

Community Advice Armagh

Northern Ireland · Charity number 101579

Details

Status Overdue

Registered 2015-03-10

Register [View on the Charity Commission for Northern Ireland register](#)

Contact

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Website www.adviceguide.org.uk/nireland.htm

Activities

Purposes: The Company's objects are to promote any charitable purpose for the benefit of the community in Northern Ireland by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress.

What the charity does: The prevention or relief of poverty, The advancement of education, The advancement of health or the saving of lives, The relief of those in need by reason of youth, age, ill-health, disability, financial hardship or other disadvantage

How the charity works:

Advice/advocacy/information, Counselling/support, Cross-border/cross-community, Disability, Human rights/equality, Relief of poverty, Volunteer development, Welfare/benevolent

Who the charity helps: Addictions (drug/solvent/alcohol abuse), Carers, Children (5-13 year olds), Ethnic minorities, Ex-offenders and prisoners, General public, Hiv/aids, Homelessness, Learning disabilities, Men, Mental health, Older people, Parents, Physical disabilities, Preschool (0-5 year olds), Sensory disabilities, Sexual orientation, Specific areas of deprivation, Tenants, Travellers, Unemployed/low income, Victim support, Voluntary and community sector, Volunteers, Women, Youth (14-25 year olds)

Finances

Period end	Income	Expenditure	Assets	Employees
2019-03-31	£128,809	£156,463	£0	8

Trustees

Name	Role	Appointed
Billy Parr		
Mr Eamon Donnelly		
Mr Martin Gray		
Mrs Anne Mallon		
Mrs Lynd Roper		

Community Advice Armagh

Northern Ireland - Charity number 101579

Accounts

COMMUNITY ADVICE ARMAGH LTD

Statement of financial activities

For the year ended 31 March 2019

	Notes	Unrestricted funds £	Restricted funds £	2019 Total £	2018 Total £
Incoming resources					
Incoming resources from generating funds:					
Voluntary income	2	31,825	-	31,825	19,887
Activities for generating funds	3	97	-	97	-
Investment income	4	42	-	42	13
Incoming resources from charitable activities	5	96,845	-	96,845	130,501
Total incoming resources		<u>128,809</u>	<u>-</u>	<u>128,809</u>	<u>150,401</u>
Resources expended					
Salaries & NIC	6	129,623	-	129,623	122,280
Staff Training		2,906	-	2,906	730
Rent, light, heat & insurance ACDC - (notional)		5,150	-	5,150	5,150
Outreach rental		204	-	204	130
Insurance		1,343	-	1,343	481
Cleaning		170	-	170	450
Volunteer expenses, travel, etc		2,501	-	2,501	1,521
Advertising		570	-	570	-
Audit fees		1,380	-	1,380	1,380
Employment consultancy fees		5,865	-	5,865	1,308
General administration		1,829	-	1,829	952
Telephone		1,830	-	1,830	1,211
Sundry expenses		325	-	325	407
IT maintenance contracts		660	-	660	2,253
Interest payable and similar charges		67	-	67	71
Depreciation and impairment		1,965	-	1,965	948
NACAB subscription		75	-	75	1,211
Total resources expended		<u>156,463</u>	<u>-</u>	<u>156,463</u>	<u>140,483</u>
Net incoming/(outgoing) resources for the year		<u>(27,654)</u>	<u>-</u>	<u>(27,654)</u>	<u>9,918</u>

The notes on pages 11 to 14 form an integral part of these financial statements.

COMMUNITY ADVICE ARMAGH LTD

Statement of financial activities

For the year ended 31 March 2019

Total funds brought forward	68,802	(2,215)	66,587	56,669
Total funds carried forward	<u>41,148</u>	<u>(2,215)</u>	<u>38,933</u>	<u>66,587</u>

The statement of financial activities includes all gains and losses in the year and therefore a separate statement of total recognised gains and losses has not been prepared.

All of the above amounts relate to continuing activities.

The notes on pages 11 to 14 form an integral part of these financial statements.

COMMUNITY ADVICE ARMAGH LTD

Income and expenditure account

For the year ended 31 March 2019

	Notes	2019 £	2018 £
Income		128,767	150,388
Operating expenditure		(156,396)	(140,412)
Operating (deficit)/surplus		(27,629)	9,976
Other income			
Interest receivable and similar income		42	13
		<u>42</u>	<u>13</u>
Interest payable and similar charges		(67)	(71)
Retained (deficit)/surplus for the financial year		<u>(27,654)</u>	<u>9,918</u>

All activities derive from continuing operations.

The notes on pages 11 to 14 form an integral part of these financial statements.

COMMUNITY ADVICE ARMAGH LTD

Balance Sheet

as at 31 March 2019

	Notes	£	2019 £	Restated 2018 £	£
Fixed assets					
Tangible assets	8		7,795		3,070
Current assets					
Cash at bank and in hand		34,430		66,807	
		<u>34,430</u>		<u>66,807</u>	
Creditors: amounts falling due within one year	9	(3,200)		(3,200)	
Net current assets			<u>31,230</u>		<u>63,607</u>
Total assets less current liabilities			39,025		66,677
Restricted funds paid in advance			<u>92</u>		<u>90</u>
Net assets			<u>38,933</u>		<u>66,587</u>
Funds	10				
Restricted income funds			(2,215)		(2,215)
Unrestricted income funds			<u>41,148</u>		<u>68,802</u>
Total funds			<u>38,933</u>		<u>66,587</u>

The financial statements were approved by the trustees on 4 September 2019 and signed on its behalf by

Lynd Roper
Director

Eamon Donnelly
Director

The notes on pages 11 to 14 form an integral part of these financial statements.

