

COMPANY REGISTRATION NUMBER 3339164

**BURY DISTRICT CITIZENS ADVICE BUREAUX
SERVICE**

ACCOUNTS

31 MARCH 2013



Charity Number 1062068

ALEXANDER BURSK LIMITED

Accountants & Statutory Auditor

Parkgates

Bury New Road

Prestwich

Manchester

Lancashire

M25 0JW

BURY DISTRICT CITIZENS ADVICE BUREAUX SERVICE

ACCOUNTS

YEAR ENDED 31 MARCH 2013

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BURY DISTRICT CITIZENS ADVICE BUREAUX SERVICE
TRUSTEES' ANNUAL REPORT
YEAR ENDED 31 MARCH 2013

The trustees, who are also directors for the purposes of company law, present their report and the accounts of the charity for the year ended 31 March 2013.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered charity name	Bury District Citizens Advice Bureaux Service
Charity registration number	1062068
Company registration number	3339164
Principal office	1-3 Blackburn Street Radcliffe Manchester Lancashire M26 1NN
Registered office	1-3 Blackburn Street Radcliffe Manchester Lancashire M26 1NN

The trustees

The trustees who served the charity during the period were as follows

D Kennedy-Smith
P Coope
K Audin
D Bevitt
A Close
P Heneghan
H Freeman
G Little
R Schwarz
R Tchoffo
C Pedroni
P Taylor
S Cohen
D Higgin
M Wiseman

P Heneghan was appointed as a trustee on 4 July 2012.

S Cohen was appointed as a trustee on 4 July 2012.

M Wiseman was appointed as a trustee on 14 September 2012

P Taylor retired as a trustee on 4 July 2012.

S Cohen retired as a trustee on 14 September 2012.

D Higgin retired as a trustee on 26 March 2013

C Pedroni retired as a trustee on 19 September 2013.

M Wiseman retired as a trustee on 19 September 2013.

Secretary D Bevitt

BURY DISTRICT CITIZENS ADVICE BUREAUX SERVICE

TRUSTEES' ANNUAL REPORT *(continued)*

YEAR ENDED 31 MARCH 2013

Auditor	Alexander Bursk Limited Accountants & Statutory Auditor Parkgates Bury New Road Prestwich Manchester Lancashire M25 0JW
Bankers	National Westminster Bank plc 36 The Rock Bury Lancashire BL9 0NU

STRUCTURE, GOVERNANCE AND MANAGEMENT

Legal Status

The Bureau was established on 25th March 1997 as a company limited by guarantee registered in England and Wales (Company Number 3339164) and is a registered charity (Charity Number 1062068) The charity's governing document is the memorandum and articles of association of the company

BURY DISTRICT CITIZENS ADVICE BUREAUX SERVICE

TRUSTEES' ANNUAL REPORT *(continued)*

YEAR ENDED 31 MARCH 2013

OBJECTIVES AND ACTIVITIES

We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities

Objectives

To promote the well being of all members of the community living and working in the Metropolitan Borough of Bury, and surrounding areas, by the provision of a free, confidential, independent and quality advice service

Working with others to help people help themselves, where practical, and to use their experiences to let us exercise a responsible influence over social policy.

To provide the advice people need for the problems they face

To improve the policies and practices that affect people's lives

We are free, confidential, inclusive and accessible.

Organisation

Bury District CAB Service provides advice services across the borough. We run open door and appointment sessions at our Radcliffe and Prestwich offices. There is a district telephone service open 5 days a week at Prestwich and the Chief Officer is based at Radcliffe.

In addition we run outreach sessions at the NHS Walk-in centres in Bury town centre and Prestwich as well as the NHS Lift centre in Radcliffe.

We also provided a home visiting service funded by Bury MBC to cater for clients unable to access drop in or appointments due to disability or caring responsibilities during the period covered by this report but subsequently at reduced capacity

We have a Big Lottery Funded programme under the Reaching Communities strand. This provides outreach services using volunteers supported and supervised by paid staff. Venues include children's centres, Mosses Centre, Asian Development Association of Bury (ADAB), Careis centre and a stall 3 days per week on Bury Market.

We also provide training to groups and individuals on financial management, welfare reform and debt. This is offered both to staff of organisations working in the community or directly to members of groups such as mothers and toddler groups, mental health service users and others.

