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citizens
advice
bureau

Chesterfield Citizens Advice Bureau

**REPORT &
FINANCIAL STATEMENTS
FOR THE YEAR ENDED
31 MARCH 2004**



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REPORT OF THE MANAGEMENT COMMITTEE (TRUSTEES) OF CHESTERFIELD CITIZENS ADVICE BUREAU FOR YEAR ENDED 31 MARCH 2004

The Management Committee presents its report and the audited financial statements for the year ended 31 March 2004

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.
Citizens Advice membership no: 45/009

As a member of Citizens Advice, 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 & reports to maximise influence on legislators and policy-makers
- to work with other agencies to ensure people receive the best available help for their problems & 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. This has been supplemented by Chesterfield PCT Joint Working Fund since 2002.
- 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. A further 3 year grant was awarded for 2002 to 2004 inclusive for a continuation and expansion of the work to enable the training of people with mental health problems, long-term unemployed people, and those with visual impairment.
- The Partnership Innovation Budget (Legal Services Commission) awarded 3 years funding from 1 January 2002, 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 Marks

Chesterfield CAB has a LSC contract for Welfare Benefits and Debt casework and has the Specialist QM in these areas of law. In January & March 2004, a 4 day audit by Citizens Advice, on behalf of the LSC, resulted in the award of the General Help Quality Mark. In addition, in 2003, following a further audit by the LSC, Chesterfield CAB was awarded the Specialist Quality Mark in Benefits & Debt. All Chesterfield CAB's advice work, whether done by paid or voluntary workers, is now 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 Committee has responsibilities within the membership of Citizens Advice (NACAB) to ensure 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 Company 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 & FUNDS

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

The Bureau currently holds a bank account with Triodos Bank.

Potential financial risks have been identified and reviewed by the Management Committee, and systems established to mitigate these risks. Quarterly Variance Analyses enable the Management Committee to review the current financial position and risks, and to allocate free reserves to designated funds.

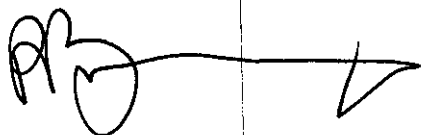
Funds. In 2003-4, the Management Committee has designated £42,500 as the minimum reserve figure necessary for the viability of the charity.

In recent years, the increase in the number of funders supporting the work of the Bureau has resulted in a substantial increase in income and in the number of paid staff. Annual increments for the 16 paid staff total approximately £15,000. Therefore, reserves are required 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 and consequently any reduced service to the public. A reserve fund 'Future Salary Increments Fund' has been designated for this purpose, and currently stands at £26,000.

At the end of 2003, the Bureau leased additional premises on Broad Pavement as a training centre. It should be noted that the Community Fund income (restricted) includes income of £2,500 for capital expenditure in 2003, which has not yet been used.

Approved by the Management Committee and signed on its behalf:

Signed



Date

2 Dec 2004

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 2004 and of its surplus for the year then ended and have been properly prepared in accordance with the Companies Act 1985.

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

11.5.04
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date

CHESTERFIELD CITIZENS ADVICE BUREAU

STATEMENT OF FINANCIAL ACTIVITY FOR YEAR TO 31 MARCH 2004

yr ended		Restricted	Unrestricted	TOTAL
31.3.03		Fund	Fund	
£	INCOME	£	£	£
149,710	Chesterfield Borough Council		153,453	153,453
33,771	Derbyshire County Council		34,446	34,446
97,517	Legal Services Commission		97,517	97,517
53,654	Community Fund	54,946		54,946
4,356	Joint Finance		6,145	6,145
8,364	Coalfields Regeneration Trust			0
0	Citizens Advice (NACAB)			10,000
3,023	Bank interest, less charges		3,992	3,992
1,050	VAT recovered		1,955	1,955
30,668	LSC Partnership Innovation Budget		26,690	26,690
2,001	Earnings		890	890
384,114	TOTAL INCOME	54,946	325,088	390,034
	EXPENDITURE			
	Direct charitable expenditure			
326,138	Salaries, including N.I. & Pension	48,526	275,363	323,889
12,500	Rent		12,500	12,500
1,520	Heat, Light, Water, Sewerage, Refuse		1,611	1,611
1,932	Cleaning		1,778	1,778
3,274	Volunteers' Travelling Expenses	639	3,415	4,054
174	Volunteers' Childcare Expenses	724	178	902
4,968	Training	2,823	4,460	7,283
8,063	PIB training project technical partnership		4,121	4,121
512	Conferences & Meetings	50	813	863
2,664	Postages	25	2,176	2,201
5,074	Telephone	150	6,110	6,260
2,092	Outreach Travel & Premises		1,273	1,273
31	Interpreting fees		120	120
1,364	Advertising & Publicity	45	393	438
3,609	Stationery & office supplies	250	4,183	4,433
2,414	Books, Publications, Subscriptions	40	2,653	2,693
1,507	Insurances		1,783	1,783
647	Sundries	25	774	799
94	Equipment, small items	50	177	227
	Expenditure from funds			
2,859	Maintenance & repairs		1,742	1,742
0	Equal Opps expenditure		0	0
5,775	Major capital expenditure		3,774	3,774
	Other expenditure			
344	Professional fees		404	404
700	Treasurer's Honorarium		700	700
300	Management and admin.		500	500
388,555	TOTAL EXPENDITURE	53,347	331,001	384,348
-4,441	Net Income for the year	1,599	4,087	5,686
71,845	Total funds at 1 April 2003	1,736	65,668	67,404
67,404	Total funds at 31 March 2004	3,335	69,755	73,090

