

**BATH AND DISTRICT CITIZENS ADVICE BUREAU**

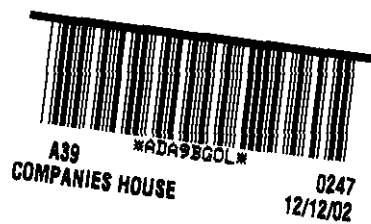
**REPORT AND FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31ST MARCH 2002**

COMPANY NUMBER 2845028

REGISTERED CHARITY NUMBER 1025392

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**BATH AND DISTRICT CITIZENS ADVICE BUREAU**  
**REPORT AND FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31ST MARCH 2002**

**TRUSTEES**

L. Adams (to 6/11/01)	G. Pattison
B. Bennington (to 6/11/01)	S. Phipps-Long
R. Blackman	B. Platt (to 6/11/01)
A. Cara	E. Roberts
S. Carruthers (to 6/11/01)	J. Sutherland (to 6/11/01)
N. Cobb (to 6/11/01)	D. Swangren (to 6/11/01)
A. Harding	J. Winter
A. Kulisa	L. Wright (from 6/11/01)
D. Maddalena (to 6/11/01)	H. Weavill (from 6/11/01)
	R. Allen (from 6/11/01)

**REGISTERED OFFICE**

2 Edgar Buildings  
Bath  
BA1 1EE

**AUDITORS**

Mark Garrett  
Chartered Accountant and Registered Auditor  
1st Floor, 11 Laura Place  
Bath BA2 4BL

**BANKERS**

Lloyds TSB Bank  
47 Milsom Street  
Bath

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**BATH AND DISTRICT CITIZENS ADVICE BUREAU**  
**REPORT OF THE TRUSTEES**  
**FOR THE YEAR ENDED 31ST MARCH 2002**

The trustees have pleasure in presenting their report, together with the financial statements for the year ended 31st March 2002

**STATEMENT OF TRUSTEES' RESPONSIBILITIES**

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the net movement of resources of the charity for that year.

In preparing those financial statements, the trustees are required to select suitable accounting policies, as described on page 6, and then apply them on a consistent basis, making judgements and estimates that are prudent and reasonable. The trustees must also prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Companies Act 1985. 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.

**PRINCIPAL OBJECTIVES**

The charity's objectives are as follows

To ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities or of the services 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.

**PRINCIPAL ACTIVITIES**

The charity operates an advice centre based at its registered office.

**RESULTS AND APPROPRIATIONS**

The surplus/(deficit) before movements in fixed assets for the year was £13,942 .

The trustees recommend the net movement of resources be transferred from reserves as disclosed in the notes to the accounts.

**TRUSTEES AND MANAGEMENT COMMITTEE**

The trustees are as follows.

Trustee/Director

L. Adams (to 6/11/01)

B. Bennington (to 6/11/01)

R. Blackman

A. Cara

S. Carruthers (to 6/11/01)

N. Cobb (to 6/11/01)

A. Harding

A. Kulisa

D. Maddalena (to 6/11/01)

G. Pattison

S. Phipps-Long

B. Platt (to 6/11/01)

E. Roberts

J. Sutherland (to 6/11/01)

D. Swangren (to 6/11/01)

J. Winter

L. Wright (from 6/11/01)

H. Weavill (from 6/11/01)

R. Allen (from 6/11/01)

All the above who were serving at the balance sheet date are members of the charity's management committee.

**BATH AND DISTRICT CITIZENS ADVICE BUREAU**  
**REPORT OF THE TRUSTEES**  
**FOR THE YEAR ENDED 31ST MARCH 2002**

-CONTINUED

**AUDITORS**

The auditor Mark Garrett Chartered Accountant, has indicated his willingness to accept reappointment under s 385(2) of the Companies Act 1985

**RESERVES POLICY**

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six month's expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has not been maintained throughout the year.

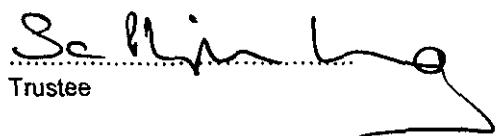
**RISK**

The trustees have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

**SMALL COMPANY PROVISIONS**

This report has been prepared in accordance with the special provisions for small companies under Part VII of the Companies Act 1985

By order of the Trustees

  
Trustee

**BATH AND DISTRICT CITIZENS ADVICE BUREAU**  
**AUDITORS REPORT TO THE TRUSTEES ON THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31ST MARCH 2002**

I have audited the accounts of Bath and District Citizens Advice Bureau for the year ended 31st March 2002 set out on the pages attached. These accounts have been prepared under the historical cost convention and the accounting policies set to in the notes to the accounts.