We are accredited to provide advice in all areas of law to the Legal Service Commission general quality mark and the specialist mark in Debt and Benefits. However the funding for legal services determined by central government is subject to change and will no longer be available for the aspects of the Law we cover i.e. Debt and Benefits. We also provided additional specialist money advice under the government funded Financial Inclusion Fund. In subsequent years this part of a national contract negotiated by Citizens Advice nationally with the Money Advice Service.

We have a dedicated training resource at Bury Business Centre where we train local people as volunteer advisers to gain an externally recognised accredited qualification in advice work.

BURY DISTRICT CITIZENS ADVICE BUREAUX SERVICE

TRUSTEES' ANNUAL REPORT *(continued)*

YEAR ENDED 31 MARCH 2013

Financial Controls

Monthly reports are prepared by the treasurer and presented to the board on a quarterly basis. These include a review of the performance against an annually set budget. Investigation into budget variances is carried out and any necessary action to mitigate these in future is taken

We have moved to using Quickbooks, the Cit Ad recommended package, which gives us access to expert support.

Reserves Policy

It is the charity's policy to hold and maintain reserves at a level that will enable it to continue to fulfil its objectives. The trustees have adopted a reserves policy to be in line with the charity's requirement to provide for future redundancies that could arise in the event of major changes to funding. The trustees feel that unrestricted funds of three months' running costs would be sufficient for this purpose, in line with Charity Commission guidance

Risk Assessment

The trustees will continue to review the risk assessment during the course of 2013/14, covering governance, financial, external and compliance risks, this to be included in the business plan and includes a Risk Assessment visit from Citizens Advice.

BURY DISTRICT CITIZENS ADVICE BUREAUX SERVICE

TRUSTEES' ANNUAL REPORT *(continued)*

YEAR ENDED 31 MARCH 2013

ACHIEVEMENTS AND PERFORMANCE

Review of Activities

Overall Bury District CAB Service dealt with over 21,000 new issues raised by 7,500 individuals. We raised over £1.8 million in new claims and successful benefit appeals for clients. We dealt with well over £12 million worth of debt. We have high speed internet connections in all our interview rooms and record all our advice and details about clients securely on computer. We can also assist members of the public access e-government and on line services.

Bury MBC Core Funded

Bury MBC fund drop-in advice at the Radcliffe and Prestwich offices and appointments arising from those. It also provides funding for training. We employ a chief officer, full time, a part-time operations manager, a part-time service development manager covering the money advice team and a part-time training manager. We employ full time equivalent sessional supervisors, part-time district admin support as well as recruiting training and supporting 80 volunteers.

In the face of great financial pressure this year has seen no reduction in Bury MBC funding but it is by no means clear that this will be the case in coming years.

The core grant allowed us to attract additional funding into the borough of around £350,000.

Legal Services Commission

We successfully ran the last year of contract with the Legal Service Commission (LSC) to provide specialist advice to clients in Welfare benefits and Debt providing they are financially eligible under the legal help scheme. We successfully tendered in a consortia bid with our Law Centre colleagues for debt and benefits with the Law Centre offering Housing (as well as immigration under a separate contract).

The decision to take Debt and Benefits Advice out of the scope of legal aid means potentially Bury could lose out on the 350 debt cases and around 400 welfare benefit cases we currently provide with a consequent drop in income of over £120,000.

In this year the Welfare benefits work generated over £1 million in new claims and appeals for clients.

Health Centre Advice Service (HCAS)

Bury Primary Care Trust provides funding for two half time advice workers providing advice services in health care settings. This was initially funded via a Health Action Zone and due to its success was continued by the PCT. The funding for this work had remained at the same level for four years meaning the admin support required to provide evidence of the success of this work had not been funded. Toward the end of 2006/07 we renegotiated a new service level agreement for this work and the future of this work appears secure.

This work is funded via public health which has moved from the local NHS Primary Care Trust into Bury MBC. The service currently provides three weekly sessions at the NHS Walk-in centre in Bury and one each at Prestwich Walk-in Centre and the NHS Lift Centre in Radcliffe. These sessions are appointment only and appointments can be made by medical

BURY DISTRICT CITIZENS ADVICE BUREAUX SERVICE

TRUSTEES' ANNUAL REPORT *(continued)*

YEAR ENDED 31 MARCH 2013

staff on behalf of patients as well as individuals making contact themselves.