Approved by the Management Committee and signed on its behalf:

signed

date

2 Dec 2004

CHESTERFIELD CITIZENS ADVICE BUREAU

BALANCE SHEET AS AT 31 MARCH 2004

ASSETS

£	CURRENT ASSETS	£	£	£
	Debtors	3,266		
	Triodos Deposit Account	84,734		
	Petty Cash	130		
104,504	TOTAL CURRENT ASSETS		88,130	
	CURRENT LIABILITIES			
	PIB income in advance	6,569		
	VAT	5,542		
	Other creditors	2,929		
37,100	TOTAL CURRENT LIABILITIES		15,040	
<u>67,404</u>	NET ASSETS			<u>73,090</u>

FUNDS

UNRESTRICTED FUNDS

General Purpose Fund

	Balance at 31 March 2003	10,931		
	TRANSFER from Income & Expenditure Account	9,603		
	LESS expenditure in 2003-2004	3,774		
10,931	Balance carried forward		16,760	

Repairs & Renewals Fund (designated)

	Balance at 31 March 2003	9,323		
	LESS expenditure in 2003-2004	1,742		
9,323	Balance carried forward		7,581	

Equal Opportunities Reserve (designated)

	Balance at 31 March 2003	684		
	LESS expenditure in 2003-2004	0		
684	Balance carried forward		684	

Future Salary Increments Fund (designated)

	Balance at 31 March 2003	26,000		
	LESS expenditure in 2003-2004	0		
26,000	Balance carried forward		26,000	

Fund for future Training Project

	Balance at 31 March 2003	18,730		
	LESS expenditure in 2003-2004	0		
18,730	Balance carried forward		18,730	

<u>65,668</u>	NET UNRESTRICTED FUNDS		69,755
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RESTRICTED FUNDS

Community Fund

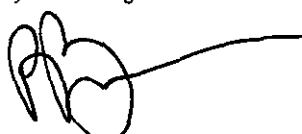
	Balance at 31 March 2003	1,736		
	TRANSFER from Income & Expenditure Account	1,599		
1,736	Balance carried forward		3,335	

<u>1,736</u>	NET RESTRICTED FUNDS		3,335
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<u>67,404</u>	NET FUNDS		<u>73,090</u>
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Approved by the Management Committee and signed on its behalf:

signed

 Date 2 Dec 2004

CHESTERFIELD CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2004

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.

In hand from previous year	0
Income from charities & trust funds in current year	4676
LESS Expenditure to/on behalf of clients	<u>5353</u>
Balance	<u>124</u> note 1

Legal Services Commission (Legal Aid) Disbursements

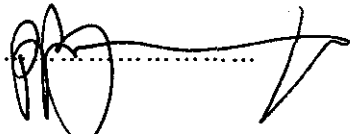
Funds are received from the Legal Services Commission (LSC) to cover the cost of obtaining reports from experts and specialists to assist with casework. Any excess expenditure is reimbursed by the LSC retrospectively at the beginning of the following financial year.

In hand from previous year	370
Income from LSC in current year	3000
LESS Expenditure on experts' reports in current year	<u>1577</u>
Balance carried forward	<u>1793</u> note 1

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

Approved by the Management Committee and signed on its behalf:

signed.....



date.....

2 Dec 2004