COMMUNITY ADVICE ARMAGH LTD

Notes to financial statements for the year ended 31 March 2019

1. Accounting policies

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year and the preceding year.

1.1. Basis of accounting

The financial statements are prepared under the historical cost convention and in accordance with the Statement of Recommended Practice 'Accounting and Reporting by Charities' issued in March 2005 (SORP 2005) and the Charities Act (Northern Ireland) 1964.

1.2. Cashflow

The charity has taken advantage of the exemption in FRS1 from the requirement to produce a cashflow statement because it is a small charity.

1.3. Incoming resources

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

Voluntary income is received by way of grants, donations and gifts and is included in full in the statement of financial activities 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.

Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included.

Gifts donated for resale are included as incoming resources within activities for generating funds when they are sold.

Grants, including grants for the purchase of fixed assets, are recognised in full in the statement of financial activities in the year in which they are receivable.

Income from investments is included in the year in which it is receivable.

1.4. Resources expended

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.

Costs of generating funds comprise the costs associated with attracting voluntary income and the costs of trading for fundraising purposes including the charity's shop.

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.

1.5. Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost less accumulated depreciation. Depreciation is provided at rates calculated to write off the cost less residual value of each asset over its expected useful life, as follows:

Fixtures, fittings and equipment - 20% straight line

COMMUNITY ADVICE ARMAGH LTD

Notes to financial statements for the year ended 31 March 2019

1.6. Defined contribution pension schemes

The pension costs charged in the financial statements represent the contribution payable by the charity during the year.

2. Voluntary income

	Unrestricted funds £	2019 Total £	2018 Total £
Southern Health & Social Care Trust	4,800	4,800	19,485
Welfare Reform	26,579	26,579	18,419
Donations (grateful clients)	446	446	402
	<u>31,825</u>	<u>31,825</u>	<u>38,306</u>

3. Activities for generating funds

	Unrestricted funds £	2019 Total £	2018 Total £
Other	97	97	-
	<u>97</u>	<u>97</u>	<u>-</u>

4. Investment income

	Unrestricted funds £	2019 Total £	2018 Total £
Bank interest receivable	42	42	13
	<u>42</u>	<u>42</u>	<u>13</u>

5. Incoming resources from charitable activities

	Unrestricted funds £	2019 Total £	2018 Total £
Armagh City & District Council	85,253	85,253	106,932
Armagh City & District Council (Notional)	5,150	5,150	5,150
Pension Wise	5,750	5,750	-
Money Advice	692	692	-
	<u>96,845</u>	<u>96,845</u>	<u>112,082</u>

COMMUNITY ADVICE ARMAGH LTD

Notes to financial statements for the year ended 31 March 2019

6. Employees

Employment costs	2019	2018
	£	£
Wages and salaries	125,425	120,766
	<u>125,425</u>	<u>120,766</u>

No employee received emoluments of more than £60,000 (2018 : None).

Number of employees

The average monthly numbers of employees (including the trustees) during the year, calculated on the basis of full time equivalents, was as follows:

	2019	2018
	Number	Number
Staff	8	7
Voluntary Staff	8	8
	<u>16</u>	<u>15</u>

8. Tangible fixed assets

	Other tangible assets	Total
	£	£
Cost		
At 1 April 2018	23,855	23,855
Additions	6,690	6,690
At 31 March 2019	<u>30,545</u>	<u>30,545</u>
Depreciation		
At 1 April 2018	20,785	20,785
Charge for the year	1,965	1,965
At 31 March 2019	<u>22,750</u>	<u>22,750</u>
Net book values		
At 31 March 2019	<u>7,795</u>	<u>7,795</u>
At 31 March 2018	<u>3,070</u>	<u>3,070</u>

9. Creditors: amounts falling due within one year

	2019	2018
	£	£
Accruals and deferred income	3,200	3,200
	<u>3,200</u>	<u>3,200</u>

COMMUNITY ADVICE ARMAGH LTD

Notes to financial statements for the year ended 31 March 2019

9. Unrestricted funds	At	Incoming resources	Outgoing resources	At
	1 April 2018			31 March 2019
	£	£	£	£
	Restated			
Unrestricted Funds	<u>68,802</u>	<u>128,809</u>	<u>(156,463)</u>	<u>41,148</u>

Purposes of unrestricted funds

Funds which are expendable at the discretion of the Directors in furtherance of the objects of the charity. Such funds may be held in order to finance capital investment and working capital.

10. Restricted funds	At	At
	1 April 2018	31 March 2019
	£	£
	Restated	
Restricted Fund	<u>(2,215)</u>	<u>(2,215)</u>

Purposes of restricted funds

Grants or donations received, which are earmarked by the donor for specific purposes within the overall aims of the organisation.