**Responsibilities of board of trustees(directors) and auditors**

As described in the statement of trustees responsibilities, the trustees, who are also the directors of the company for the purposes of company law, are responsible for the preparation of accounts in accordance with applicable law and United Kingdom Accounting Standards. My responsibility is to audit the accounts in accordance with relevant legal and regulatory requirements and United Kingdom Auditing Standards.

I report to you my opinion as to whether the accounts give a true and fair view and are properly prepared in accordance with the Companies Act 1985. I also report to you if in my opinion, the Trustees' Report is not consistent with the accounts, if the charity has not kept proper accounting records, if I have not received all the information and explanations I require for my audit, or if information specified by law regarding trustees' remuneration and transactions with the charitable company is not disclosed.

I am not required to consider whether the statement in the Trustees' report concerning the major risks to which the charity is exposed covers all existing risks and controls, or to form an opinion on the effectiveness of the charity's risk management and control procedures.

I read other information contained in the Trustees' report and consider whether it is consistent with the audited accounts. I consider the implications for my report if I become aware of any apparent misstatements or material inconsistencies with the accounts. My responsibilities do not extend to any other information.

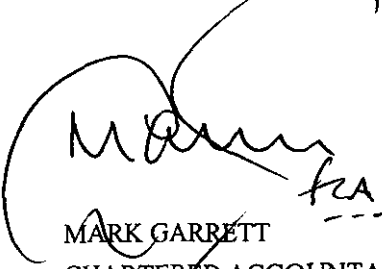
**Basis of opinion**

I conducted my audit in accordance with United Kingdom Auditing Standards issued by the Auditing Practices Board. An audit includes the 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 trustees in the preparation of the accounts, and of whether the accounting policies are appropriate to the charitable company's circumstances, consistently applied and adequately disclosed.

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

Opinion

In my opinion the financial statements give a true and fair view of the state of the charitable company's affairs as at 31st March 2002 and of its incoming resources and application of resources including its income and expenditure, in the year then ended surplus or deficit for the year then ended and have been properly prepared in accordance with the Companies Act 1985.



MARK GARRETT  
CHARTERED ACCOUNTANT  
REGISTERED AUDITOR

First Floor  
11 Laura Place  
Bath

Dated 8th October 2002

**BATH AND DISTRICT CITIZENS ADVICE BUREAU**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
**FOR THE YEAR ENDED 31ST MARCH 2002**

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2001/2002 £	Total Funds 2001/2002 £
<b>Incoming Resources</b>						
Grants	2	7,759	-	145,054	152,813	158,253
Contracts		66,845	-	-	66,845	66,440
Investment Income		1,630	3,661	-	5,291	6,541
Donations	3	1,030	-	-	1,030	1,044
<b>Total Incoming Resources</b>		<b>77,264</b>	<b>3,661</b>	<b>145,054</b>	<b>225,979</b>	<b>232,278</b>
<b>Resources Expended</b>						
<b>Direct Charitable Expenditure</b>						
Bureau		-	-	151,603	151,603	144,194
Legal Aid Franchise		59,194	-	-	59,194	72,312
		59,194	-	151,603	210,797	216,506
<b>Other Expenditure</b>						
Management and Administration		-	-	1,240	1,240	13,954
Fundraising and Publicity		-	-	-	-	3,307
<b>Total Resources Expended</b>	6	<b>59,194</b>	<b>-</b>	<b>152,843</b>	<b>212,037</b>	<b>233,767</b>
<b>Net Incoming Resources Before Transfers</b>		<b>18,070</b>	<b>3,661</b>	<b>-</b>	<b>7,789</b>	<b>13,942</b>
<b>Transfers Between Funds</b>	-	<b>17,183</b>	<b>6,000</b>	<b>11,183</b>	<b>-</b>	<b>-</b>
<b>Net Incoming Resources</b>		<b>887</b>	<b>9,661</b>	<b>3,394</b>	<b>13,942</b>	<b>-</b>
<b>Unrealised Gain on Investments</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Net Movement on Funds</b>		<b>887</b>	<b>9,661</b>	<b>3,394</b>	<b>13,942</b>	<b>-</b>
<b>Funds At 1 April 2001</b>		<b>1,044</b>	<b>50,780</b>	<b>3,330</b>	<b>55,154</b>	<b>24,951</b>
<b>Funds At 31 March 2002</b>		<b>1,931</b>	<b>60,441</b>	<b>6,724</b>	<b>69,096</b>	<b>23,462</b>

**BATH AND DISTRICT CITIZENS ADVICE BUREAU**  
**BALANCE SHEET**  
**AS AT 31ST MARCH 2002**

	Notes	2001/2002 £	2000/2001 £
<b>Current Assets</b>			
Debtors	7	-	-
Designated Funds Bank Accounts		39,930	22,280
Cash at bank and in hand		30,056	89,837
		<u>69,986</u>	<u>112,117</u>
Creditors: Amounts falling due within one year	8	- 3,890	- 56,963
<b>Net Assets</b>		<u>66,096</u>	<u>55,154</u>
<b>Represented by</b>			
<u>Unrestricted funds</u>			
General Funds		1,931	1,044
Designated Funds	9	57,441	50,780
<u>Restricted Funds</u>		<u>6,724</u>	<u>3,330</u>
		<u>66,096</u>	<u>55,154</u>

