level. Information technology is embedded in all the work we do and all our systems (BMIS, CABlink and our web site), client recording and information tools (ADVICEGUIDE) rely on a robust IT infrastructure. We continue to upgrade our PCs and server systems, and recommissioned our external ICT support.

The bureau trustee board has approved a new information assurance strategy, having identified the risk presented by the significant amounts of client data held in the bureau. An information assurance management team exists to ensure the confidentiality, integrity and availability of all our sensitive data assets is maintained to a level which is consistent with the requirements of our clients, our funders and our strategic partners. The bureau aims to achieve an appropriate level of compliance to the Data Protection Act, the Cabinet Office's Security Policy Framework and to industry best practice, as defined by the ISO 27000 series of standards.

The organisation has a written business continuity plan which is reviewed annually.

### **Trustees' responsibilities in relation to the financial statements**

The trustees are required by Company Law to prepare financial statements for each financial year which give a true and fair view of the financial activities of the Charity and of its financial position at the end of that year. In preparing those financial statements the trustees are required to:-

- (a) select suitable accounting policies and apply them consistently;

- (b) make judgments and estimates that are reasonable and prudent;
- (c) prepare the financial statements on a going concern basis unless it is inappropriate to assume that the charity will continue in operation.

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

In the case of each of the persons who are trustees at the time when the trustees' report is approved:

- so far as the trustee is aware, there is no relevant audit information (information needed by the company's auditors in connection with preparing their report) of which the company's auditors are unaware; and,
- each trustee has taken all the steps that they ought to have taken as a trustee in order to make themselves aware of any relevant audit information and to establish that the company's auditors are aware of that information.

### **Auditors**

A resolution proposing the board re-appoint James, Holyoak & Parker Limited (JHP), as current Auditors for the Charity, will be put to the Annual General Meeting.

This report was approved by the board of directors and trustees on 27 September 2017 and signed on their behalf.

.....  
**Paul Langton**  
**Company Secretary**

**CITIZENS ADVICE SHROPSHIRE****INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS/TRUSTEES OF  
CITIZENS ADVICE SHROPSHIRE**

We have audited the financial statements of Citizens Advice Shropshire for the year ended 31 March 2017 which comprise the Statement of Financial Activities, the Summary Income and Expenditure Account, the Balance Sheet and the related notes. 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) including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

This report is made solely to the charitable company's trustees, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's trustees those matters we are required to state to them in an auditor's 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 trustees as a body, for our audit work, for this report, or for the opinions we have formed.

**Respective responsibilities of trustees and auditor**

As explained more fully in the Trustees' Responsibilities Statement set out on page 18, 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.

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

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

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

**CITIZENS ADVICE SHROPSHIRE****INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS/TRUSTEES OF  
CITIZENS ADVICE SHROPSHIRE****Opinion on financial statements**

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2017, 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 (applicable to smaller entities); and
- have been prepared in accordance with the requirements of the Companies Act 2006.

**Opinion 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 Trustees' Annual Report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Trustees Annual Report has been prepared in accordance with applicable legal requirements.

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

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

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept 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.

**Keith Edwards BSc ACA (Senior Statutory Auditor)  
for and on behalf of James, Holyoak & Parker Limited**

2 October 2017

**Chartered Accountants and Statutory Auditors**

1 Knights Court  
Archers Way  
Battlefield Enterprise Park  
Shrewsbury  
Shropshire  
SY1 3GA

## CITIZENS ADVICE SHROPSHIRE

STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31 MARCH 2017

## Summary Income and Expenditure Account

	Notes	Restricted £	Unrestricted £	2017 £	2016 £
<b>Income from:</b>					
Donations & legacies	2	-	22,628	22,628	21,913
Income from charitable activities	3	183,771	832,784	1,016,555	1,044,812
Investment income	4	-	41,002	41,002	39,406
<b>Total incoming resources</b>		183,771	896,414	1,080,185	1,106,131
<b>Expenditure on:</b>					
Charitable activities	5	144,250	961,127	1,105,377	1,104,260
Raising funds		-	2,400	2,400	2,400
Transfers between funds	6	(39,521)	39,521	-	-
<b>Net income/(expenditure)</b>		-	<b>(27,592)</b>	<b>(27,592)</b>	<b>(529)</b>
<b>Other recognised gains/(losses):</b>					
Unrealised gain/(loss) on fixed asset investments	11	-	80,744	80,744	(57,078)
<b>Net movement in funds</b>	15	-	53,152	53,152	(57,607)
<b>Reconciliation of funds:</b>					
Total funds brought forward	15	-	960,288	960,288	1,017,895
Total funds carried forward	15	-	1,013,440	1,013,440	960,288