Community Advice Armagh

Northern Ireland - Charity number 101579

Accounts

ARMAGH AND DISTRICT CITIZENS ADVICE BUREAU

Statement of financial activities

For the year ended 31 March 2018

	Notes	Unrestricted funds £	Restricted funds £	2018 Total £	2017 Total £
Incoming resources					
Incoming resources from generating funds:					
Voluntary income	2	19,887	-	19,887	19,887
Investment income	3	13	-	13	17
Incoming resources from charitable activities	4	130,501	-	130,501	117,572
Total incoming resources		<u>150,401</u>	<u>-</u>	<u>150,401</u>	<u>137,476</u>
Resources expended					
Salaries & NIC	5	122,280	-	122,280	95,197
Staff Training		730	-	730	4,058
Rent, light, heat & insurance ACDC - (notional)		5,150	-	5,150	5,150
Outreach rental		130	-	130	696
Insurance		481	-	481	473
Cleaning		450	-	450	160
Volunteer expenses, travel, etc		1,521	-	1,521	1,677
Audit fees		1,380	-	1,380	1,380
Employment consultancy fees		1,308	-	1,308	
General administration		952	-	952	1,954
Telephone		1,211	-	1,211	1,169
Sundry expenses		407	-	407	793
IT maintenance contracts		2,253	-	2,253	499
Interest payable and similar charges		71	-	71	60
Depreciation and impairment		948	-	948	724
NACAB subscription		1,211	-	1,211	4,614
Total resources expended		<u>140,483</u>	<u>-</u>	<u>140,483</u>	<u>118,604</u>
Net incoming resources for the year					
		<u>9,918</u>	<u>-</u>	<u>9,918</u>	<u>18,872</u>
Total funds brought forward		<u>58,884</u>	<u>(2,215)</u>	<u>56,669</u>	<u>37,797</u>
Total funds carried forward		<u>68,802</u>	<u>(2,215)</u>	<u>66,587</u>	<u>56,669</u>

The statement of financial activities includes all gains and losses in the year and therefore a separate statement of total recognised gains and losses has not been prepared.

All of the above amounts relate to continuing activities.

The notes on pages 10 to 13 form an integral part of these financial statements.

ARMAGH AND DISTRICT CITIZENS ADVICE BUREAU

Income and expenditure account

For the year ended 31 March 2018

	Notes	2018 £	2017 £
Income		150,388	137,459
Operating expenditure		(140,412)	(118,544)
Operating surplus		<u>9,976</u>	<u>18,915</u>
Other income			
Interest receivable and similar income		<u>13</u>	<u>17</u>
		<u>13</u>	<u>17</u>
Interest payable and similar charges		<u>(71)</u>	<u>(60)</u>
Retained surplus for the financial year		<u><u>9,918</u></u>	<u><u>18,872</u></u>

All activities derive from continuing operations.

The notes on pages 10 to 13 form an integral part of these financial statements.

ARMAGH AND DISTRICT CITIZENS ADVICE BUREAU

Balance Sheet

as at 31 March 2018

	Notes	£	2018 £	Restated 2017 £	£
Fixed assets					
Tangible assets	7		3,070		2,895
Current assets					
Cash at bank and in hand		66,807		59,824	
		<u>66,807</u>		<u>59,824</u>	
Creditors: amounts falling due within one year	8	(3,200)		(5,963)	
Net current assets			<u>63,607</u>		<u>53,861</u>
Total assets less current liabilities			66,677		56,756
Restricted funds paid in advance			<u>90</u>		<u>87</u>
Net assets			<u>66,587</u>		<u>56,669</u>
Funds	9				
Restricted income funds			(2,215)		(2,215)
Unrestricted income funds			<u>68,802</u>		<u>58,884</u>
Total funds			<u>66,587</u>		<u>56,669</u>

The financial statements were approved by the trustees on 10 September 2018 and signed on its behalf by

Lynd Roper
Director

Eamon Donnelly
Director

The notes on pages 10 to 13 form an integral part of these financial statements.

ARMAGH AND DISTRICT CITIZENS ADVICE BUREAU

Notes to financial statements for the year ended 31 March 2018

1. Accounting policies

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year and the preceding year.

1.1. Basis of accounting

The financial statements are prepared under the historical cost convention and in accordance with the Statement of Recommended Practice 'Accounting and Reporting by Charities' issued in March 2005 (SORP 2005) and the Charities Act (Northern Ireland) 1964.

1.2. Cashflow

The charity has taken advantage of the exemption in FRS1 from the requirement to produce a cashflow statement because it is a small charity.

1.3. Incoming resources

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

Voluntary income is received by way of grants, donations and gifts and is included in full in the statement of financial activities 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.

Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included.

Gifts donated for resale are included as incoming resources within activities for generating funds when they are sold.

Grants, including grants for the purchase of fixed assets, are recognised in full in the statement of financial activities in the year in which they are receivable.

Income from investments is included in the year in which it is receivable.

1.4. Resources expended

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.

Costs of generating funds comprise the costs associated with attracting voluntary income and the costs of trading for fundraising purposes including the charity's shop.

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.

1.5. Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost less accumulated depreciation. Depreciation is provided at rates calculated to write off the cost less residual value of each asset over its expected useful life, as follows:

Fixtures, fittings and equipment - 20% straight line

ARMAGH AND DISTRICT CITIZENS ADVICE BUREAU

Notes to financial statements for the year ended 31 March 2018

1.6. Defined contribution pension schemes

The pension costs charged in the financial statements represent the contribution payable by the charity during the year.