These accounts were approved by the Board of Trustees on 8th October 2002

Signed

(Trustee)

*Seetha*  
*R. O'Brien*



**BATH AND DISTRICT CITIZENS ADVICE BUREAU**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31ST MARCH 2002**

**1 Accounting Policies**

- a) The accounts are prepared on an accruals basis and in accordance with applicable accounting standards under Company Law and also follow the Charities Statement of Recommended Practice (SORP) issued October 1995.
- b) Voluntary income is received by way of donations and gifts and is included in full in the Statement of Financial Activities (SOFA) when received.
- c) 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 received.
- d) Restricted funds are to be used for specified purposes as laid down by the donor. Expenditure, which meets these criteria is identified to the fund, together with a fair allocation of management and support costs.
- e) Unrestricted funds are donations and other income received, or generated, for the objects of the charity without further specified purposes and is available as general funds.
- f) Designated funds are unrestricted funds earmarked by the trustees for particular purposes.
- g) Staff costs and overhead expenses are allocated to activities on the basis of staff time spent on those activities.
- h) Fundraising and publicity costs comprise the costs actually incurred in producing materials for promotional purposes, and of raising funds through making grant applications.
- i) Management and administration costs of the charity relate to the costs of running the charity, such as the cost of meetings, audit and statutory compliance, and includes any costs which cannot be specifically identified to another expenditure classification.
- j) Income and expenditure relating to the Franchise Unit is stated net of Value Added Tax.

**BATH AND DISTRICT CITIZENS ADVICE BUREAU**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31ST MARCH 2002**

	2001/2002	2000/2001
	<u>£</u>	<u>£</u>
<b>2 Grants</b>		
Bath & North East Somerset Council	145,054	145,535
Avon Health Authority	-	-
National Association of CABx	<u>7,759</u>	<u>12,718</u>
	<u>152,813</u>	<u>158,253</u>
<b>3 Donations</b>		
Various	<u>3,530</u>	<u>1,044</u>
	<u>3,530</u>	<u>1,044</u>
<b>4 Staff Costs and Numbers</b>		
Staffing is dealt with and recharged by Bath and N.E. Somerset District Council payroll department. Actual split between gross salary, social security costs and pension costs are not available.		
<b>5 Trustees Remuneration and Expenses</b>		
Trustees were reimbursed expenses as follows:		
Travel Expenses	-	-
Reimbursement of other expenses	<u>-</u>	<u>-</u>
	<u>-</u>	<u>-</u>

**BATH AND DISTRICT CITIZENS ADVICE BUREAU**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31ST MARCH 2002**

**6 Total Resources Expended**

	Bureau £	Legal Aid Franchise £	Total 2001/2002 £	Total 2000/2001 £
Staff Costs and Recruitment	111,213	53,157	164,370	158,202
Volunteer Expenses	9,735		9,735	8,563
Telephone	6,021		6,021	5,900
Printing, Postage and Stationery	9,084		9,084	6,853
Premises	9,350		9,350	8,903
Recharge of Support and Management Costs	-	5,233	5,233	876
Advertising and Publicity	-		-	-
Information and Training	3,093		3,093	3,307
Capital Expenditure	595	942	1,537	5,857
Sundry Expenses	2,512		2,512	3,355
Audit , Professional and Bank Charges	1,240	-	1,240	3,001
	152,843	59,332	212,175	204,817

**BATH AND DISTRICT CITIZENS ADVICE BUREAU**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31ST MARCH 2002**

		2001/2002	2000/2001
		£	£
7	<b>Debtors</b>		
	Legal Aid Board Fees	-	-
8	<b>Creditors</b>		
	Provision for Salaries	-	51,714
	Taxes and Social Security	3,138	185
	Other Creditors and Accruals	752	5,064
		<u>3,890</u>	<u>56,963</u>
9	<b>Designated Funds</b>		

The trustees have designated funds detailed below for the provisions described.

	31.03.2001	Incoming	Outgoing	31.03.2002
	£	£	£	£
Employers Liability	14,733	3,376	-	18,109
Building Fund	7,547	285	-	7,832
Volunteer Development	5,750	-	750	5,000
GP Surgeries Project	7,500	-	5,000	2,500
Social Policy Project	3,500	500	-	4,000
Debt Advice Project	-	3,000	-	3,000
Health & Safety Project	-	2,000	-	2,000
IT Development Programme	11,750	3,250	-	15,000
	<u>50,780</u>	<u>12,411</u>	<u>5,750</u>	<u>57,441</u>