

Registered number: 04354628  
Charity number: 1090669

**RUSHMOOR CITIZENS ADVICE BUREAUX**  
(A company limited by guarantee)

**TRUSTEES' REPORT AND FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2015**

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**RUSHMOOR CITIZENS ADVICE BUREAUX**  
**(A company limited by guarantee)**

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**RUSHMOOR CITIZENS ADVICE BUREAUX**  
**(A company limited by guarantee)**

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**REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS**  
**FOR THE YEAR ENDED 31 MARCH 2015**

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**Trustees**

Ms C L Davies, Chair  
Mrs B Anderson (resigned 4 November 2014)  
Mrs D Bone  
Mrs J M Field  
Mr C Fraser-Fleming  
Mr R Greenway (resigned 4 November 2014)  
Cllr Mrs B Hurst  
Mr J R F Kelly (appointed 12 May 2014)  
Mr K Lane (resigned 11 August 2014)  
Mr J Radford, Treasurer (deceased 8 March 2015)  
Mr R W Robinson  
Mr D Rowe  
Cllr F Rust  
Mr S B Smith  
Mrs C M Zawada (appointed 11 May 2015)  
Mr G J Baker (appointed 11 May 2015)

**Company registered number**

04354628

**Charity registered number**

1090669

**Registered office**

Elles Hall  
Meudon Avenue  
Farnborough  
Hampshire  
GU14 7LE

**Company secretary**

C M Zawada

**Independent auditors**

Wise & Co  
Chartered Accountants and Statutory Auditors  
Wey Court West  
Union Road  
Farnham  
Surrey  
GU9 7PT

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**RUSHMOOR CITIZENS ADVICE BUREAUX**  
**(A company limited by guarantee)**

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**REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS**  
**FOR THE YEAR ENDED 31 MARCH 2015**

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**Administrative details (continued)**

**Bankers**

Royal Bank of Scotland  
Farnborough  
Hampshire  
GU14 7NR

Scottish Widows  
Edinburgh  
EH3 8YJ

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**RUSHMOOR CITIZENS ADVICE BUREAUX**  
**(A company limited by guarantee)**

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**TRUSTEES' REPORT**  
**FOR THE YEAR ENDED 31 MARCH 2015**

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The Trustees (who are also directors of the charity for the purposes of the Companies Act 2006) present their annual report together with the audited financial statements of Rushmoor Citizens Advice Bureaux (the charitable company) for the ended 31 March 2015. The Trustees confirm that the Annual report and financial statements of the charity comply with the current statutory requirements, the requirements of the charity's governing document and the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" issued in March 2005.

The charitable company also operates under the names Aldershot CAB, Farnborough CAB and Heathlands CAB.

**Structure, governance and management**

**a. CONSTITUTION**

The charitable company is registered as a company limited by guarantee with company registration no. 4354628.

The charitable company is constituted under a Memorandum of Association dated 17 January 2002 amended 16 June 2003 and is a registered charity number 1090669. It consists of three bureaux operating under the names of Aldershot CAB, Farnborough CAB and Heathlands CAB.

The Charity's objects are to promote any charitable purpose for the benefit of the community in Rushmoor and surrounding areas ("the areas of benefit") by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress.

The aims of the charity are to provide the advice people need for the problems they face; and to improve the policies and practices that affect people's lives. The Rushmoor CAB service meets the Advice Quality Standard with Casework in Welfare Benefits and Debt; and with the general Advice Quality Mark covering the full range of advice issues.

The CAB's services are free, impartial, independent and confidential. The CAB values diversity, promotes equality and challenges discrimination.

**b. METHOD OF APPOINTMENT OR ELECTION OF TRUSTEES**

The management of the charitable company is the responsibility of the Trustees who are elected and co-opted under the terms of the Articles of Association.

**c. ORGANISATIONAL STRUCTURE AND DECISION MAKING**

Rushmoor Citizens Advice Bureaux has a team of paid employees and volunteers, who provide advice services to the public. The charity is governed by a Board of Trustees, all of whom are voluntary. Trustees are also Directors of the Company, and oversee the management, finances, resourcing and direction of the organisation. Trustees are elected at the Annual General Meeting for a term of 3 years, which can be extended by re-election.

The organisation is a member of the National Association of Citizens Advice Bureaux, which operates under the name of Citizens Advice. All members of Citizens Advice must comply with the organisational and quality of advice standards required by the national Membership Scheme. The scheme includes a comprehensive review of quality, governance, management and systems, and converges with the national Advice Quality Standard.

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**RUSHMOOR CITIZENS ADVICE BUREAUX**  
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**TRUSTEES' REPORT (continued)**  
**FOR THE YEAR ENDED 31 MARCH 2015**

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**d. FINANCIAL CONTROLS**

Designated paid staff of the bureaux have delegated authority to manage specified expenditure, including payroll. The Honorary Treasurer takes responsibility for overall financial control, reporting at least quarterly to both the Finance and Funding Committee and to full Trustee Board meetings. Reports detail expenditure against agreed budgets, which are set according to funding received, and the conditions applied by funders. In accordance with charity and company law, external auditors conduct an audit of accounts each year. An Audit Committee also maintains an overview of contract compliance, financial and other processes, reporting to the full Trustee Board on its findings, to ensure good corporate governance.