Home Visiting

Bury District CAB Service acknowledges that there are some members of our society who have greater need for a CAB service or particular difficulties in accessing our Radcliffe and Prestwich offices.

As such we were delighted Bury Council provided £30,000 for a home visiting service. This allowed us to see people who due to ill health, caring or other commitments are unable to access the drop in service. This project, which employs two part-time staff, raised over £430,000 for clients in new claims demonstrating exceptional value for money for the funder. This service is under threat of a major reduction due to funding issues.

Face to Face Debt

In response to alarming and well publicised increases in personal debt the government announced the creation of the Financial Inclusion Fund under the auspices of the DTI (to be replaced by the BERR). This provides for face to face debt advice as well as initiatives to provide budgeting and financial education.

Bury District CAB Service was successful in recruiting two full time advisers one an experienced adviser and one trainee. They came into post in October 06 and started to take clients more or less straight away. They have targets to meet of 200 cases each per year.

Again the future of this work is uncertain with the Government reviewing Money Advice to date we have had confirmation of funding up to September 2014. We have continued this work with revised targets of over 350 per year per member of staff. This has required changes in working practices to which the staff have responded we are optimistic this work will continue to attract funding.

Six Town Housing

Following discussions with Six Town Housing, the arm's length management company for Bury MBC's housing stock we ran a pilot whereby Bury District CAB employed and supervised a trained full time adviser and seconded them to Six Town Housing. This pilot was so successful it has now been mainstreamed by Six Town Housing.

This remains a very busy service based in Sixtown Office offering drop in and appointments. Welfare Reform changes are starting to impact on this work and we are increasingly seeing arrears and debt.

Revenue and Benefits

We have developed a good working relationship with Bury Council's Revenue and Benefits, working together on welfare reform, corporate debt recovery with funding being made available to advise families affected by the benefit cap. Discussions are well ahead for CAB to provide advice to support provision of Bury's Support Fund.

BURY DISTRICT CITIZENS ADVICE BUREAUX SERVICE

TRUSTEES' ANNUAL REPORT *(continued)*

YEAR ENDED 31 MARCH 2013

FINANCIAL REVIEW

The attached financial statements show the current state of the finances, which the directors consider to be sound. Bury MBC remain the single largest funder of the bureaux, providing around half of the necessary income. Full details of grants received are shown in the notes to the accounts

PLANS FOR FUTURE PERIODS

The organisation produces a regular business and development plan. This is in the process of being refreshed to become a rolling three year plan

The strategic objectives cover.

1. Quality. To seek to maintain current quality marks and seek continual improvement.
2. Access. To meet our aims we need to ensure our service is available to the maximum number of people. This involves reviewing how we deliver our service, use of triage, telephones and IT.
3. Influencing Using our clients' experience to inform policy makers of the issues we are presented with. Also to work in partnership with other bodies both statutory and voluntary to shape the future of legal services in Bury and ensure better services for the population.
4. Governance. The bureau continues to strive for the best governance. Ensuring compliance with all relevant legislation, setting the strategic direction of the bureau and providing scrutiny over the day to day work of the organisation.
5. Premises. The issue of premises has become a major strategic issue. The future of how we deliver services will influence the premises we need but it is clear that our existing premises are neither fit for purpose nor sufficiently flexible enough to adapt. This is starting to limit our service

The board will review the development plan and seek to improve the planning process through the development of key performance indicators. Long term planning remains difficult because of the uncertainty of funding into the future

TRUSTEES' RESPONSIBILITIES STATEMENT

The trustees (who are also the directors of Bury District Citizens Advice Bureaux Service for the purposes of company law) are responsible for preparing the Trustees' Annual Report and the accounts in accordance with applicable law and regulations.

BURY DISTRICT CITIZENS ADVICE BUREAUX SERVICE

TRUSTEES' ANNUAL REPORT *(continued)*

YEAR ENDED 31 MARCH 2013

TRUSTEES' RESPONSIBILITIES STATEMENT *(continued)*

Company law requires the trustees to prepare accounts for each financial year. Under that law the trustees have elected to prepare the accounts in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under company law the trustees must not approve the accounts unless they are satisfied that they give a true and fair view of the state of affairs of the charity and the income and expenditure of the charity for that period.