2. Voluntary income

	Unrestricted funds £	2018 Total £	2017 Total £
Southern Health & Social Care Trust	19,485	19,485	19,485
Donations (grateful clients)	402	402	402
	<u>19,887</u>	<u>19,887</u>	<u>19,887</u>

3. Investment income

	Unrestricted funds £	2018 Total £	2017 Total £
Bank interest receivable	13	13	17
	<u>13</u>	<u>13</u>	<u>17</u>

4. Incoming resources from charitable activities

	Unrestricted funds £	2018 Total £	2017 Total £
Armagh City & District Council	106,932	106,932	98,620
Armagh City & District Council (Notional)	5,150	5,150	5,150
Pension Wise	-	-	5,668
CAB Regional Office	18,419	18,419	8,134
	<u>130,501</u>	<u>130,501</u>	<u>117,572</u>

ARMAGH AND DISTRICT CITIZENS ADVICE BUREAU

Notes to financial statements for the year ended 31 March 2018

5. Employees

Employment costs	2018 £	2017 £
Wages and salaries	120,766	95,197
	<u>120,766</u>	<u>95,197</u>

No employee received emoluments of more than £60,000 (2017 : None).

Number of employees

The average monthly numbers of employees (including the trustees) during the year, calculated on the basis of full time equivalents, was as follows:

	2018 Number	2017 Number
Staff	7	5
Voluntary Staff	8	4
	<u>15</u>	<u>9</u>

8. Tangible fixed assets

	Other tangible assets £	Total £
Cost		
At 1 April 2017	22,733	22,733
Additions	1,122	1,122
At 31 March 2018	<u>23,855</u>	<u>23,855</u>
Depreciation		
At 1 April 2017	19,837	19,837
Charge for the year	948	948
At 31 March 2018	<u>20,785</u>	<u>20,785</u>
Net book values		
At 31 March 2018	<u>3,070</u>	<u>3,070</u>
At 31 March 2017	<u>2,896</u>	<u>2,896</u>

8. Creditors: amounts falling due within one year

	2018 £	2017 £
Accruals and deferred income	<u>3,200</u>	<u>5,963</u>

ARMAGH AND DISTRICT CITIZENS ADVICE BUREAU

Notes to financial statements for the year ended 31 March 2018

9. Unrestricted funds	At	Incoming resources	Outgoing resources	At
	1 April 2017 £			31 March 2018 £
	Restated			
Unrestricted Funds	58,884	150,401	(140,483)	68,802

Purposes of unrestricted funds

Funds which are expendable at the discretion of the Directors in furtherance of the objects of the charity. Such funds may be held in order to finance capital investment and working capital.

10. Restricted funds	At	At
	1 April 2017 £	31 March 2018 £
	Restated	
Restricted Fund	(2,215)	(2,215)

Purposes of restricted funds

Grants or donations received, which are earmarked by the donor for specific purposes within the overall aims of the organisation.

Community Advice Armagh

Northern Ireland - Charity number 101579

Annual report

ARMAGH AND DISTRICT CITIZENS ADVICE BUREAU

Report of the trustees for the year ended 31 March 2018

The trustees present their report and the financial statements for the year ended 31 March 2018. The trustees who served during the year and up to the date of this report are set out on page 1.

Structure, governance and management

Governing document

The organisation is a charitable company limited by guarantee, incorporated on 4 February 2004. The company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association.

Objectives and activities

Objectives

The company's objectives and principal activities are: to ensure individuals do not suffer through lack of knowledge of their rights and responsibilities; to ensure individuals do not suffer through a lack of knowledge of the services available to them; to ensure individuals do not suffer through an inability to express their needs effectively; and to exercise a responsible influence on the development of social services both locally and nationally.

Values

The company: is committed to a social just, tolerant and pluralist society; is opposed to all forms of discrimination; and is an equal opportunities employer that welcomes the participation of ethnic and religious minorities at all levels of the organisation.

Achievements and performance

The main area of charitable activity is the provision of advice and information either by using the drop-in service, by telephoning through outreach work, via home visitation or through email/letter.

Financial review

There was a continued demand for appointments and telephone helpline advice. New funding received for facilitating Pension Wise guidance services and careful monitoring of costs have helped to achieve a surplus in 2016. The Trustees with the support of staff and voluntary advisors continued to meet the significant demand for its services.

Principal funding sources

Funds received Armagh City & District Council increased by £8,312 during the year compared with 2017.

Funds received from Social Health & Social Care Trust remained steady during the year.

Funding from Citizena Advice Regional Office increased by £10,285 compared with 2017 to help fund the hosting Universal Credit guidance services.

The above resulted in an overall surplus of £9,918 arising during 2018.

Expenditure

Expenditure increased by £21,879 compared with 2015.

Salaries & NIC increased by £27,083 during the year to fund a new full-time member of staff to provide guidance relating to the Universal Credit.

Staff training decreased by £3,328 compared with 2017.

Employment consultancy fees increased by 1,308 compared with 2017.

General administration decreased by £1,002 compared with 2017.

ARMAGH AND DISTRICT CITIZENS ADVICE BUREAU

Report of the trustees for the year ended 31 March 2018

IT maintenance contract costs increased by £1,754 during the year.
subscriptions decreased by £3,403 compared with 2917.

NACAB

Reserves Policy

The Trustees believe that the charity 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 Trustees have determined that the aim should be to have reserves equivalent to two months normal operating expenditure. In setting the reserves target the Trustees have to balance out the demands of delivering much needed services to current clients against the requirements of maintaining adequate reserves to cover future uncertainty.