## CITIZENS ADVICE SHROPSHIRE

STATEMENT OF CASH FLOWS  
AS AT 31 MARCH 2017

	Notes	2017 £	2016 £
<b>Cash flows from operating activities</b>			
Net cash (used in) operating activities	17	(103,404)	(66,423)
<b>Investing activities</b>			
Purchase of tangible fixed assets		-	(1,044)
Income from UK listed fixed asset investments		40,945	39,172
Interest received		57	234
Disposal of tangible fixed assets		296	-
		<hr/>	<hr/>
<b>Net cash used in investing activities</b>		41,298	38,362
		<hr/>	<hr/>
<b>Net (decrease) in cash and cash equivalents</b>		(62,106)	(28,061)
Cash and cash equivalents at beginning of year		120,421	148,482
		<hr/>	<hr/>
<b>Cash and cash equivalents at end of year</b>		<u>58,315</u>	<u>120,421</u>



## CITIZENS ADVICE SHROPSHIRE

BALANCE SHEET  
AS AT 31 MARCH 2017

	Notes	2017 £	2016 £
<b>Fixed assets</b>			
Tangible assets	10	9,858	19,388
Investments	11	<u>983,855</u>	<u>903,111</u>
		993,713	922,499
<b>Current assets</b>			
Debtors	12	94,868	173,511
Cash at bank and in hand		<u>58,315</u>	<u>120,421</u>
		153,183	293,932
<b>Creditors: amounts falling due within one year</b>	13	<u>(133,456)</u>	<u>(256,143)</u>
<b>Net current assets</b>		<u>19,727</u>	<u>37,789</u>
<b>Net assets</b>		<u>1,013,440</u>	<u>960,288</u>
<b>Charity funds</b>			
Unrestricted funds	15	780,254	807,846
Revaluation surplus	15	<u>233,186</u>	<u>152,442</u>
		<u>1,013,440</u>	<u>960,288</u>

These accounts are prepared in accordance with the provisions applicable to companies subject to the small companies' regime, in accordance with Part 15 of the Companies Act 2006.

The financial statements were approved and authorised for issue by the board of trustees on 27 September 2017 and signed on its behalf by:

.....  
**Alan Taylor**  
Director and Trustee

.....  
**Paul Langton**  
Director and Trustee

The notes on pages 25 to 34 form part of these financial statements.  
Company Registration Number: 04099352 (England & Wales)

**CITIZENS ADVICE SHROPSHIRE****NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2017****1. Summary of significant accounting policies****1.1 General information and basis of preparation**

Citizens Advice Shropshire is a private company limited by guarantee, and a registered charity in England / Wales. The company number is 04099352 (England & Wales), and the registered charity number is 1085220. In the event of the Charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the Charity. The address of the registered office is Fletcher House, 15 College Hill, Shrewsbury, Shropshire, SY1 1LY. The nature of the Charity's operations and principal activities are that of support and advisory services for the benefit of the general public.

The Charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with 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) issued on 16 July 2014 (as updated through Update Bulletin 1 published on 2 February 2016), the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Practice as it applies from 1 January 2015.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are presented in sterling which is the functional currency of the Charity.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

The Charity adopted SORP (FRS 102) in the current year. There have been no material adjustments arising from transition to SORP (FRS 102).

**1.2 Funds**

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes. Unrestricted funds include a revaluation reserve representing the restatement of listed UK investments at market value.

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund.