In preparing these accounts, 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 accounting estimates that are reasonable and prudent; and
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the accounts comply with the Companies Act 2006. 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.

AUDITOR

Alexander Bursk Limited are deemed to be re-appointed under section 144 of the Charities Act 2011.

Each of the persons who is a trustee at the date of approval of this report confirms that:

- so far as each trustee is aware, there is no relevant audit information of which the charity's auditor is unaware; and
- each trustee has taken all steps that they ought to have taken as a trustee to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information.

BURY DISTRICT CITIZENS ADVICE BUREAUX SERVICE

TRUSTEES' ANNUAL REPORT *(continued)*

YEAR ENDED 31 MARCH 2013

SMALL COMPANY PROVISIONS

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

Registered office.
1-3 Blackburn Street
Radcliffe
Manchester
Lancashire
M26 1NN

Signed by order of the trustees



D BEVITT
Charity Secretary

18 December 2013

BURY DISTRICT CITIZENS ADVICE BUREAUX SERVICE
INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES OF BURY
DISTRICT CITIZENS ADVICE BUREAUX SERVICE

YEAR ENDED 31 MARCH 2013

We have audited the accounts of Bury District Citizens Advice Bureaux Service for the year ended 31 March 2013 which comprise the Statement of Financial Activities, Income and Expenditure Account, the Balance Sheet and the related notes. The financial reporting framework that has been applied in their preparation is applicable law and the Financial Reporting Standard for Smaller Entities (effective April 2008) (United Kingdom Generally Accepted Accounting Practice applicable to Smaller Entities)

This report is made solely to the charity's trustees, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charity's 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 TRUSTEES AND AUDITOR

As explained more fully in the Trustees' Annual Report, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of accounts and for being satisfied that they give a true and fair view.

The trustees have elected for the accounts to be audited in accordance with the Charities Act 2011 rather than the Companies Act 2006. Accordingly we have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with regulations made under section 154 of that Act.

Our responsibility is to audit and express an opinion on the accounts in accordance with applicable law and International Standards on Auditing (UK and Ireland). Those standards require us to comply with the Auditing Practices Board's Ethical Standards for Auditors

SCOPE OF THE AUDIT OF THE ACCOUNTS

An audit involves obtaining evidence about the amounts and disclosures in the accounts sufficient to give reasonable assurance that the accounts are free from material misstatement, whether caused by fraud or error. This includes an assessment of: whether the accounting policies are appropriate to the charity's circumstances and have been consistently applied and adequately disclosed; the reasonableness of significant accounting estimates made by the trustees; and the overall presentation of the accounts. In addition, we read all the financial and non-financial information in the Trustees' Annual Report to identify material inconsistencies with the audited accounts. If we become aware of any apparent material misstatements or inconsistencies we consider the implications for our report.

OPINION ON ACCOUNTS

In our opinion the accounts:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2013 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice applicable to Smaller Entities; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

BURY DISTRICT CITIZENS ADVICE BUREAUX SERVICE
INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES OF BURY
DISTRICT CITIZENS ADVICE BUREAUX SERVICE *(continued)*

YEAR ENDED 31 MARCH 2013

MATTERS ON WHICH WE ARE REQUIRED TO REPORT BY EXCEPTION

We have nothing to report in respect of the following matters where the Charities Act 2011 requires us to report to you if, in our opinion:

- the information given in the Trustees' Annual Report is inconsistent in any material respect with the accounts; or
- the charitable company has not kept adequate accounting records; or
- the accounts are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the accounts in accordance with the small companies regime and take advantage of the small companies exemption in preparing the Trustees' Annual Report.

