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COMPANIES HOUSE

TRUSTEES' 9th ANNUAL REPORT

APRIL 2012 - MARCH 2013

Legal & Administrative Details

The Directors' of the Company (who are trustees for the purpose of charity law) present their report and financial statements for the period ended 31 March 2013. This report has been prepared in accordance with the Statement of Recommended Practice Accounting and Reporting by Charities (issued March 2005) and in accordance with the special provisions relating to small companies within Part 15 of the Companies Act 2006.

Charity Name	Citizens Advice Bureau in Swale
Status	Company limited by guarantee
Company Number	5052691
Registered Address	17 Station Street Sittingbourne ME10 3DU
Registered Charity Number	1103010
Citizens Advice Membership Number	75/0016
VAT Registration Number	785 6178 78
Bank	Lloyds TSB Bank plc 125 High Street Sittingbourne ME10 4BD
Independent Examiner	M J Moore FCA MHA MacIntyre Hudson (formerly Larkings) Chartered Accountants 31 St George's Place Canterbury CT1 1XD
Honorary Legal Adviser	David Walker MA (Cantab) Solicitor 10 Harvey Drive Sittingbourne

Trustee Board 2012 –13

Trustee/Director	Name	Office & Date of Appointment	Year of Joining CAB	Representing
Voting Elected Members	Barry Brockman	2004 <i>Treasurer from 2010</i>	1997	
	Richard Calvert	2006 <i>Chairman from 2010</i>	2006	
	William Croydon	2004 <i>resigned September 2012</i>	1993	
	Chris Foulds	2012 <i>resigned July 2013</i>	2010	
	William Foreman	2004	1982	
	Julie Holmes	2005 <i>resigned January 2012</i>	2005	
	David Walker	2010	2004	
	Edward Wilcox	2010	2010	
Voting Representative Members	Derek Conway	2008 <i>Deputy Chairman from 2010</i>	2008	Swale Borough Council
	Nicholas Hampshire	2007	2007	Swale Borough Council
	Trevor Payne	2011	2011	Faversham Town Council
In Attendance at Trustee Board Meetings			Year of Joining	Post Held
Non-Voting	David Parker	2008	2000	Manager
	Sara Jones	2010	2000	Deputy Manager
	Laurence Courtney	2011	2005	Voluntary Staff Rep (Faversham)
	Penny Newell	2011	2010	Voluntary Staff Rep (Sittingbourne and Sheppey)
	Denny West	2007	2005	Paid Staff Rep
	Anthony Hanley	2010	2009	Minutes Secretary
Not in Attendance at Board Meetings	Barbara Wood		2000	Volunteer recruitment advisor

Structure, Governance & Management

Governing Document

The organisation is a charitable Company limited by guarantee, incorporated on 23 February 2004 and registered as a Charity on 2 April 2004. The Company was established under a Memorandum of Association which established the objects and powers of the charitable Company and it is governed under Articles of Association. In the event of the Company being wound up the Members are required to contribute an amount not exceeding £1.

Recruitment & Appointment of Trustee Board

The Directors of the Company are also Charity Trustees for the purposes of charity law and under the Company's Articles are known as Trustees. Under the requirements of the Memorandum & Articles of Association, the Trustees are elected to serve a period of three years after which they must be re-elected at the next Annual General Meeting.

The officers of the Trustee Board may not hold office for more than six consecutive years. After the end of this period a further two years must pass before any person can hold another office.

The Trustees are all drawn from the Swale community, of whom three are nominated by Swale Borough Council. Efforts are made to ensure that there is balance in terms of the areas within the community from which Trustees hail and also in the skills that they bring to the CAB.

Trustee Induction & Training

All new Trustees are given an induction pack which includes

- the obligations of Trustees
- the main documents which set out the operational framework for the charity including the Memorandum & Articles
- the Aims, Principles & Policies Training Pack

Training sessions on the obligations of Trustees and/or the work of the charity are held prior to Board meetings.

Risk Management

The Trustee Board maintains a register detailing the risks to which the charity is exposed. This is reviewed annually. Where appropriate, systems have been established to mitigate the risks the charity faces. For example, all financial procedures are also reviewed annually.

Procedures are in place to ensure compliance with the health and safety of all staff, clients and visitors. The quality of advice given to clients is assured through adhering to the Citizens Advice Membership Scheme and the Community Legal Service Quality Mark.

Organisational Structure

The CAB is organised with a Board of a minimum of 3 members up to a maximum of 15 members to oversee policy and planning. Currently the Board has 8 members who meet four times a year. The Manager, Deputy Manager and up to four staff representatives also sit on the Board, but they have no voting rights. The Manager is appointed to strategically manage and supervise the day to day administration of CAB in Swale.

Objectives & Activities

Objects of the Charity for Public Benefit

The Charity's objects are to promote any charitable purpose for the benefit of the community in Swale and the neighbourhood thereof ("the area of benefit"), by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress.

Aims & Principles

The Bureau belongs to the National Association of Citizens Advice Bureaux (Citizens Advice), all of whose members adhere to the following aims and principles.

Aims

- 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 nationally and locally.

Principles

The service is independent and provides free, confidential and impartial advice to everybody regardless of race, gender, disability, sexual orientation, age or nationality.

