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**Chesterfield
Citizens Advice
Bureau**

**REPORT &
FINANCIAL STATEMENTS
FOR THE YEAR ENDED
31 MARCH 2002**



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REPORT OF THE MANAGEMENT COMMITTEE OF CHESTERFIELD CITIZENS ADVICE BUREAU FOR YEAR ENDED 31 MARCH 2002

The Management Committee presents its report and audited financial statements for the year ended 31 March 2002

STATUS & GENERAL AIMS

The Bureau was established in 1987 under a Memorandum of Association and is governed under its Articles of Association.

The Bureau is:

- (a) A REGISTERED CHARITY Charity no. 700481
- (b) A COMPANY LIMITED BY GUARANTEE Registered no: 2258106.
Registered Office: 6-8 Broad Pavement, Chesterfield, Derbyshire S40 1RP
- (c) A MEMBER OF THE NATIONAL ASSOCIATION OF CITIZENS ADVICE BUREAUX.
NACAB membership no: 45/009

As a member of NACAB, the aims of Chesterfield C.A.B. are:

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

The Citizens Advice Bureau Service is independent and provides free, confidential, impartial advice to everybody regardless of race, gender, sexuality or disability.

ACTIVITIES

Mission Statement

- to provide an effective, high quality Generalist Advice Service within the Aims & Principles of the CAB Service, accessible to the whole community
- to provide high quality specialist & casework services for Chesterfield in our priority areas of poverty, financial hardship, health and disability
- to promote and direct our Service to those people who are most in need throughout Chesterfield
- to provide a level of service appropriate to the needs of the individual and, wherever possible, to empower people through the provision of information and advice
- to develop our Service in response to the needs of the individuals within the local community
- to ensure our Service is non-judgemental, and our policies of confidentiality and impartiality are strictly adhered to
- to develop our Equal Opportunities policies, including positive action where appropriate
- to produce Social Policy evidence and reports which maximise our influence on legislators and policy-makers
- to work with other local agencies to ensure people receive the best available help for their problems and needs.

Main sources of financial support

- Chesterfield CAB's core funder, Chesterfield Borough Council, has provided funding since the Bureau's inception in 1987. This funding covers the front-line generalist advice service, training of voluntary advice workers, management of the Bureau, monitoring and maintenance of standards of work, and Debt and Disability casework.
- The Legal Services Commission funds additional specialist casework in Welfare Benefits and Debt. This funding also covers the cost of administrative support, supervision and management, and makes a financial contribution to the overall work of the Bureau.
- Since 1996, Derbyshire County Council has funded Mental Health Advocacy work.
- A 3 year grant was awarded by the Community Fund in 1998 for the development of an accredited basic training course, with emphasis on the training of volunteers recovering from mental health problems.
- The Coalfields Regeneration Trust funded a Money Advice Outreach project in the ex-mining areas of Chesterfield for the period December 2000 to March 2002.

Developments during the year ended 31 March 2002

- The Community Fund awarded a further 3 years of funding for the training project.
- The Partnership Innovation Budget (Legal Services Commission) awarded 3 years funding for on-line development of the accredited training course which had been developed through the funding from the Community Fund.

The Legal Services Commission Quality Mark

Chesterfield CAB has a Legal Services Commission contract for Welfare Benefits and Debt casework and has the Specialist QM in these areas of law. In April 2001, following a further audit by the Legal Services Commission, Chesterfield CAB was awarded the General Help Quality Mark. All Chesterfield CAB's advice work, whether done by paid or voluntary workers, is now fully Quality Marked, subject to an annual audit.

THE MANAGEMENT COMMITTEE

The Management Committee of Chesterfield Citizens Advice Bureau comprises representatives of local statutory and voluntary groups and bodies, interested individuals, and Bureau workers. Every effort is made to ensure that differing groups and interests are represented, including those who may experience discrimination, such as disabled people and black people.

Members of the Bureau's Management Committee are both charity trustees and company directors. In addition to having legal responsibilities within charity and company law, the Management Committee has responsibilities within the membership of the National Association of Citizens Advice Bureaux (NACAB) to ensure that the Bureau works within the Aims and Principles of the Association to produce the best possible advice service for the local community. The Committee also has responsibilities as an employer. A full list of Management Committee members is provided in the Bureau's Annual Report.

The Chair of the Management Committee is Mrs C Sims and the Secretary is Mrs D Wing.

The development planning process

Chesterfield C.A.B.'s Service Plan includes Development, Marketing, Training, Equal Opportunities Action Plans, covering the current and following 2 years, and the current budget. The Development Plan includes financial resources needed to achieve objectives and any restraints on progress. The Development Plan is reviewed by the Management Committee four times a year. The full Service Plan is reviewed annually at the first meeting in the calendar year.