**e. RISK MANAGEMENT**

The whole Trustee Board takes responsibility for Risk Management, with the risk register appearing as an agenda item at each board meeting. Each Committee, led by the Finance and Funding Committee, takes responsibility for reviewing specific elements of the risk register, and updates with recommendations to the full Trustee Board, with input from the staff management team where appropriate.

The Audit Committee maintains an overview of this process, and ensures appropriate systems are in place. Risks continue to be identified against the changing nature of the bureaux, and are scored numerically to identify the highest risk area, with action agreed to mitigate risks where appropriate.

An Annual Liaison Visit is undertaken by our Citizens Advice Network Development Manager, and in February 2015, based on a nationally agreed set of key issues, the bureau was assessed as having an overall risk rating of "low".

**Objectives and Activities**

**a. POLICIES AND OBJECTIVES**

The Citizens Advice service aims to provide the advice people need for the problems they face; and to improve the policies and practices that affect people's lives.

**Achievements and performance**

**a. GOING CONCERN**

After making appropriate enquiries, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. For this reason they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the Accounting Policies.

**b. REVIEW OF DEVELOPMENTS, ACTIVITIES AND ACHIEVEMENTS**

A national system for case recording is used by the whole Citizens Advice service. During 2014/15 statistics have been closely monitored following changes introduced in 2013/14. Advice issues dealt with by the bureau for 2014/15 totalled 15,703 compared to 16,971 in 2013/14. This drop reflects the reduction in debt capacity, following the end of our Face to Face Debt Advice contract with the Money Advice Service, which came to an end in September 2014.

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**TRUSTEES' REPORT (continued)**  
**FOR THE YEAR ENDED 31 MARCH 2015**

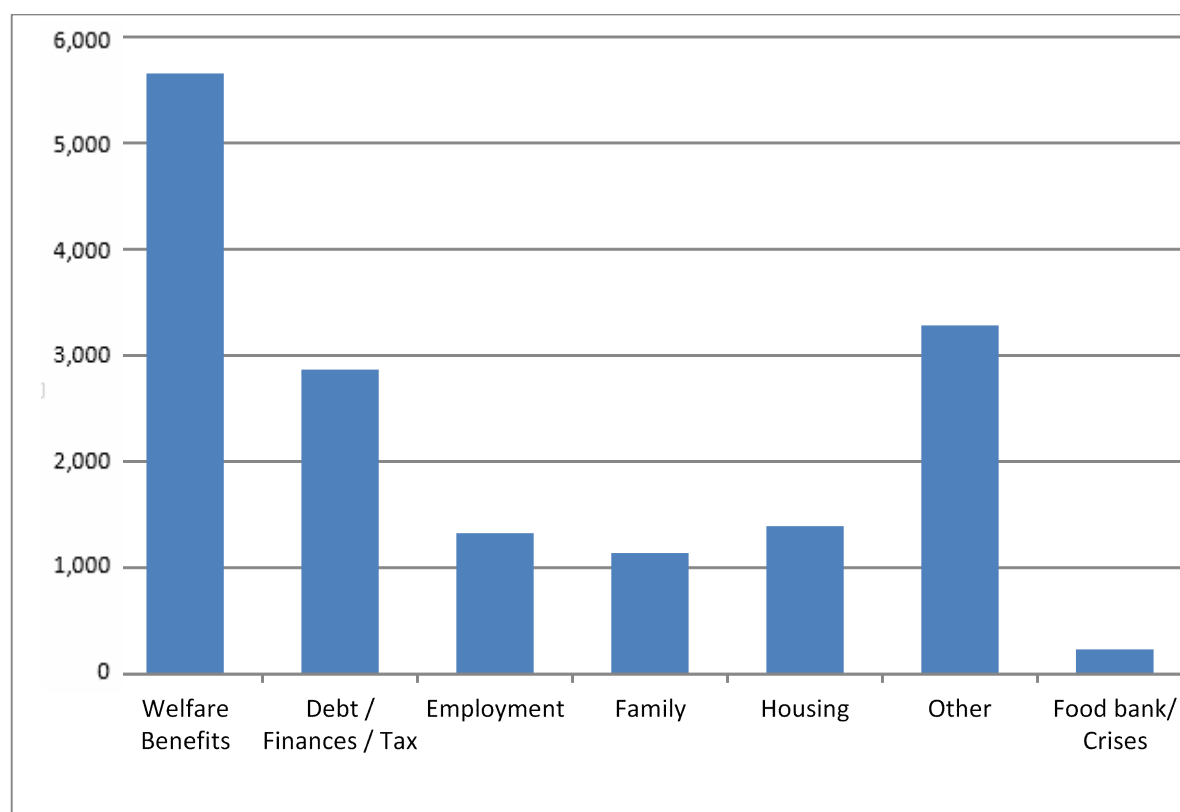
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The introduction of a new “drop in” service for Nepali speaking clients once a week, has seen a significant improvement in how the high demand from that client group is handled, with between 30 and 40 clients seen in a morning session. This covers issues such as reporting change of circumstances, and help with correspondence, fuel bills etc; and has proved very successful.

The chart below shows how the 15,703 Advice Issues raised were distributed between the different categories of work. It is worth noting that over 54% of all enquiries relate to welfare benefits and debt, which are the most complex areas of work facing our advice staff. Welfare benefits issues continue to be sharply affected by welfare reform measures, with over 28% of all benefit issues relating to Employment and Support Allowance; and Tax Credits. These are issues affecting some of the most vulnerable members of our local community.