Parkgates
Bury New Road
Prestwich
Manchester
Lancashire
M25 0JW

ALEXANDER BURSK LIMITED
Accountants
& Statutory Auditor

20 December 2013

Alexander Bursk Limited is eligible to act as an auditor in terms of section 1212 of the Companies Act 2006

BURY DISTRICT CITIZENS ADVICE BUREAUX SERVICE

STATEMENT OF FINANCIAL ACTIVITIES

YEAR ENDED 31 MARCH 2013

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2013 £	Total Funds 2012 £
INCOMING RESOURCES					
Incoming resources from generating funds:					
Voluntary income	3	576,776	187,790	764,566	630,207
Investment income	4	207	—	207	182
Other incoming resources	5	—	—	—	5,000
TOTAL INCOMING RESOURCES		<u>576,983</u>	<u>187,790</u>	<u>764,773</u>	<u>635,389</u>
RESOURCES EXPENDED					
Charitable activities	6/7	(502,693)	(168,018)	(670,711)	(636,524)
Governance costs	8	(2,899)	—	(2,899)	(1,679)
TOTAL RESOURCES EXPENDED		<u>(505,592)</u>	<u>(168,018)</u>	<u>(673,610)</u>	<u>(638,203)</u>
NET INCOMING/(OUTGOING) RESOURCES FOR THE YEAR					
	9	71,391	19,772	91,163	(2,814)
RECONCILIATION OF FUNDS					
Total funds brought forward		<u>149,936</u>	<u>13,527</u>	<u>163,463</u>	<u>166,277</u>
TOTAL FUNDS CARRIED FORWARD		<u>221,327</u>	<u>33,299</u>	<u>254,626</u>	<u>163,463</u>

The Statement of Financial Activities includes all gains and losses in the year and therefore a statement of total recognised gains and losses has not been prepared

All of the above amounts relate to continuing activities

The notes on pages 15 to 21 form part of these accounts.

BURY DISTRICT CITIZENS ADVICE BUREAUX SERVICE

INCOME AND EXPENDITURE ACCOUNT

YEAR ENDED 31 MARCH 2013

	Note	2013 £	2012 £
INCOME		764,566	635,207
TOTAL EXPENDITURE		(673,610)	(638,203)
OPERATING SURPLUS/(DEFICIENCY)	9	90,956	(2,996)
OTHER INCOME			
Interest receivable and similar income	4	207	182
RETAINED SURPLUS/(DEFICIT) FOR THE FINANCIAL YEAR		91,163	(2,814)

The Income and Expenditure Account includes all gains and losses in the year and therefore a statement of total recognised gains and losses has not been prepared.

All of the above amounts relate to continuing activities

The notes on pages 15 to 21 form part of these accounts.

BURY DISTRICT CITIZENS ADVICE BUREAUX SERVICE

BALANCE SHEET

31 MARCH 2013

	Note	2013 £	2012 £
CURRENT ASSETS			
Debtors	11	26,200	8,196
Cash at bank and in hand		<u>233,444</u>	<u>225,183</u>
		259,644	233,379
CREDITORS: Amounts falling due within one year	12	<u>(5,018)</u>	<u>(69,916)</u>
NET CURRENT ASSETS		254,626	163,463
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>254,626</u>	<u>163,463</u>
NET ASSETS		<u>254,626</u>	<u>163,463</u>
FUNDS			
Restricted income funds	14	33,299	3,698
Unrestricted income funds	15	<u>221,327</u>	<u>159,765</u>
TOTAL FUNDS		<u>254,626</u>	<u>163,463</u>

For the year ended 31 March 2013 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies but as this company is a charity, it is subject to audit under the Charities Act 2011.

Trustees' responsibilities:

- The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476, and
- The trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime and with the Financial Reporting Standard for Smaller Entities (effective April 2008).

These accounts were approved by the members of the committee and authorised for issue on the 18 December 2013 and are signed on their behalf by:

D KENNEDY-SMITH

Director



Company Registration Number: 3339164

The notes on pages 15 to 21 form part of these accounts

BURY DISTRICT CITIZENS ADVICE BUREAUX SERVICE

NOTES TO THE ACCOUNTS

YEAR ENDED 31 MARCH 2013

1. ACCOUNTING POLICIES

Basis of accounting

The accounts have been prepared under the historical cost convention and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008), and the requirements of the Statement of Recommended Practice 'Accounting and Reporting by Charities' issued in March 2005 (SORP 2005)

The accounts have been drawn up in accordance with the provisions of the Charities (Accounts and Reports) Regulations 2008 and the Companies Acts, and include the results of the charity's operations, all of which are continuing and which are described in the Trustees' Report

Insofar as the SORP requires compliance with specific Financial Reporting Standards other than the FRSSE, the specific Financial Reporting Standards have been followed where their requirements differ from those of the FRSSE

Advantage has been taken of Section 396(5) of the Companies Act 2006 to allow the format of the financial statements to be adapted to reflect the special nature of the charity's operation and in order to comply with the requirements of the SORP.