**1.3 Income recognition**

All incoming resources are included in the Statement of Financial Activities (SoFA) when the

**CITIZENS ADVICE SHROPSHIRE****NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2017**

charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

Voluntary income is received by way of grants, donations and gifts, and is included in full in the Statement of Financial Affairs when receivable. Grants, where entitlement is not conditional on the delivery of a specific performance by the Charity, are recognised when the charity becomes unconditionally entitled to the grant.

Where entitlement is dependent on the fulfilment of one or more specified conditions, grants received by the charity are recognised and taken into revenue unless the conditions are within the charity's control and uncertainty exists as to whether the conditions will be fulfilled.

Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers is not included in the financial statements.

Investment income is included as it becomes receivable.

**1.4 Expenditure recognition**

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably. It is categorised under the following headings:

- Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.
- All costs are allocated between the expenditure categories of the Statement of Financial Activities on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis.

Support costs are those that assist the work of the charity but do not directly represent charitable activities and include office costs, governance costs, administrative payroll costs. They are incurred directly in support of expenditure on the objects of the charity and include project management carried out at Headquarters. Where support costs cannot be directly attributed to particular headings they have been allocated to cost of raising funds and expenditure on charitable activities on a basis consistent with use of the resources.

**1.5 Tangible fixed assets**

Tangible fixed assets are stated at cost (or deemed cost) or valuation less accumulated depreciation and accumulated impairment losses. Cost includes costs directly attributable to making the asset capable of operating as intended.

Depreciation is provided on all tangible fixed assets, at rates calculated to write off the cost, less estimated residual value, of each asset on a systematic basis over its expected useful life

## CITIZENS ADVICE SHROPSHIRE

NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2017

as follows:

Computer equipment	Over 3 years on a straight line basis
Office equipment	Over 10 years on a straight line basis
Furniture	Over 10 years on a straight line basis

**1.6 Fixed asset investments**

Investments are recognised initially at fair value which is normally the transaction price excluding transaction costs. Subsequently, they are measured at fair value with changes recognised in 'net gains / (losses) on investments' in the SoFA if the shares are publicly traded or their fair value can otherwise be measured reliably.

**1.7 Leases**

Rentals payable and receivable under operating leases are charged to the SoFA on a straight line basis over the period of the lease.

**1.8 Pensions**

The charity operates a defined contribution plan for the benefit of its employees. Contributions are expensed as they become payable.

**1.9 Tax**

The charity is an exempt charity within the meaning of schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes.

**1.10 Going Concern**

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

**2 Income from donations and legacies**

	Restricted £	Unrestricted £	Total 2017 £	Total 2016 £
Town Council grants	-	1,600	1,600	6,600
Parish Council grants	-	502	502	948
Donations	-	20,526	20,526	14,365
	-	22,628	22,628	21,913

## CITIZENS ADVICE SHROPSHIRE

NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2017**3 Income from charitable activities**

	<b>Restricted</b>	<b>Unrestricted</b>	<b>Total</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>2017</b>	<b>2016</b>
			<b>£</b>	<b>£</b>
Government and local authority funding	183,771	684,555	868,326	853,880
Big Lottery	-	-	-	104,084
Grants for services and project income	-	134,368	134,368	81,799
Other income related to projects	-	13,861	13,861	5,049
	<u>183,771</u>	<u>832,784</u>	<u>1,016,555</u>	<u>1,044,812</u>

**4 Income from investments**

	<b>Restricted</b>	<b>Unrestricted</b>	<b>Total</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>2017</b>	<b>2016</b>
			<b>£</b>	<b>£</b>
Income from UK listed fixed asset investments		40,945	40,945	39,172
Interest received on bank deposits		57	57	234
	<u>-</u>	<u>41,002</u>	<u>41,002</u>	<u>39,406</u>