Principle Funding Sources

The Trustees extend their gratitude to Armagh City & District Council and the Southern Health & Social Care Trust who continues to support the core operating capacity of the charity. Citizens Advice Regional Office helped fund the charity host universal credit guidance services.

Plans for future periods

The Bureau plans continuing the activities outlined above in the forthcoming years subject to sufficient funding being made available.

Statement as to disclosure of information to auditors

In so far as the trustees are aware:

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

Statement of trustees' responsibilities

The trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Law applicable to charities in Northern Ireland requires the trustees to prepare financial statements for each financial year which give a true and fair view of charity and of the incoming resources and application of resources of the charity for that year. 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 judgements and 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; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

ARMAGH AND DISTRICT CITIZENS ADVICE BUREAU

Report of the trustees for the year ended 31 March 2018

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 the Charities Act (Northern Ireland) 1964 . 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.

On behalf of the board

Lynd Roper
Trustee

Eamon Donnelly
Trustee

Community Advice Armagh

Northern Ireland - Charity number 101579

Annual return

ARMAGH AND DISTRICT CITIZENS ADVICE BUREAU

Independent auditor's report to the trustees of ARMAGH AND DISTRICT CITIZENS ADVICE BUREAU

We have audited the financial statements of ARMAGH AND DISTRICT CITIZENS ADVICE BUREAU for the year ended 31 March 2018 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement, the Income and Expenditure Account and the related notes. These financial statements have been prepared under the accounting policies set out therein.

This report is made solely to the charity's trustees, as a body, in accordance with the Charities Act (Northern Ireland) 1964. Our audit work has been undertaken so that we might state to the charity'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 charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Respective responsibilities of the trustees and auditors

The trustees responsibilities for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) are set out in the Statement of Trustees' Responsibilities.

We report to you our opinion as to whether the financial statements give a true and fair view and are properly prepared in accordance with the the Charities Act (Northern Ireland) 1964. We also report to you if, in our opinion, the Trustees' Annual Report is not consistent with the financial statements, if the charity has not kept proper accounting records, if the charity's financial statements are not in agreement with these accounting records or if we have not received all of the information and explanations we require for our audit.

The bureau trustee board is responsible for recommending the appointment of an auditor at the annual general meeting. The purpose of the annual audit is to examine the books and records of the bureau to ensure that the name of the bureau's interests are protected.

We read other information contained in the Annual Report, and consider whether it is consistent with the audited financial statements. This other information comprises only the Trustees' Annual Report . We consider the implications for our report if we become aware of any apparent misstatements or material inconsistencies with the financial statements. Our responsibilities do not extend to any other information.

Basis of audit opinion

We conducted our audit in accordance with International Standards on Auditing (UK and Ireland) issued by the Auditing Practices Board. An audit includes examination, on a test basis, of evidence relevant to the amounts and disclosures in the financial statements. It also includes an assessment of the significant estimates and judgements made by the trustees in the preparation of the financial statements, and of whether the accounting policies are appropriate to the charity's circumstances, consistently applied and adequately disclosed.

We planned and performed our audit so as to obtain all the information and explanations which we considered necessary in order to provide us with sufficient evidence to give reasonable assurance that the financial statements are free from material misstatement, whether caused by fraud or other irregularity or error. In forming our opinion we also evaluated the overall adequacy of the presentation of information in the financial statements.

We have undertaken the audit in accordance with the requirements of APB Ethical Standards including APB Ethical Standard - Provisions Available for Small Entities, in the circumstances set out below:

In common with many other businesses of our size and nature we use our auditors to prepare and submit returns to the tax authorities and assist with the preparation of the financial statements.

ARMAGH AND DISTRICT CITIZENS ADVICE BUREAU

Opinion

In our opinion the financial statements give a true and fair view, in accordance with United Kingdom Generally Accepted Accounting Practice, of the state of the charity's affairs as at 31 March 2018 and of its incoming resources and application of resources, including its income and expenditure, for the year ended 31 March 2018 and have been properly prepared in accordance with the the Charities Act (Northern Ireland) 1964 , and the information given in the trustees report is consistent with the financial statements.

Mark Matthews
For and on behalf of J M McAllister & Co Ltd
Accountants & Auditors
6 September 2018

11 College Street
ARMAGH
BT61 9BT

Community Advice Armagh

Northern Ireland - Charity number 101579

Accounts

Charity number: XN4847
Company number: NI049516

ARMAGH AND DISTRICT CITIZENS ADVICE BUREAU

Trustees' report and financial statements

for the year ended 31 March 2017

ARMAGH AND DISTRICT CITIZENS ADVICE BUREAU

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ARMAGH AND DISTRICT CITIZENS ADVICE BUREAU

Legal and administrative information

Charity number XN4847

Company registration number NI049516

**Authorised & regulated by the
Financial Conduct Authority** FRN 616947

Registered office 9 McCrum's Court
ARMAGH
Co ARMAGH
BT61 7RS

Secretary Donna Morris Appointed 30 November 2016
Valerie Jenkinson Resigned 30 November 2016

Directors Lynd Roper
Eamon Donnelly
Elaine Devlin Resigned 20 June 2016
Mary Curran
Anne Mallon
Sylvia McRoberts
Anne Donnelly
William George Smyth Parr Appointed 7 September 2016
Kathleen McGleenon Appointed 22 June 2016