Cash flow statement

The charity has taken advantage of the exemption in the FRSSE from the requirement to produce a cash flow statement.

Incoming resources

Incoming resources are accounted for on a receivable basis.

Except as described under the "deferred income" accounting policy, all 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.

Deferred income

In accordance with recommended practice, grants received in advance and specified by the donor as relating to specific accounting periods or alternatively which are subject to conditions which are still to be met, and which are outside the control of the charity or where it is uncertain whether the conditions can or will be met, are deferred on an accruals basis to the period to which they relate. Such deferrals are shown in the notes to the accounts and the sums involved are shown as creditors in the accounts.

Investment income

Bank interest received is included on an actual receipts basis.

BURY DISTRICT CITIZENS ADVICE BUREAUX SERVICE

NOTES TO THE ACCOUNTS

YEAR ENDED 31 MARCH 2013

1. ACCOUNTING POLICIES *(continued)*

Fund accounting

The charity maintains a general unrestricted fund which represents funds which are expendable at the discretion of the trustees in furtherance of the objects of the charity. Such funds may be held in order to finance both working capital and capital investment.

Restricted funds have been provided to the charity for particular purposes, and it is the policy of the board of trustees to monitor carefully the application of those funds in accordance with the restrictions placed upon them

Resources expended

Resources expended comprise 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.

Expenditure is recognised on an accruals basis as a liability is incurred.

Costs of generating funds

There are no specific costs attributable to the generating of funds.

Charitable activities

Costs under this heading comprise those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. They include both costs which can be allocated directly to such activities and those costs of an indirect nature necessary to support them, including irrecoverable VAT.

Governance costs

Governance costs include all expenditure directly related to the administration of the charity, including expenditure incurred in the management of the charity's assets, organisational administration and compliance with charitable and statutory requirements

Allocation of costs within types of resources expenses

All costs are allocated between the expenditure categories of the SOFA on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis.

Fixed assets

The company has no fixed assets.

Operating lease agreements

Rentals payable in respect of operating leases where substantially all the benefits and risks of ownership remain with the lessor are charged to the Statement of Financial Activities as incurred

BURY DISTRICT CITIZENS ADVICE BUREAUX SERVICE

NOTES TO THE ACCOUNTS

YEAR ENDED 31 MARCH 2013

1. ACCOUNTING POLICIES *(continued)*

Pension costs

The charity operates a defined contribution pension scheme for employees. The assets of the scheme are held separately from those of the charity. The annual contributions payable are charged to the statement of financial activities.

Recognition of liabilities

Liabilities are recognised on the accruals basis in accordance with normal accounting principles, modified where necessary in accordance with the guidance given in the SORP.

Taxation

The company is exempt, as a registered charity, from income and corporation tax, to the extent that its income and gains are applicable to charitable purposes only.

2. WINDING UP OR DISSOLUTION OF THE CHARITY

If, upon winding up or dissolution of the charity, there remain any assets, after the satisfaction of all debts and liabilities, the assets represented by the accumulated fund shall be transferred to some other charitable body or bodies having similar objects to the charity.

3. VOLUNTARY INCOME

	Unrestricted Funds £	Restricted Funds £	Total Funds 2013 £	Total Funds 2012 £
Donations				
Miscellaneous donations	1,000	—	1,000	631
Grants receivable				
Bury MBC - Core And District Manager	208,000	—	208,000	208,000
Bury MBC - Six Town Housing	38,963	—	38,963	18,423
Bury Primary Healthcare Trust	43,250	—	43,250	25,950
Legal Services Commission	116,041	—	116,041	115,436
Face 2 Face Debt	105,190	—	105,190	100,791
Homeless Prevention Fund	—	—	—	1,538
Home Visiting Service	30,000	—	30,000	30,000
Big Lottery Fund	—	129,739	129,739	127,382
DRO Grant	—	—	—	393
Bury MBC - Revenue & Benefit Customer Support	16,444	—	16,444	—
Advice Fund	—	58,051	58,051	—
Other income				
Miscellaneous income	17,888	—	17,888	1,663