**Rushmoor CAB Advice Issues in 2014/15**

**Total 15,703**



Our paid staff team has continued to develop, primarily to ensure effective and focused support for our diverse team of volunteers. Our reliance upon volunteers to deliver our frontline service underpins our longstanding practice in CAB; whilst our paid specialists focus on specific projects for vulnerable clients at Heathlands CAB; through the Gurkha Settlement Fund; and at Positive Action. Most recently, at the end of 2014/15 we recruited a number of new staff to deliver the face to face element of the new Pension Wise service. Working as a whole team, we are committed to ensuring that our mix of skills and expertise benefits the whole organisation; and to best meeting the needs of all our clients.

Rushmoor CAB has helped to pilot a number of new initiatives as part of the national Citizens Advice service,

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**TRUSTEES' REPORT (continued)**  
**FOR THE YEAR ENDED 31 MARCH 2015**

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including a governance review, and pilots of service delivery. We continue to improve our responses to client needs, including focus on telephone and web based services, making best use of opportunities to link with our national network. This has also been assisted by our "Advice for the Future" project, funded by the Big Lottery's Advice Service Transition Fund, which has been running since July 2013. On completion in June 2015, the project will have made significant gains in improving our service delivery, alongside collaboration and partnership work.

A strong relationship at different levels with Rushmoor Borough Council continues to underpin a highly valued commitment to joined up working to best meet local community needs. Where we are able to, we will work together to help address the severe financial challenges faced across the public sector – conscious that those same challenges are having a significant impact on our own clients and the demand for our service.

Working with the Gurkha Welfare Advice Centre, we have been able to use some of the Gurkha Settlement Fund to positively support the advice needs of the local Nepalese community, with particular concerns regarding the long term needs of frail elderly Nepali people.

Improved recognition of the impact of advice on health outcomes and wellbeing, is reflected in new funding agreements with Clinical Commissioning Groups, supporting the work of Heathlands CAB in meeting the advice needs of clients with severe and enduring mental health conditions. Despite the funding challenges for CCGs, the importance of prevention – particularly in the field of mental health – is being acknowledged at many levels. Other partners and funders are also highly valued, in particular Broadhurst Trust and Positive Action all of whom enable us to focus resources where client needs are greatest.

### **c. INVESTMENT POLICY AND PERFORMANCE**

Regular reviews of investment of reserves are undertaken through the Finance and Funding Committee, to ensure the most favourable return for the charity. Currently reserves are split between Scottish Widows and Royal Bank of Scotland.

### **d. RESULTS**

The results for the year and the charity's financial position at the end of the year are shown in the attached financial statements.

In addition to the direct financial help given by Rushmoor Borough Council, the bureaux also received £21,300 help in kind in respect of car parking; as well as support with building issues, meeting rooms and staff secondment for the Nepali speaking customer service officer. The Surrey and Borders Partnership NHS Trust also provides highly valued help in kind, by providing premises for the Heathlands CAB service at the Ridgewood Centre. This support is approximately valued at £9,000 per year.

For every paid staff member, we are also training, supporting and supervising at least 4 volunteers to deliver the service. Over 150 volunteers worked for the Rushmoor CAB during 2014/15 undertaking many different roles. Some were there for short placements, and others very long term. During the year, volunteers contributed on average 824 hours per week to supporting local people. The nationally agreed estimate of our annual volunteer contribution to Rushmoor CAB in 2013/14 is valued at over £714,485.

Volunteer commitment is at the heart of the service, and brings significant additional value which cannot be measured in monetary terms. Volunteers reinforce our independence, and bring a formidable range of backgrounds, skills, life experience and expertise. This benefits our clients through the advice given, as well as supporting our IT infrastructure; developing our influence through research and campaigns work; providing key administrative support; and importantly through our Trustee Board and overall organisational governance. Volunteers are from an increasingly diverse range of ages, gender and minority ethnic communities. For some



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**TRUSTEES' REPORT (continued)**  
**FOR THE YEAR ENDED 31 MARCH 2015**

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it is an opportunity to improve experience to find paid work; for others it can be a vital opportunity to remain active, move on from personal challenges; and give something back to the community.

The bureau is committed to improving the recording of outcomes of the advice given. During 2014/15 we recorded that:

- Financial gains of **£1,706,503** were recorded for our clients – mainly through welfare benefits improvements, but also including compensation, tribunal claims etc.
- Debts written off for clients (mainly through Debt Relief Orders) were recorded at **£312,272** – with debt levels recorded for clients at over **£1.5 million**.
- Improved wellbeing and confidence was reported by **311** clients
- Homelessness was prevented for **26** clients

Client feedback from satisfaction surveys confirms 99% satisfaction levels; we are now trialling a new client experience survey which will help give a full picture of the overall service provision.

## **Financial review**

### **a. RESERVES POLICY**

In line with Charity Commission requirements, the Trustees recognise the need to maintain reserves to ensure the bureaux meet statutory and contractual obligations. The Reserves Policy underwent a full review in 2014/15, with a report to each Trustee Board meeting. This aims to actively manage reserves, recognising the changing operating environment.