Ex-officio Members Cllr Meala Campbell SDLP
Cllr Freda Donnelly DUP

Volunteer Book-Keeper Eamon Donnelly

Auditors J M McAllister & Co Ltd
11 College Street
ARMAGH
BT61 9BT

Bankers Ulster Bank
ARMAGH Branch
7 Upper English Street
ARMAGH
BT61 7BL

ARMAGH AND DISTRICT CITIZENS ADVICE BUREAU

Statement of financial activities

For the year ended 31 March 2017

	Notes	Unrestricted funds £	Restricted funds £	2017 Total £	2016 Total £
Incoming resources					
Incoming resources from generating funds:					
Voluntary income	2	19,887	-	19,887	21,051
Investment income	3	17	-	17	7
Incoming resources from charitable activities	4	117,572	-	117,572	116,417
Total incoming resources		<u>137,476</u>	<u>-</u>	<u>137,476</u>	<u>137,475</u>
Resources expended					
Salaries & NIC	5	95,197	-	95,197	94,387
Staff Training		4,058	-	4,058	2,135
Rent, light, heat & insurance ACDC - (notional)		5,150	-	5,150	5,150
Outreach rental		696	-	696	775
Insurance		473	-	473	777
Cleaning		160	-	160	61
Volunteer expenses, travel, etc		1,677	-	1,677	2,028
Audit fees		1,380	-	1,380	1,320
General administration		1,954	-	1,954	2,513
Telephone		1,169	-	1,169	1,049
Sundry expenses		793	-	793	674
IT maintenance contracts		499	-	499	-
Interest payable and similar charges		60	-	60	70
Depreciation and impairment		724	-	724	905
NACAB subscription		4,614	-	4,614	3,880
Total resources expended		<u>118,604</u>	<u>-</u>	<u>118,604</u>	<u>115,724</u>
Net incoming resources for the year					
		<u>18,872</u>	<u>-</u>	<u>18,872</u>	<u>21,751</u>
Total funds brought forward		<u>40,012</u>	<u>(2,215)</u>	<u>37,797</u>	<u>16,046</u>
Total funds carried forward		<u>58,884</u>	<u>(2,215)</u>	<u>56,669</u>	<u>37,797</u>

The statement of financial activities includes all gains and losses in the year and therefore a separate statement of total recognised gains and losses has not been prepared.

All of the above amounts relate to continuing activities.

The notes on pages 10 to 13 form an integral part of these financial statements.

ARMAGH AND DISTRICT CITIZENS ADVICE BUREAU

Income and expenditure account

For the year ended 31 March 2017

	Notes	2017 £	2016 £
Income		137,459	137,468
Operating expenditure		(118,544)	(115,654)
Operating surplus		<u>18,915</u>	<u>21,814</u>
Other income			
Interest receivable and similar income		17	7
		<u>17</u>	<u>7</u>
Interest payable and similar charges		(60)	(70)
Retained surplus for the financial year		<u>18,872</u>	<u>21,751</u>

All activities derive from continuing operations.

The notes on pages 10 to 13 form an integral part of these financial statements.

ARMAGH AND DISTRICT CITIZENS ADVICE BUREAU

Balance Sheet

as at 31 March 2017

	Notes	£	2017 £	£	Restated 2016 £
Fixed assets					
Tangible assets	6		2,895		3,619
Current assets					
Debtors	7	-		1,097	
Cash at bank and in hand		59,824		33,166	
		<u>59,824</u>		<u>34,263</u>	
Creditors: amounts falling due within one year	8	(5,963)		-	
Net current assets			<u>53,861</u>		<u>34,263</u>
Total assets less current liabilities			<u>56,756</u>		<u>37,882</u>
Restricted funds paid in advance			87		85
Net assets			<u>56,669</u>		<u>37,797</u>
Funds	9				
Restricted income funds			(2,215)		(2,215)
Unrestricted income funds			58,884		40,012
Total funds			<u>56,669</u>		<u>37,797</u>

The financial statements were approved by the trustees on 23 August 2017 and signed on its behalf by

Lynd Roper
Director

Eamon Donnelly
Director

The notes on pages 10 to 13 form an integral part of these financial statements.

ARMAGH AND DISTRICT CITIZENS ADVICE BUREAU

Notes to financial statements for the year ended 31 March 2017

1. Accounting policies

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year and the preceding year.

1.1. Basis of accounting

The financial statements are prepared under the historical cost convention and in accordance with the Statement of Recommended Practice 'Accounting and Reporting by Charities' issued in March 2005 (SORP 2005) and the Charities Act (Northern Ireland) 1964.

1.2. Cashflow

The charity has taken advantage of the exemption in FRS1 from the requirement to produce a cashflow statement because it is a small charity.

1.3. Incoming resources

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

Voluntary income is received by way of grants, donations and gifts and is included in full in the statement of financial activities 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. Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included. Gifts donated for resale are included as incoming resources within activities for generating funds when they are sold.

Grants, including grants for the purchase of fixed assets, are recognised in full in the statement of financial activities in the year in which they are receivable.

Income from investments is included in the year in which it is receivable.

1.4. Resources expended

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.

Costs of generating funds comprise the costs associated with attracting voluntary income and the costs of trading for fundraising purposes including the charity's shop. 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.