## CITIZENS ADVICE SHROPSHIRE

NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2017

## 5 Analysis of expenditure on charitable activities

	Restricted £	Unrestricted £	Total 2017 £	Total 2016 £
<b>Costs directly allocated to activities</b>				
Salaries & wages (note 9)	128,052	541,226	669,278	629,797
Travel & training	2,318	36,318	38,636	33,657
Reference books & software	23	2,616	2,639	2,625
Publicity	42	571	613	1,959
Telephone	1,549	8,386	9,935	13,396
Printing, postage & stationery	3,100	15,989	19,089	19,438
Recruitment	230	956	1,186	2,625
Meeting expenses	814	7,863	8,677	5,969
Project partner payments	-	236,719	236,719	258,029
<b>Support costs</b>				
Repairs & renewals	156	(87)	69	1,133
Cleaning	549	2,392	2,941	2,943
Audit	-	2,010	2,010	2,010
Legal & professional fees	217	3,523	3,740	23,559
Insurance	-	5,243	5,243	5,097
Depreciation and loss on disposals	-	9,234	9,234	10,931
Rent, rates, service charges & utilities	6,676	46,613	53,289	48,422
IT support	-	22,591	22,591	21,386
Sundries	524	18,964	19,488	21,284
	<u>144,250</u>	<u>961,127</u>	<u>1,105,377</u>	<u>1,104,260</u>

## 6 Contributions to general overheads

	Total 2017 £	Total 2016 £
Overhead costs apportioned to restricted funds from general funds	29,527	40,424
Adjustments on restricted project fund balances	<u>9,994</u>	<u>(9,760)</u>
	<u>39,521</u>	<u>30,664</u>

## CITIZENS ADVICE SHROPSHIRE

NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2017**7 Net income for the year**

	<b>2017</b>	<b>2016</b>
	<b>£</b>	<b>£</b>
Net income is stated after charging:		
Depreciation of tangible fixed assets owned by the charity	9,234	10,931
Fees payable to the charity's auditor for the audit of the charity's annual accounts	2,010	2,010
Fees payable to the charity's auditor for other services	800	1,300
	<u>800</u>	<u>1,300</u>

**8 Trustees' and key management personnel remuneration and expenses**

No remuneration was paid to trustees during the year.

Remuneration paid to key management personnel was as follows:

	<b>2017</b>	<b>2016</b>	<b>2017</b>	<b>2016</b>
	<b>Number</b>	<b>Number</b>	<b>£</b>	<b>£</b>
	<u>6</u>	<u>6</u>	<u>152,719</u>	<u>152,260</u>

The reimbursement of trustees' expenses was as follows:

	<b>2017</b>	<b>2016</b>	<b>2017</b>	<b>2016</b>
	<b>Number</b>	<b>Number</b>	<b>£</b>	<b>£</b>
Travel and subsistence	<u>7</u>	<u>7</u>	<u>3,487</u>	<u>2,178</u>

**9 Staff costs and employee benefits**

The average monthly number of employees and full time equivalent (FTE) during the year was as follows:

	<b>2017</b>	<b>2017</b>	<b>2016</b>	<b>2016</b>
	<b>Number</b>	<b>FTE</b>	<b>Number</b>	<b>FTE</b>
Charitable activities	32	23	30	22
Governance	2	2	2	2
	<u>34</u>	<u>25</u>	<u>32</u>	<u>24</u>

## CITIZENS ADVICE SHROPSHIRE

NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2017

The total staff costs and employee benefits were as follows:

	2017 £	2016 £
Wages and salaries	591,509	560,143
Redundancy costs	1,834	935
Social security costs	43,589	41,858
Defined contribution pension costs	32,346	26,861
	<u>669,278</u>	<u>629,797</u>

No employee received total employee benefits of more than £60,000.

## 10 Tangible fixed assets

	Computer & office eq't £	Furniture £	Total £
<b>Cost or valuation:</b>			
At 1 April 2016	13,282	87,490	100,772
Disposals	-	(1,615)	(1,615)
	<u>13,282</u>	<u>85,875</u>	<u>99,157</u>
At 31 March 2017	<u>13,282</u>	<u>85,875</u>	<u>99,157</u>
<b>Depreciation:</b>			
At 1 April 2016	9,744	71,640	81,384
Charge for year	2,598	6,636	9,234
Eliminated on disposal	-	(1,319)	(1,319)
	<u>12,342</u>	<u>76,957</u>	<u>89,299</u>
At 31 March 2017	<u>12,342</u>	<u>76,957</u>	<u>89,299</u>
<b>Net book value:</b>			
At 1 April 2016	<u>3,538</u>	<u>15,850</u>	<u>19,388</u>
At 31 March 2017	<u>940</u>	<u>8,918</u>	<u>9,858</u>