The Reserves Policy recognises the need to hold financial reserves 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. This includes recognition of areas such as staff redundancies; sickness cover; uninsured losses and late payment by funders. The new policy defines areas for designated reserves, which includes IT equipment costs, and defines restricted and unrestricted reserves. Subject to regular review, the current position is unrestricted reserves £189,714 and restricted reserves £97,560 making a total of £287,274.

At year end the balance of net assets available was £189,714. Trustees are satisfied that this is sufficient to meet foreseeable contingencies, and has designated £29,769 specifically to future renewal of IT infrastructure.

## **Plans for the future**

### **a. OUTLOOK AND FUTURE PLANS**

The addition of the new Pension Wise service, and the confirmation of secured funding for Heathlands CAB, demonstrates the diversity of funding sources and the changing operating environment we are working in. We anticipate continued challenges for our clients as welfare benefits changes affect the most vulnerable. As part of the national Citizens Advice organisation, we will be implementing agreed changes to address the challenges we face together, to best meet client needs.

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**RUSHMOOR CITIZENS ADVICE BUREAUX**  
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**TRUSTEES' REPORT (continued)**  
**FOR THE YEAR ENDED 31 MARCH 2015**

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**TRUSTEES**

The Trustee Board reviewed its operations and priorities during 2014/15, holding a development day which informed future strategy and renewed business plan for the next three years. The sudden loss of our Treasurer, John Radford, who died suddenly in March 2015, was a terrible shock for everyone. Our Interim Treasurer, John Kelly, is fulfilling the role until recruitment has taken place. We were also sad to say farewell to Richard Greenway, former Chair; and to Beryl Anderson who brought important HR expertise, who both stood down at our AGM in November 2014 after many years' service. We also said goodbye to Christina Levanzin our Company Secretary, in November 2014; and welcomed Catherine Zawada in her place in March 2015.

The Trustees, who are also Directors for the purposes of company law, who served the charity during the period were as follows:

Ms Clare Davies (Chair)  
Mrs Beryl Anderson (resigned 4 November 2014)  
Mrs Donna Bone  
Mrs Janet Field  
Mr Charlie Fraser-Fleming  
Mr Richard Greenway (resigned 4 November 2014)  
Cllr Mrs Barbara Hurst (Vice-Chair)  
Mr John Kelly (appointed 12 May 2014)- Interim Treasurer from March 2015  
Mr Keith Lane (resigned 11 August 2014)  
Mr John Radford (deceased 8 March 2015) (Treasurer to March 2015)  
Mr Deglan Rowe  
Cllr Frank Rust  
Mr Steve Smith (Councillor until June 2014)  
Mr Richard Robinson

Mrs Christina Levanzin (Company Secretary) - non voting (resigned 20th March 2015)  
Mrs Catherine Zawada (Company Secretary) - non voting (appointed 16th March 2015)  
Mr John Debenham (President) - non-voting

**MEMBERS' LIABILITY**

The Members of the charitable company guarantee to contribute an amount not exceeding £1 to the assets of the charity in the event of winding up.

**SMALL COMPANY PROVISIONS**

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

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**RUSHMOOR CITIZENS ADVICE BUREAUX**  
**(A company limited by guarantee)**

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**TRUSTEES' REPORT (continued)**  
**FOR THE YEAR ENDED 31 MARCH 2015**

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**TRUSTEES' RESPONSIBILITIES STATEMENT**

The Trustees (who are also directors of Rushmoor Citizens Advice Bureaux for the purposes of company law) are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year. Under company law the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the Trustees are required to:

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

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions and disclose with reasonable accuracy at any time the financial position of the charitable company 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 charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

**DISCLOSURE OF INFORMATION TO AUDITOR**

Each of the persons who is a Trustees at the time when this Trustees' report is approved has confirmed that:

- so far as that Trustee is aware, there is no relevant audit information of which the charitable company's auditors are unaware, and
- that Trustee has taken all the steps that ought to have been taken as a Trustee in order to be aware of any information needed by the charitable company's auditors in connection with preparing their report and to establish that the charitable company's auditors are aware of that information.

This report was approved by the Trustees on 21 September 2015 and signed on their behalf by:

**Ms C L Davies, Chair**

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**RUSHMOOR CITIZENS ADVICE BUREAUX**  
**(A company limited by guarantee)**

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**INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF RUSHMOOR CITIZENS ADVICE BUREAUX**

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We have audited the financial statements of Rushmoor Citizens Advice Bureaux for the year ended 31 March 2015 which comprise the Statement of financial activities, 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).

This report is made solely to the charity's members, 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 charity's members those matters we are required to state to them in an Auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and its members, as a body, for our audit work, for this report, or for the opinion we have formed.

**RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND AUDITORS**

As explained more fully in the Trustees' responsibilities statement, the Trustees (who are also the directors of the charity 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 charity'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' 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.

**OPINION ON FINANCIAL STATEMENTS**

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 March 2015 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

**OPINION ON OTHER MATTER PRESCRIBED BY THE COMPANIES ACT 2006**

In our opinion the information given in the Trustees' report for the financial year for which the financial statements are prepared is consistent with the financial statements.

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**RUSHMOOR CITIZENS ADVICE BUREAUX**  
**(A company limited by guarantee)**

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**INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF RUSHMOOR CITIZENS ADVICE BUREAUX**

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**MATTERS ON WHICH WE ARE REQUIRED TO REPORT BY EXCEPTION**

We have nothing to report in respect of the following matters where the Companies Act 2006 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; or
- the Trustees were not entitled to take advantage of the small companies' exemption from the requirement to prepare a strategic report.