1.5. Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost less accumulated depreciation. Depreciation is provided at rates calculated to write off the cost less residual value of each asset over its expected useful life, as follows:

Fixtures, fittings and equipment - 20% straight line

ARMAGH AND DISTRICT CITIZENS ADVICE BUREAU

Notes to financial statements for the year ended 31 March 2017

2. Voluntary income

	Unrestricted funds £	2017 Total £	2016 Total £
Southern Health & Social Care Trust	19,485	19,485	19,292
Advice NI Benefit Take-up	-	-	915
Donations (grateful clients)	402	402	844
	<u>19,887</u>	<u>19,887</u>	<u>21,051</u>

3. Investment income

	Unrestricted funds £	2017 Total £	2016 Total £
Bank interest receivable	17	17	7
	<u>17</u>	<u>17</u>	<u>7</u>

4. Incoming resources from charitable activities

	Unrestricted funds £	2017 Total £	2016 Total £
Armagh City & District Council	98,620	98,620	87,500
Armagh City & District Council (Notional)	5,150	5,150	5,150
ADSP	-	-	1,755
Pension Wise	5,668	5,668	22,012
CAB Regional Office	8,134	8,134	-
	<u>117,572</u>	<u>117,572</u>	<u>116,417</u>

ARMAGH AND DISTRICT CITIZENS ADVICE BUREAU

Notes to financial statements for the year ended 31 March 2017

5. Employees

Employment costs	2017 £	2016 £
Wages and salaries	95,197	94,387
	<u>95,197</u>	<u>94,387</u>

No employee received emoluments of more than £60,000 (2016 : None).

Number of employees

The average monthly numbers of employees (including the trustees) during the year, calculated on the basis of full time equivalents, was as follows:

	2017 Number	2016 Number
Staff	5	5
Voluntary Staff	4	4
	<u>9</u>	<u>9</u>

8. Tangible fixed assets

	Other tangible assets £	Total £
Cost		
At 1 April 2016 and At 31 March 2017	22,733	22,733
Depreciation		
At 1 April 2016	19,114	19,114
Charge for the year	724	724
At 31 March 2017	<u>19,838</u>	<u>19,838</u>
Net book values		
At 31 March 2017	<u>2,895</u>	<u>2,895</u>
At 31 March 2016	<u>3,619</u>	<u>3,619</u>

ARMAGH AND DISTRICT CITIZENS ADVICE BUREAU

Notes to financial statements for the year ended 31 March 2017

7. Debtors		2017	2016
		£	£
Prepayments and accrued income		-	1,097
		<u> </u>	<u> </u>
8. Creditors: amounts falling due within one year		2017	2016
		£	£
Accruals and deferred income		5,963	-
		<u> </u>	<u> </u>
9. Unrestricted funds	At		At
	1 April	Incoming	Outgoing
	2016	resources	resources
	£	£	£
	Restated		31 March
			2017
			£
Unrestricted Funds	40,012	137,476	(118,604)
	<u> </u>	<u> </u>	<u> </u>

Purposes of unrestricted funds

Funds which are expendable at the discretion of the Directors in furtherance of the objects of the charity. Such funds may be held in order to finance capital investment and working capital.

10. Restricted funds		At	At
		1 April	31 March
		2016	2017
		£	£
		Restated	
Restricted Fund		(2,215)	(2,215)
		<u> </u>	<u> </u>

Purposes of restricted funds

Grants or donations received, which are earmarked by the donor for specific purposes within the overall aims of the organisation.

Community Advice Armagh

Northern Ireland - Charity number 101579

Annual report

ARMAGH AND DISTRICT CITIZENS ADVICE BUREAU

Report of the trustees for the year ended 31 March 2017

The trustees present their report and the financial statements for the year ended 31 March 2017. The trustees who served during the year and up to the date of this report are set out on page 1.

Structure, governance and management

Governing document

The organisation is a charitable company limited by guarantee, incorporated on 4 February 2004. The company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association.

Objectives and activities

Objectives

The company's objectives and principal activities are: to ensure individuals do not suffer through lack of knowledge of their rights and responsibilities; to ensure individuals do not suffer through a lack of knowledge of the services available to them; to ensure individuals do not suffer through an inability to express their needs effectively; and to exercise a responsible influence on the development of social services both locally and nationally.

Values

The company: is committed to a social just, tolerant and pluralist society; is opposed to all forms of discrimination; and is an equal opportunities employer that welcomes the participation of ethnic and religious minorities at all levels of the organisation.

Achievements and performance

The main area of charitable activity is the provision of advice and information either by using the drop-in service, by telephoning through outreach work, via home visitation or through email/letter.

Financial review

There was a continued demand for appointments and telephone helpline advice. Additional funding from Armagh City & District Council and new funding received from Citizens Advice Regional Office have helped to achieve a surplus in 2016. The Trustees with the support of staff and voluntary advisors continued to meet the significant demand for its services.

Principal funding sources

Funds received Armagh City & District Council increased by £11,120 during the year compared with 2016. This was to implement the new welfare reform and universal credit service.

Funds received from Social Health & Social Care Trust remained steady during the year.

New funding of £8,134 was received during 2017 from Citizens Advice Regional Office to provide a money advice service.

Pension Wise monies reduced by £16,344 compared with 2016. Funding for hosting this service ended during 2017.