FINANCIAL MANAGEMENT

Overall financial management is the responsibility of the Honorary Treasurer, Mark Smith. Day-to-day financial management is the responsibility of the Bureau Manager, Daphne Wing. The Bureau's auditor is Mr I Cameron, F.C.A., whose appointment is reconfirmed by the Annual General Meeting.

The Bureau holds bank accounts with Chesterfield Cooperative Bank, and with SunBank.

Financial variance analyses are produced quarterly and presented to the Management Committee to enable a review of the current financial position, any potential financial risks, and the allocation of free reserves to appropriate funds.

In recent years, there has been an increase in the number of funders supporting the work of the Bureau, resulting in a substantial increase in income and in the number of paid staff. Annual increments for the current 15 members of staff total approximately £15,000. It has therefore been considered necessary to build up reserves to ensure that paid staff can receive their contractual annual increments in the event of any reduced or standstill funding, and so minimise the risk of any redundancies. A reserve fund 'Future Salary Increments Fund' has been designated for this purpose, and currently stands at £22,000. Any further developments involving additional staff are now restricted by the size of the building. It is proposed to extend the building as soon as this is feasible. To assist in this, the General Purposes Fund has been increased and currently stands at £18,907.

D Wing

**AUDITOR'S REPORT TO THE MEMBERS OF THE MANAGEMENT COMMITTEE OF
CHESTERFIELD CITIZENS ADVICE BUREAU**

I have audited the accounts which have been prepared in accordance with the Financial Reporting Standard for Smaller Entities (effective March 2000) under the historical cost convention and the accounting policies.

Respective responsibilities of management committee and auditor

The charity's management committee is responsible for the preparation of accounts. It is my responsibility to form an independent opinion based on my audit on those accounts and to report my opinion to you.

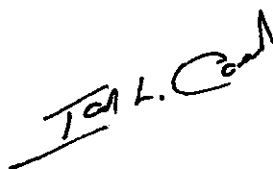
Basis of opinion

I conducted my audit in accordance with auditing standards issued by the Auditing Practices Board. An audit includes examination on a test basis of evidence relevant to the amounts and disclosures in the accounts. It also includes an assessment of the significant estimates and judgements made by the management committee in the preparation of the accounts and of whether the accounting policies are appropriate to the charity's circumstances consistently applied and adequately disclosed.

I planned and performed my audit so as to obtain all the information which I considered necessary in order to provide me with sufficient evidence to give reasonable assurance that the accounts are free from material misstatement whether caused by fraud or other irregularity or error. In forming my opinion I also evaluated the overall adequacy of the presentation of information in the accounts.

Opinion

In my opinion the accounts give a true and fair view of the state of the charity's affairs as at 31 March 2002 and of its surplus for the year then ended and have been properly prepared in accordance with the Companies Act 1985.


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Ian L Cameron
Chartered Accountant and Registered Auditor
14 Bentley Close
Matlock
Derbyshire

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date

CHESTERFIELD CITIZENS ADVICE BUREAU

STATEMENT OF FINANCIAL ACTIVITY FOR YEAR TO 31 MARCH 2002

yr ended		Restricted	Restricted	Unrestricted	TOTAL
31.3.00		Fund	Fund	Fund	
£	INCOME		£	£	£
142,500	Chesterfield Borough Council			146,060	146,060
32,496	Derbyshire County Council			32,976	32,976
92,897	Legal Services Commission			96,234	96,234
22,320	Community Fund		29,616		29,616
2,194	Joint Finance				0
27,718	Coalfields Regeneration Trust	43,432			43,432
15,000	Tudor Trust				0
2,293	Bank interest, less charges			2,901	2,901
3,883	VAT recovered			1,467	1,467
0	LSC Partnership Innovation Budget			16,180	16,180
4,160	Earnings			4,305	4,305
	Income from training		600	9,230	9,830
<u>345,461</u>	TOTAL INCOME	43,432	30,216	309,353	383,001
	EXPENDITURE				
	Direct charitable expenditure				
242,883	Salaries, including N.I. & Pension	45,722	28,209	211,497	285,428
12,500	Rent	625		11,875	12,500
1,699	Heat, Light, Water, Sewerage, Refuse	107		2,042	2,149
1,683	Cleaning	89		1,686	1,775
991	Equipment, small items & maintenance	100		1,901	2,001
3,900	Volunteers' Travelling Expenses		682	3,229	3,911
144	Volunteers' Childcare Expenses		71	44	115
3,223	Training	459	1,732	2,416	4,607
0	PIB training project technical partnership			10,500	10,500
881	Conferences & Meetings	26	286	229	541
3,152	Postages	835	10	3,333	4,178
5,101	Telephone	226	120	3,041	3,387
1,020	Outreach Travel & Premises	1071		1,099	2,170
0	Interpreting fees			104	104
1,570	Advertising & Publicity	423	10	1,679	2,112
4,343	Printing & Stationery	657	20	2,606	3,283
2,639	Books, Publications, Subscriptions	444	45	1,731	2,220
1,060	Insurances	62		1,182	1,244
575	Sundries	26	26	478	530
2,754	Repairs & Renewals expenditure	40		757	797
0	Equal Opps expenditure			257	257
20,797	Major capital expenditure	917		6,276	7,193
	Other expenditure				
1,969	Professional fees			309	309
700	Treasurer's Honorarium			700	700
300	Management and admin.			300	300
<u>313,884</u>	TOTAL EXPENDITURE	51,829	31,211	269,271	352,311
<u>31,577</u>	Net income for the year	-8,397	-995	40,082	30,690
<u>9,578</u>	Total funds at 1 April 2001	8,380	119	32,656	41,155
<u>41,155</u>	Total funds at 31 March 2002	-17	-876	72,738	71,845