Mark Dickinson FCA (Senior statutory auditor)  
for and on behalf of

**Wise & Co**

Chartered Accountants and Statutory Auditors

Wey Court West

Union Road

Farnham

Surrey

GU9 7PT

24 September 2015

**RUSHMOOR CITIZENS ADVICE BUREAUX**  
(A company limited by guarantee)

**STATEMENT OF FINANCIAL ACTIVITIES**  
(incorporating income and expenditure account)  
**FOR THE YEAR ENDED 31 MARCH 2015**

	Note	Restricted funds 2015 £	Unrestricted funds 2015 £	Total funds 2015 £	Total funds 2014 £
<b>INCOMING RESOURCES</b>					
Incoming resources from generated funds:					
Voluntary income	2	290,281	353,724	644,005	587,471
Investment income	3	-	1,325	1,325	1,628
Incoming resources from charitable activities	4	-	932	932	897
<b>TOTAL INCOMING RESOURCES</b>		<b>290,281</b>	<b>355,981</b>	<b>646,262</b>	<b>589,996</b>
<b>RESOURCES EXPENDED</b>					
Charitable activities	6,7	238,174	311,455	549,629	516,909
Governance costs	5	-	22,568	22,568	22,662
<b>TOTAL RESOURCES EXPENDED</b>		<b>238,174</b>	<b>334,023</b>	<b>572,197</b>	<b>539,571</b>
<b>NET INCOME BEFORE TRANSFERS</b>		<b>52,107</b>	<b>21,958</b>	<b>74,065</b>	<b>50,425</b>
Transfers between Funds	14	2,060	(2,060)	-	-
<b>NET MOVEMENT IN FUNDS FOR THE YEAR</b>		<b>54,167</b>	<b>19,898</b>	<b>74,065</b>	<b>50,425</b>
<i>Total funds at 1 April 2014</i>		43,393	169,816	213,209	162,784
<b>TOTAL FUNDS AT 31 MARCH 2015</b>		<b>97,560</b>	<b>189,714</b>	<b>287,274</b>	<b>213,209</b>

All activities relate to continuing operations.

The Statement of Financial Activities includes all gains and losses recognised in the year.

The notes on pages 14 to 25 form part of these financial statements.

**RUSHMOOR CITIZENS ADVICE BUREAUX**  
**(A company limited by guarantee)**  
**REGISTERED NUMBER: 04354628**

**BALANCE SHEET**  
**AS AT 31 MARCH 2015**

	Note	£	2015 £	£	2014 £
<b>FIXED ASSETS</b>					
Tangible assets	11		39,842		30,820
<b>CURRENT ASSETS</b>					
Debtors	12	9,092		13,469	
Cash at bank and in hand		276,157		198,236	
			<u>285,249</u>		<u>211,705</u>
<b>CREDITORS:</b> amounts falling due within one year	13	(37,817)		(29,316)	
<b>NET CURRENT ASSETS</b>			<u>247,432</u>		<u>182,389</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>			<u>287,274</u>		<u>213,209</u>
<b>CHARITY FUNDS</b>					
Restricted funds	14		97,560		43,393
Unrestricted funds	14		189,714		169,816
<b>TOTAL FUNDS</b>			<u>287,274</u>		<u>213,209</u>

The financial statements were approved by the Trustees on 21 September 2015 and signed on their behalf, by:

**Ms C L Davies, Chair**

The notes on pages 14 to 25 form part of these financial statements.

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**RUSHMOOR CITIZENS ADVICE BUREAUX**  
**(A company limited by guarantee)**

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**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2015**

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**1. ACCOUNTING POLICIES**

**1.1 Basis of preparation of financial statements**

The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value. The financial statements have been prepared in accordance with the Statement of Recommended Practice (SORP), 'Accounting and Reporting by Charities' published in March 2005, applicable accounting standards and the Companies Act 2006.

**1.2 Company status**

The charity is a company limited by guarantee. 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.

**1.3 Fund accounting**

General funds are unrestricted funds which 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.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

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 costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Investment income, gains and losses are allocated to the appropriate fund.

**1.4 Incoming resources**

All incoming resources are included in the Statement of financial activities when the charity has entitlement to the funds, certainty of receipt and the amount can be measured with sufficient reliability.

Donated services or facilities, which comprise donated services, are included in income at a valuation which is an estimate of the financial cost borne by the donor where such a cost is quantifiable and measurable. No income is recognised where there is no financial cost borne by a third party.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.



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**RUSHMOOR CITIZENS ADVICE BUREAUX**  
**(A company limited by guarantee)**

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**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2015**

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**1. ACCOUNTING POLICIES (continued)**

**1.5 Resources expended**

Expenditure is accounted for on an accruals basis and has been included under expense categories that aggregate all costs for allocation to activities. Where costs cannot be directly attributed to particular activities they have been allocated on a basis consistent with the use of the resources.

Support costs are those costs incurred directly in support of expenditure on the objects of the charity and include project management carried out at Headquarters. Governance costs are those incurred in connection with administration of the charity and compliance with constitutional and statutory requirements.

All resources expended are inclusive of irrecoverable VAT.

**1.6 Cash flow**

The charity has taken advantage of the exemption in Financial Reporting Standard No.1 from the requirement to produce a cash flow statement on the grounds that it is a small charitable company.