This led to an overall surplus of £18,872 arising during 2017.

ARMAGH AND DISTRICT CITIZENS ADVICE BUREAU

Report of the trustees for the year ended 31 March 2017

Expenditure

Expenditure increased by £2,880 compared with 2016.

Staff Training increased by 1,923 compared with 2016. This was to enable implementation of the new welfare reform and universal credit service.

Reserves Policy

The Trustees believe that the charity 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 Trustees have determined that the aim should be to have reserves equivalent to three months normal operating expenditure. In setting the reserves target the Trustees have to balance out the demands of delivering much needed services to current clients against the requirements of maintaining adequate reserves to cover future uncertainty.

The trustees believe the additional services the Bureau is being funded to provide will require new members of staff. The current level of reserves will allow the Bureau to invest in new paid members of staff.

Principle Funding Sources

The Trustees extend their gratitude to Armagh City & District Council and the Southern Health & Social Care Trust who continue to support the core operating capacity of the charity. Pension Wise funding helped the charity host pension guidance services. Funding received from Citizens Advice Regional Office will help provide a new money advice service. Funding from Armagh District Safety Partnership and grateful client donations also helped to fund the charity operations.

Plans for future periods

The Bureau plans continuing the activities outlined above in the forthcoming years subject to sufficient funding being made available.

Statement as to disclosure of information to auditors

In so far as the trustees are aware:

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

Statement of trustees' responsibilities

The trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Law applicable to charities in Northern Ireland requires the trustees to prepare financial statements for each financial year which give a true and fair view of charity and of the incoming resources and application of resources of the charity for that year. In preparing these financial statements the trustees are required to:

- select suitable accounting policies and then apply them consistently;

ARMAGH AND DISTRICT CITIZENS ADVICE BUREAU

Report of the trustees for the year ended 31 March 2017

- observe the methods and principles in the Charities SORP;
- make judgements and 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; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume 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 Charities Act (Northern Ireland) 1964 . 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.

On behalf of the board

Lynd Roper
Trustee

Eamon Donnelly
Trustee

Community Advice Armagh

Northern Ireland - Charity number 101579

Annual return

ARMAGH AND DISTRICT CITIZENS ADVICE BUREAU

Independent auditor's report to the trustees of ARMAGH AND DISTRICT CITIZENS ADVICE BUREAU

We have audited the financial statements of ARMAGH AND DISTRICT CITIZENS ADVICE BUREAU for the year ended 31 March 2017 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement, the Income and Expenditure Account and the related notes. These financial statements have been prepared under the accounting policies set out therein.

This report is made solely to the charity's trustees, as a body, in accordance with the Charities Act (Northern Ireland) 1964. Our audit work has been undertaken so that we might state to the charity'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 charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Respective responsibilities of the trustees and auditors

The trustees responsibilities for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) are set out in the Statement of Trustees' Responsibilities.

We report to you our opinion as to whether the financial statements give a true and fair view and are properly prepared in accordance with the Charities Act (Northern Ireland) 1964. We also report to you if, in our opinion, the Trustees' Annual Report is not consistent with the financial statements, if the charity has not kept proper accounting records, if the charity's financial statements are not in agreement with these accounting records or if we have not received all of the information and explanations we require for our audit.

The bureau trustee board is responsible for recommending the appointment of an auditor at the annual general meeting. The purpose of the annual audit is to examine the books and records of the bureau to ensure that the name of the bureau's interests are protected.

We read other information contained in the Annual Report, and consider whether it is consistent with the audited financial statements. This other information comprises only the Trustees' Annual Report. We consider the implications for our report if we become aware of any apparent misstatements or material inconsistencies with the financial statements. Our responsibilities do not extend to any other information.

Basis of audit opinion

We conducted our audit in accordance with International Standards on Auditing (UK and Ireland) issued by the Auditing Practices Board. An audit includes examination, on a test basis, of evidence relevant to the amounts and disclosures in the financial statements. It also includes an assessment of the significant estimates and judgements made by the trustees in the preparation of the financial statements, and of whether the accounting policies are appropriate to the charity's circumstances, consistently applied and adequately disclosed.

We planned and performed our audit so as to obtain all the information and explanations which we considered necessary in order to provide us with sufficient evidence to give reasonable assurance that the financial statements are free from material misstatement, whether caused by fraud or other irregularity or error. In forming our opinion we also evaluated the overall adequacy of the presentation of information in the financial statements.

ARMAGH AND DISTRICT CITIZENS ADVICE BUREAU

We have undertaken the audit in accordance with the requirements of APB Ethical Standards including APB Ethical Standard - Provisions Available for Small Entities, in the circumstances set out below:

In common with many other businesses of our size and nature we use our auditors to prepare and submit returns to the tax authorities and assist with the preparation of the financial statements.

Opinion

In our opinion the financial statements give a true and fair view, in accordance with United Kingdom Generally Accepted Accounting Practice, of the state of the charity's affairs as at 31 March 2017 and of its incoming resources and application of resources, including its income and expenditure, for the year ended 31 March 2017 and have been properly prepared in accordance with the the Charities Act (Northern Ireland) 1964 , and the information given in the trustees report is consistent with the financial statements.

Mark Matthews
For and on behalf of J M McAllister & Co Ltd
Accountants & Auditors
11 August 2017

11 College Street
ARMAGH
BT61 9BT