BURY DISTRICT CITIZENS ADVICE BUREAUX SERVICE

NOTES TO THE ACCOUNTS

YEAR ENDED 31 MARCH 2013

4. INVESTMENT INCOME

	Unrestricted Funds	Total Funds 2013	Total Funds 2012
	£	£	£
Bank interest receivable	<u>207</u>	<u>207</u>	<u>182</u>

5. OTHER INCOMING RESOURCES

	Total Funds 2013	Total Funds 2012
	£	£
Big Lottery Fund grant for acquisition of fixed assets	<u>—</u>	<u>5,000</u>

6. COSTS OF CHARITABLE ACTIVITIES BY FUND TYPE

	Unrestricted Funds	Restricted Funds	Total Funds 2013	Total Funds 2012
	£	£	£	£
Unrestricted funds	<u>502,693</u>	<u>168,018</u>	<u>670,711</u>	<u>636,524</u>

7. COSTS OF CHARITABLE ACTIVITIES BY ACTIVITY TYPE

All activities relate to the main activity of the charity

8. GOVERNANCE COSTS

	Unrestricted Funds	Total Funds 2013	Total Funds 2012
	£	£	£
Audit fees	<u>2,899</u>	<u>2,899</u>	<u>1,679</u>

9. NET INCOMING/(OUTGOING) RESOURCES FOR THE YEAR

This is stated after charging:

	2013	2012
	£	£
Staff pension contributions	11,981	11,352
Auditors' fees	2,899	1,679
Operating lease costs:		
- Other	<u>14,750</u>	<u>8,740</u>

BURY DISTRICT CITIZENS ADVICE BUREAUX SERVICE

NOTES TO THE ACCOUNTS

YEAR ENDED 31 MARCH 2013

10. STAFF COSTS AND EMOLUMENTS

Total staff costs were as follows:

	2013	2012
	£	£
Wages and salaries	479,122	447,152
Social security costs	37,599	35,042
Other pension costs	11,981	11,352
	<u>528,702</u>	<u>493,546</u>

Neither the trustees nor any persons connected with them received any remuneration or expense payments during the current or previous years.

Particulars of employees:

The average number of employees during the year, calculated on the basis of full-time equivalents, was as follows:

	2013	2012
	No	No
Number of staff engaged in charitable activities	<u>29</u>	<u>27</u>

No employee received remuneration of more than £60,000 during the year (2012 - Nil).

11. DEBTORS

	2013	2012
	£	£
Accrued income	24,326	8,196
Other debtors	1,874	—
	<u>26,200</u>	<u>8,196</u>

12. CREDITORS: Amounts falling due within one year

	2013	2012
	£	£
PAYE and social security	—	689
Other creditors	5,018	69,227
	<u>5,018</u>	<u>69,916</u>

A grant of £58,051 received in advance during the previous year and included within creditors at 31 March 2012 was released during the year ended 31 March 2013.

BURY DISTRICT CITIZENS ADVICE BUREAUX SERVICE

NOTES TO THE ACCOUNTS

YEAR ENDED 31 MARCH 2013

13. COMMITMENTS UNDER OPERATING LEASES

At 31 March 2013 the charity had annual commitments under non-cancellable operating leases as set out below

	Assets other than Land and buildings	
	2013 £	2012 £
Operating leases which expire: Within 2 to 5 years	<u>14,715</u>	<u>6,978</u>

14. RESTRICTED INCOME FUNDS

	Balance at 1 Apr 2012 £	Incoming resources £	Outgoing resources £	Balance at 31 Mar 2013 £
Big Lottery Fund	12,385	129,739	(129,059)	13,065
Homeless Prevention Fund	1,142	—	—	1,142
Advice Fund	—	58,051	(38,959)	19,092
	<u>13,527</u>	<u>187,790</u>	<u>(168,018)</u>	<u>33,299</u>

15. UNRESTRICTED INCOME FUNDS

	Balance at 1 Apr 2012 £	Incoming resources £	Outgoing resources £	Balance at 31 Mar 2013 £
General Funds	<u>149,936</u>	<u>576,983</u>	<u>(505,592)</u>	<u>221,327</u>

16. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Net current assets £	Total £
Restricted Income Funds:		
Big Lottery Fund	13,065	13,065
Homeless Prevention Fund	1,142	1,142
Advice Fund	19,092	19,092
	<u>33,299</u>	<u>33,299</u>
Unrestricted Income Funds	<u>221,327</u>	<u>221,327</u>
Total Funds	<u>254,626</u>	<u>254,626</u>

17. ENDOWMENT FUNDS

The charity had no endowment funds during the year ended 31 March 2013 or the year ended 31 March 2012.

BURY DISTRICT CITIZENS ADVICE BUREAUX SERVICE

NOTES TO THE ACCOUNTS

YEAR ENDED 31 MARCH 2013

18. SHARE CAPITAL

The charity is incorporated under the Companies Acts and is limited by guarantee, each member having undertaken to contribute such amounts not exceeding one pound as may be required in the event of the company being wound up whilst he or she is still a member or within one year thereafter.

BURY DISTRICT CITIZENS ADVICE BUREAUX SERVICE
MANAGEMENT INFORMATION
YEAR ENDED 31 MARCH 2013

**The following pages do not form part of the statutory accounts
which are the subject of the independent auditor's report on pages 10 to 11**

BURY DISTRICT CITIZENS ADVICE BUREAUX SERVICE

DETAILED STATEMENT OF FINANCIAL ACTIVITIES

YEAR ENDED 31 MARCH 2013

	2013	2012
	£	£
INCOMING RESOURCES		
VOLUNTARY INCOME		
Miscellaneous donations	1,000	631
Bury MBC - Core And District Manager	208,000	208,000
Bury MBC - Six Town Housing	38,963	18,423
Bury Primary Healthcare Trust	43,250	25,950
Legal Services Commission	116,041	115,436
Face 2 Face Debt	105,190	100,791
Homeless Prevention Fund	—	1,538
Home Visiting Service	30,000	30,000
Big Lottery Fund	129,739	127,382
DRO Grant	—	393
Bury MBC - Revenue & Benefit Customer Support	16,444	—
Advice Fund	58,051	—
Miscellaneous income	17,888	1,663
	<u>764,566</u>	<u>630,207</u>
INVESTMENT INCOME		
Bank interest receivable	207	182
OTHER INCOMING RESOURCES		
Big Lottery Fund grant for acquisition of fixed assets	—	5,000
	<u>—</u>	<u>5,000</u>
TOTAL INCOMING RESOURCES	<u>764,773</u>	<u>635,389</u>

BURY DISTRICT CITIZENS ADVICE BUREAUX SERVICE

DETAILED STATEMENT OF FINANCIAL ACTIVITIES

YEAR ENDED 31 MARCH 2013

	2013	2012
	£	£
CHARITABLE ACTIVITIES		
Staff costs - Wages & Salaries	479,122	447,152
Staff costs - Employer's NIC	37,599	35,042
Staff costs - Pension costs	11,981	11,352
Operating leases - Photocopier	14,750	8,740
Establishment - Rent	24,150	25,183
Establishment - Light & heat	5,039	5,158
Establishment - Repairs & maintenance	12,937	11,218
Establishment - Insurance	1,614	1,688
Motor and travel costs	15,134	17,298
Treasurer's remuneration	1,000	1,000
Legal & professional fees	2,538	2,496
Office expenses - Telephone	9,215	9,807
Office expenses - Other	15,342	18,933
LSC disbursements	9,019	6,541
Reference material	668	3,189
Subscriptions	10,541	7,616
IT equipment expenses	5,904	11,453
Unrecovered input VAT	6,023	8,193
Bank charges	(107)	107
Sundry expenses	(25,389)	4,358
	<u>8,242</u>	<u>—</u>
	670,711	636,524
GOVERNANCE COSTS		
Audit fees	<u>2,899</u>	<u>1,679</u>
TOTAL RESOURCES EXPENDED	<u>673,610</u>	<u>638,203</u>
NET INCOMING/(OUTGOING) RESOURCES FOR THE YEAR	<u>91,163</u>	<u>(2,814)</u>