**1.7 Tangible fixed assets and depreciation**

All assets costing more than £500 are capitalised.

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Fixtures & fittings	-	33% per annum on cost
Computer equipment	-	33% per annum on cost/ over the lifetime of the grant
Telephone System	-	33% per annum on cost

**1.8 Operating leases**

Rentals under operating leases are charged to the Statement of financial activities on a straight line basis over the lease term.

Benefits received and receivable as an incentive to sign an operating lease are recognised on a straight line basis over the period until the date the rent is expected to be adjusted to the prevailing market rate.

**1.9 Pensions**

The charity operates a defined contribution pension scheme and the pension charge represents the amounts payable by the charity to the fund in respect of the year.

**RUSHMOOR CITIZENS ADVICE BUREAUX**  
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**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2015**

**2. VOLUNTARY INCOME**

	Restricted funds 2015 £	Unrestricted funds 2015 £	Total funds 2015 £	Total funds 2014 £
Rushmoor Borough Council (grant)	-	208,810	208,810	202,680
Rushmoor Borough Council (rent and rates)	-	44,500	44,500	44,500
Gurkha Settlement Fund (RBC)	83,857	-	83,857	66,892
The Royal British Legion and RAF Benevolent Fund	-	-	-	28,954
MAS F2F debt advice	21,700	-	21,700	53,785
Surrey NHS	-	30,000	30,000	30,000
Positive Action	-	22,140	22,140	23,985
Broadhurst Trust	-	29,468	29,468	25,701
Citizens Advice Hampshire including Healthwatch Hampshire	-	9,261	9,261	19,159
Lloyds TSB	6,975	-	6,975	6,583
Thames Valley Housing	-	100	100	1,000
Miscellaneous funding	9,000	3,445	12,445	955
Advice Services Transition Equipment Fund	-	-	-	20,000
Advice Services Transition Fund	96,471	-	96,471	61,777
Rushmoor Borough Council (apprenticeship grant)	-	-	-	1,500
Rushmoor Borough Council (uniting communities grant)	-	1,000	1,000	-
Hampshire County Council	10,000	-	10,000	-
Pension Wise	62,278	-	62,278	-
First Wessex	-	5,000	5,000	-
	<b>290,281</b>	<b>353,724</b>	<b>644,005</b>	<b>587,471</b>

Included in the above are gifts in kind as detailed in Note 20.

**3. INVESTMENT INCOME**

	Restricted funds 2015 £	Unrestricted funds 2015 £	Total funds 2015 £	Total funds 2014 £
Interest receivable	-	1,325	1,325	1,628

**RUSHMOOR CITIZENS ADVICE BUREAUX**  
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**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2015**

**4. INCOMING RESOURCES FROM CHARITABLE ACTIVITIES**

	Restricted funds 2015 £	Unrestricted funds 2015 £	Total funds 2015 £	<i>Total funds 2014 £</i>
Donations and gifts	-	432	432	897
External training delivered	-	500	500	-
	-	932	932	897

**5. GOVERNANCE COSTS**

	Restricted funds 2015 £	Unrestricted funds 2015 £	Total funds 2015 £	<i>Total funds 2014 £</i>
Auditors' remuneration	-	4,140	4,140	4,805
Other governance costs	-	18,428	18,428	17,857
	-	22,568	22,568	22,662

**Other governance costs**

Allocated governance costs are calculated as 4% of total staff and travel costs. (2014: 4%).

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**RUSHMOOR CITIZENS ADVICE BUREAUX**  
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**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2015**

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**6. DIRECT COSTS**

Allocation between direct and support costs is calculated based on the proportion of time spent by employees allocated to direct and support costs. In 2015 the allocation between direct and support costs was 89/11 (2014: 88/12)

	<b>Total</b>	<i>Total</i>
	<b>2015</b>	<i>2014</i>
	£	£
Salaries	<b>348,218</b>	327,539
Staff pension costs	<b>5,085</b>	5,178
Rent, rates, light and heat	<b>42,838</b>	42,135
Insurance	<b>1,457</b>	1,385
Repairs and maintenance	<b>7,163</b>	3,072
Telephone	<b>6,250</b>	6,788
Printing, postage and stationery	<b>6,224</b>	7,666
Computer costs	<b>7,402</b>	8,295
Equipment	<b>2,641</b>	2,643
Cleaning	<b>2,639</b>	2,545
Sundry	<b>6,739</b>	4,595
Training	<b>4,173</b>	5,692
Subscriptions and professional publications	<b>7,271</b>	8,286
Travel	<b>11,342</b>	12,020
Depreciation	<b>18,993</b>	16,866
Advertising	<b>1,359</b>	244
Bad Debts	-	(69)
Staff recruitment	<b>2,487</b>	-
Consultants Costs	<b>6,889</b>	-
	<b>489,170</b>	<i>454,880</i>

**RUSHMOOR CITIZENS ADVICE BUREAUX**  
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**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2015**

**7. SUPPORT COSTS**

Allocation between direct and support costs is calculated based on the proportion of time spent by employees allocated to direct and support costs. In 2015 the allocation between direct and support costs was 89/11 (2014: 88/12).