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CHESTERFIELD CITIZENS ADVICE BUREAU
BALANCE SHEET AS AT 31 MARCH 2001

ASSETS				
£	CURRENT ASSETS	£	£	£
	Debtors	10,796		
	Co-operative Bank Current Account	1,511		
	Sun Bank Deposit Account	95,468		
	Petty Cash	88		
52,544	TOTAL CURRENT ASSETS		107,863	
	CURRENT LIABILITIES			
	Community Fund income in advance	12,528		
	PIB income in advance	5,808		
	VAT	8,965		
	Other creditors	8,717		
11,389	TOTAL CURRENT LIABILITIES		36,018	
<u>41,155</u>	NET ASSETS			<u>71,845</u>
FUNDS				
	UNRESTRICTED FUNDS			
	General Purpose Fund			
	Balance at 31 March 2001	14,541		
	TRANSFER from income & expenditure account	15,642		
	TRANSFER to Repairs & Renewals Fund	5,000		
	LESS expenditure in 2001-2002	6,276		
14,541	Balance carried forward		18,907	
	Repairs & Renewals Fund (designated)			
	Balance at 31 March 2001	2,174		
	TRANSFER from Income & Expenditure Account	1,500		
	TRANSFER from General Purpose Fund	5,000		
	LESS expenditure in 2001-2002	757		
2,174	Balance carried forward		7,917	
	Equal Opportunities Reserve (designated)			
	Balance at 31 March 2001	941		
	LESS expenditure in 2001-2002	257		
941	Balance carried forward		684	
	Future Salary Increments Fund (designated)			
	Balance at 31 March 2001	15,000		
	TRANSFER from Income & Expenditure Account	7,000		
15,000	Balance carried forward		22,000	
	Fund for future Training Project			
	Balance at 31 March 2001	0		
	TRANSFER from Income & Expenditure Account (income from training)	9,230		
0	Balance carried forward		9,230	
	Fund for extension of temporary contracts in 2002-3			
	Balance at 31 March 2001	0		
	TRANSFER from Income & Expenditure Account	14,000		
0	Balance carried forward		14,000	
32,656	NET UNRESTRICTED FUNDS			72,738
	RESTRICTED FUNDS			
	Community Fund			
	Balance at 31 March 2001	119		
	TRANSFER from Income & Expenditure Account	-995		
119	Balance carried forward		-876	
	Coalfields Regeneration Trust			
	Balance at 31 March 2001	8,380		
	TRANSFER from Income & Expenditure Account	-8,397		
8,380	Balance carried forward		-17	
8,499	NET RESTRICTED FUNDS			-893
<u>41,155</u>	NET FUNDS			<u>71,845</u>

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CHESTERFIELD CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2002

Accounting Policies

1. The financial statements have been prepared under the historic cost accounting rules and are in accordance with the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" published in October 2000 and applicable accounting standards.
2. The accounts have been prepared in accordance with the special provisions of Part VII of the Companies Act 1985 relating to small companies.

Funds

1. Restricted funds are to be used for specific purposes as laid down by the donor.
2. Unrestricted funds comprise those funds which the Management Committee is free to use in accordance with the charitable objectives.
3. Designated funds are unrestricted funds earmarked by the Management Committee for particular purposes.

Grants for clients from charities and trust funds

From time to time, the Bureau applies for grants for clients in financial hardship, the grants being administered by the Bureau.

Income	1853
LESS Expenditure	<u>1853</u>
Balance	0

Legal Services Commission (Legal Aid) Disbursements

Funds are received from the Legal Services Commission (LSC) to cover the cost of obtaining reports from experts and specialists to assist with casework. Any excess expenditure is reimbursed by the LSC retrospectively at the beginning of the following financial year.

Owed from previous year	-1016
Income from LSC in current year	2761
LESS Expenditure on experts' reports in current year	<u>1435</u>
Balance carried forward	<u>310</u> note 1

Note 1. This figure is included within the Creditors figure on the balance sheet.