## 11 Fixed asset investments

	2017 £	2016 £
<b>UK listed investments</b>		
Market value at 1 April 2016	903,111	960,189
Additions	-	-
Disposals	-	-
Changes in market value	80,744	(57,078)
	<u>983,855</u>	<u>903,111</u>
Market value at 31 March 2017	<u>983,855</u>	<u>903,111</u>



## CITIZENS ADVICE SHROPSHIRE

NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2017**12 Debtors**

	<b>2017</b>	<b>2016</b>
	<b>£</b>	<b>£</b>
Other debtors	89,218	164,798
Prepayments	5,650	8,713
	<u>94,868</u>	<u>173,511</u>

**13 Creditors: amounts falling due within one year**

	<b>2017</b>	<b>2016</b>
	<b>£</b>	<b>£</b>
Social security and other taxes	12,408	12,119
Accruals and other creditors	45,118	77,728
Deferred income	75,930	166,296
	<u>133,456</u>	<u>256,143</u>

Deferred income relates to amounts receivable in respect of charitable income at the balance sheet date, that relates to charitable activities undertaken after the balance sheet date.

**14 Analysis of net assets between the funds**

	<b>Unrestricted funds</b>	<b>Designated funds</b>	<b>Revaluation fund</b>	<b>Restricted fund</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Fixed assets	135,527	625,000	233,186	-	993,713
Net current assets	19,727	-	-	-	19,727
	<u>155,254</u>	<u>625,000</u>	<u>233,186</u>	<u>-</u>	<u>1,013,440</u>

## CITIZENS ADVICE SHROPSHIRE

NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2017

## 15 Fund reconciliation

	As at 1 April 2016 £	Income £	Expenditure & gains/(losses) £	Transfers £	As at 31 March 2017 £
<b>Unrestricted:</b>					
General reserve	194,846	896,414	(963,527)	27,521	155,254
<b>Designated funds:</b>					
Business continuity reserve	110,000			320,000	430,000
Contractual & wind up costs reserve	163,000			(43,000)	120,000
Premises & development reserve	70,000			(60,000)	10,000
IT replacement & development	50,000			15,000	65,000
Operating reserve	220,000			(220,000)	-
Total unrestricted funds	<u>807,846</u>	<u>896,414</u>	<u>(963,527)</u>	<u>39,521</u>	<u>780,254</u>
<b>Revaluation funds:</b>					
In respect of fixed asset investments	152,442	-	80,744	-	233,186
<b>Restricted funds:</b>					
Pension Wise	-	89,800	(80,414)	(9,386)	-
Money Advice Service	-	93,971	(63,836)	(30,135)	-
Total restricted funds	<u>-</u>	<u>183,771</u>	<u>(144,250)</u>	<u>(39,521)</u>	<u>-</u>
<b>Total funds</b>	<u><b>960,288</b></u>	<u><b>1,080,185</b></u>	<u><b>(1,027,033)</b></u>	<u><b>-</b></u>	<u><b>1,013,440</b></u>

## CITIZENS ADVICE SHROPSHIRE

NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2017**16 Operating lease commitments**

Total future minimum lease payments under non-cancellable operating leases are as follows:

	<b>2017</b>	<b>2016</b>
	<b>£</b>	<b>£</b>
Not later than one year	23,239	22,927

**17 Cash generated from operations**

	<b>2017</b>	<b>2016</b>
	<b>£</b>	<b>£</b>
Net income/(expenditure) for the year (as per SoFA)	(27,592)	(529)
<b>Adjustments for:</b>		
Depreciation	9,234	10,931
Income from UK listed fixed asset investments	(40,945)	(39,172)
Interest receivable	(57)	(234)
<b>Movement in working capital:</b>		
Decrease in debtors	78,643	34,997
(Decrease) in creditors	(122,687)	(72,416)
<b>Net cash (used in) operating activities</b>	<b>(103,404)</b>	<b>(66,423)</b>

**18 Related party transactions**

No material transactions with related parties occurred during the year.

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