	<b>Total</b>	<i>Total</i>
	<b>2015</b>	<i>2014</i>
	£	£
Salaries	<b>43,038</b>	44,664
Staff pension costs	<b>629</b>	706
Rent, rates, light and heat	<b>5,295</b>	5,746
Insurance	<b>180</b>	189
Repairs and maintenance	<b>885</b>	419
Telephone	<b>773</b>	926
Printing, postage and stationery	<b>769</b>	1,045
Computer costs	<b>915</b>	1,131
Equipment	<b>326</b>	360
Cleaning	<b>326</b>	347
Sundry	<b>833</b>	627
Training	<b>516</b>	776
Subscriptions and professional publications	<b>899</b>	1,130
Travel	<b>1,401</b>	1,639
Depreciation	<b>2,347</b>	2,300
Advertising	<b>168</b>	33
Bad Debts	-	(9)
Staff recruitment	<b>307</b>	-
Consultants costs	<b>852</b>	-
	<b>60,459</b>	62,029

**8. TOTAL RESOURCES EXPENDED**

	<b>Other Costs</b>	<b>Depreciation</b>	<b>Staff Costs</b>	<b>2015</b>	<i>2014</i>
	£	£	£	£	£
<b>Charitable activities</b>					
Direct Costs	<b>106,874</b>	<b>18,993</b>	<b>363,302</b>	<b>489,169</b>	454,880
Support costs	<b>14,445</b>	<b>2,347</b>	<b>43,667</b>	<b>60,459</b>	62,029
Sub total	<b>121,319</b>	<b>21,340</b>	<b>406,969</b>	<b>549,628</b>	<b>516,909</b>
Governance	<b>6,028</b>	-	<b>16,540</b>	<b>22,568</b>	22,662
Total	<b>127,347</b>	<b>21,340</b>	<b>423,509</b>	<b>572,196</b>	539,571

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**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2015**

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**9. NET INCOME**

This is stated after charging:

	<b>2015</b>	<b>2014</b>
	<b>£</b>	<b>£</b>
Depreciation of tangible fixed assets: - owned by the charity	<b>21,340</b>	<b>19,166</b>
Auditors' remuneration	<b>4,140</b>	<b>4,805</b>
	<b>_____</b>	<b>_____</b>

During the year, no Trustees received any remuneration (2014 - £NIL).

During the year, no Trustees received any benefits in kind (2014 - £NIL).

During the year, no Trustees received any reimbursement of expenses (2014 - £NIL).

**10. STAFF COSTS**

The full time equivalent number of employees during the year was 15 (2014:13).

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

	<b>2015</b>	<b>2014</b>
	<b>20</b>	<b>20</b>
	<b>_____</b>	<b>_____</b>

No employee received remuneration amounting to more than £60,000 in either year.

**Employment costs**

	<b>2015</b>	<b>2014</b>
	<b>£</b>	<b>£</b>
Wages and salaries	<b>378,229</b>	<b>358,979</b>
Social security costs	<b>29,328</b>	<b>28,733</b>
Pension costs	<b>5,952</b>	<b>6,129</b>
	<b>_____</b>	<b>_____</b>
Total	<b>413,509</b>	<b>393,841</b>
	<b>_____</b>	<b>_____</b>

No employee received remuneration amounting to more than £60,000 in either year.

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**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2015**

**11. TANGIBLE FIXED ASSETS**

	Office equipment £	Computer equipment £	Other fixed assets £	Total £
<b>Cost</b>				
At 1 April 2014	128,317	16,883	12,588	157,788
Additions	13,212	17,150	-	30,362
At 31 March 2015	<u>141,529</u>	<u>34,033</u>	<u>12,588</u>	<u>188,150</u>
<b>Depreciation</b>				
At 1 April 2014	112,808	5,768	8,392	126,968
Charge for the year	12,138	5,006	4,196	21,340
At 31 March 2015	<u>124,946</u>	<u>10,774</u>	<u>12,588</u>	<u>148,308</u>
<b>Net book value</b>				
At 31 March 2015	<u>16,583</u>	<u>23,259</u>	-	<u>39,842</u>
At 31 March 2014	<u>15,509</u>	<u>11,115</u>	4,196	<u>30,820</u>

**12. DEBTORS**

	2015 £	2014 £
Trade debtors	5,038	2,285
Other debtors	771	246
Prepayments and accrued income	3,283	10,938
	<u>9,092</u>	<u>13,469</u>

**13. CREDITORS:**  
**Amounts falling due within one year**

	2015 £	2014 £
Trade creditors	8,687	2,605
Other taxation and social security	14,716	9,128
Other creditors	5,265	5,711
Accruals and deferred income	9,149	11,872
	<u>37,817</u>	<u>29,316</u>

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**13. CREDITORS:**  
**Amounts falling due within one year (continued)**

	<b>£</b>
<b>Deferred income</b>	
Deferred income at 1 April 2014	6,975
Resources deferred during the year	4,250
Amounts released from previous years	(6,975)
	4,250
Deferred income at 31 March 2015	4,250

Deferred income for 2014 relates to Lloyds TSB funding relevant to the period ending 31 December 2014. Deferred income for 2015 relates to Gurkha Settlement Funding for the period to 30th June 2015.

**14. STATEMENT OF FUNDS**

	Brought Forward £	Incoming resources £	Resources Expended £	Transfers in/out £	Carried Forward £
<b>Designated funds</b>					
The IT Infrastructure Fund	30,000	-	(231)	-	29,769
<b>General funds</b>					
General Purpose Fund	139,816	355,981	(333,792)	(2,060)	159,945
Total Unrestricted funds	169,816	355,981	(334,023)	(2,060)	189,714
<b>Restricted funds</b>					
MAS F2F debt advice	3,900	21,700	(22,444)	-	3,156
Gurkha Settlement Fund (RBC)	13,695	83,857	(67,395)	-	30,157
Webchat	-	9,000	(451)	-	8,549
Hampshire County Council - mind the gap	-	10,000	(501)	-	9,499
Citizens Advice Network Development funding to cover purchase of new Telephone System	4,196	-	(4,196)	-	-
Advice Services Transition Fund	7,370	96,472	(86,775)	-	17,067
Advice Services Transition Equipment Fund	14,232	-	(9,501)	-	4,731
Pension Wise	-	62,278	(37,877)	-	24,401
The Lloyds TSB Foundation	-	6,974	(9,034)	2,060	-
	43,393	290,281	(238,174)	2,060	97,560
Total of funds	213,209	646,262	(572,197)	-	287,274



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**NOTES TO THE FINANCIAL STATEMENTS**  
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**14. STATEMENT OF FUNDS (continued)**

The Money Advice Service face to face debt advice fund (MAS F2F debt advice) is for the purpose of the increasing provision of free face to face debt advice to financially excluded individuals.

The Gurkha Settlement Fund has been granted to address specific current service pressures in the Borough as a result of recent Gurkha migration and/or deliver cohesion and integration work or projects.

Webchat funding has been provided by the National Association of Citizens Advice Bureaux to provide a webchat service until 31 March 2016.

Mind the Gap funding has been provided by Hampshire County Council to improve awareness and take up of non-GP health related services by Nepalese people, by providing information in their own language.

The Citizens Advice Network Development funding is the grant toward the capitalised telephone system that has been amortised over the useful life of the telephone system.

The Advice Services Transition Fund is to support vulnerable people affected by welfare reform.

The Advice Services Transition Equipment Fund for Fixed Assets is the grant toward the capitalised computer equipment for the IT learning suite that is being amortised over its useful life.

Pension Wise funding has been received to provide Pensions Guidance within the area designated to be covered by the bureaux.

The Lloyds TSB Foundation for England and Wales grant is to support volunteering and partnership work to provide advice for mental health service users at Heathland CAB.

The IT infrastructure designated fund has been designated by the Trustees for required IT upgrades.

The General Purpose Fund represents free funds of the charity which are not designated for a particular purpose other than to meet the obligations set down in the reserves policy included in the Trustees' annual report accompanying this report.

**SUMMARY OF FUNDS**

	Brought Forward £	Incoming resources £	Resources Expended £	Transfers in/out £	Carried Forward £
Designated funds	30,000	-	(231)	-	29,769
General funds	139,816	355,981	(333,792)	(2,060)	159,945
	<u>169,816</u>	<u>355,981</u>	<u>(334,023)</u>	<u>(2,060)</u>	<u>189,714</u>
Restricted funds	43,393	290,281	(238,174)	2,060	97,560
	<u>213,209</u>	<u>646,262</u>	<u>(572,197)</u>	<u>-</u>	<u>287,274</u>

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**15. ANALYSIS OF NET ASSETS BETWEEN FUNDS**

	Restricted funds 2015 £	Unrestricted funds 2015 £	Total funds 2015 £	Total funds 2014 £
Tangible fixed assets	17,735	22,107	39,842	30,820
Current assets	89,394	195,855	285,249	211,707
Creditors due within one year	(9,569)	(28,248)	(37,817)	(22,343)
Provisions for liabilities and charges	-	-	-	(6,975)
	<u>97,560</u>	<u>189,714</u>	<u>287,274</u>	<u>213,209</u>

**16. PENSION COMMITMENTS**

During the year the charity paid £5,952 (2014: £6,129) to defined contribution pension schemes for its staff. There were no amounts due at the year end (2014: £Nil).

**17. OPERATING LEASE COMMITMENTS**

At 31 March 2015 the charity had annual commitments under non-cancellable operating leases as follows:

	<b>Land and buildings</b>	
	2015 £	2014 £
<b>Expiry date:</b>		
Within 1 year	22,500	44,500
Between 2 and 5 years	22,000	-
	<u>22,000</u>	<u>-</u>

**18. RELATED PARTY TRANSACTIONS**

The Charity's most significant funder is Rushmoor Borough Council (note 2) of which two Councillors act as designated Trustees of the Charity. None of these Trustees have individually or collectively any control over the funds made available to the Charity by the Council or the manner by which the Charity expends these funds.

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**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2015**

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**19. CONTROLLING PARTY**

The Charity is controlled by the Trustee Board.

**20. GIFTS IN KIND**

During the year the Charity received donations in kind for the rent on two sites - Farnborough and Aldershot - from Rushmoor Borough Council; these are included in the accounts as equal amounts of income and expenditure of £44,500 (2014: £44,500).

In addition to the direct financial help given by Rushmoor Borough Council, the bureaux also received over £21,300 help in kind in respect of car parking. This estimate is not included in the accounts.

The overheads for the accommodation for Heathlands CAB are absorbed by Surrey & Borders Partnership NHS Foundation Trust. The Trustees estimate the value of this rent to be £9,000 (2014: £9,000). This estimate is not included in the accounts.