Opening Hours, Services & Contact Details

GENERAL BUREAU DROP-IN/ APPOINTMENTS	FAVERSHAM	SHEERNESS	SITTINGBOURNE
Monday	10 00am—2 30pm	- - -	10 00am—2 00pm
Tuesday	10 00am—2 30pm (appointments only)	10 00am—2 00pm	10 00am—2 00pm (appointments only)
Wednesday	10 00am— 2 30pm	10 00am—2 00pm	10 00am—2 00pm
Thursday	-	-	-
Friday	10 00am—2 30pm	-	10 00am—2 00pm
TELEPHONE ADVICE	FAVERSHAM	SHEERNESS	SITTINGBOURNE
Monday	10 00am—2 30pm	10 00am—2 00pm	10 00am—2 00pm
Tuesday	10 00am—2 30pm	10 00am—2 00pm	10 00am—2 00pm
Wednesday	10 00am—2 30pm	10 00am—2 00pm	10 00am—2 00pm
Thursday	-	-	-
Friday	10 00am—2 30pm	10 00am—2 00pm	10 00am—2 00pm
SPECIALIST ADVICE SERVICES			
Appointments are available Monday - Friday 9 00am—5 00pm at all three bureaux			

Additional Advice Services

Face to Face Project Debt Caseworker
Debt advice each Wednesday morning at
the Sheerness Local Authority Gateway
Welfare Benefits casework
Faversham Town Council funded Casework
Financial Capability Advice
Solicitor on Legal Rota
Form Filling

Support Services on Request

Signing
Induction Loop

Registered Office

17 Station Street
Sittingbourne, ME10 3DU

Other Offices

43 Stone Street
Faversham, ME13 8PH

Hope Street Centre
Sheerness, ME12 1QH

Advice lines

0844 499 4124 and 0844 499 4125

Manager's Office tel/fax

01795 475483/431315

e-mail

admin@cabinswale.org.uk

website

www.cabinswale.org.uk

Chairman's Overview

It is my pleasure to present the ninth Annual Report and Accounts of CAB in Swale

The year 2012/13 was another very successful year for CAB in Swale despite the effects of planning for two major changes that the Government was to introduce from April 2013 whilst at the same time continuing to offer a quality advice service to the residents of Swale. The first of these changes was a series of wide ranging welfare reforms and second was a significant reduction in civil legal aid funding and scope. Although neither of these changes actually occurred until April 2013 the planning for them consumed much management time and effort, especially during the final six months of the financial year.

At the beginning of the year we knew that the planned changes to legal aid scope would adversely affect Bureau income levels. We also knew that the casework and specialist services offered in debt and welfare benefit matters would be affected because contracts for these matters were not available from April 2013. To compound the problem legal aid changes were also affecting the scope of issues that could be covered under contracts in housing and family matters. This was the case even if Medway CAB maintained contracts in these disciplines and we continued to be able to refer Swale clients to them.

At the same time, beginning in April 2013, the Government was introducing the most wide ranging set of welfare reforms for over 50 years which had to add to the demand for our services as benefits were lost or changed and financial problems increased. We looked likely to lose funding and expertise at the time we needed more of it, not less.

As a result we conducted a redundancy process in the last quarter of the financial year with the twin aims of reducing paid hours by a third and maintaining welfare benefits expertise. We had already maintained specialist in debt by the renewal of our contract with the Money Advice Service. These twin aims were successfully achieved by agreement, which when coupled with deliberately unfilled vacancies led to no imposed redundancies. However, management and other hours which were already stretched became more stretched than ever and the medium term aim had to be to find funding to improve the situation.

In January 2013 we made a bid for funding for two years from a Big Lottery /Cabinet Office initiative to create an advice partnership of providers within a local authority area. We were successful with this bid and will lead a Swale Partnership of advice providers offering training and support to third party front line staff and clients. We hope to begin the project in October 2013. It is an exciting prospect that offers the potential of a more secure future and we look forward to working with our partners to enhance services in jointly beneficial ways.

You will see from the statistics in the next sections that we continued to provide nearly 6,300 clients with a range of quality services despite all the difficulties encountered during the year. It is especially pleasing to note, in these circumstances, that we achieved an outright pass in our triennial Quality of Advice membership audit. We were awarded 84%, an outright pass, the second highest score currently held by any Kent CAB.

The management of the CAB is professional and this makes the job of the Trustee Board much easier. I am pleased to work with a committed Board of Trustees and managers who continually consider the strategic focus of the CAB in Swale to ensure that it meets the ever changing demands and expectations of clients and funders. Finally, I would like to thank all our funders in Swale and elsewhere for their continued support and confidence in our service.



Richard Calvert
Chairman

Clients and Client Statistics

Based on statistics from our CASE recording system 6,292 clients were advised on 15,845 issues during the year leading to 25,425 separate pieces of work

The tables below show a range of statistics about these clients and indicate that many were from the most vulnerable groups

- 10% were under 25
- 13% were age 65 or over
- 9% were from ethnic minorities
- 30% were disabled
- 31% had health problems
- 66% were not in remunerative employment

The 5 most advised nationalities were British, Polish, Lithuanian, Latvian and Irish reflecting the population mix in Swale. Clients were relatively evenly spread from throughout Swale's 25 Local Authority wards

AGE BAND	
Up to 24	663
25-34	1180
35-49	1919
50-64	1705
65+	542
Not Recorded	283

ETHNICITY	
White British	5504
White Irish	53
White Other	247
Black or Black British	30
Other	289
Unknown or Declined	169

NATIONALITY	
British	5492
Polish	78
Lithuanian	28
Latvian	31
Irish	12
Other	11

GENDER	
Male	2920
Female	3348
Not Recorded	24

MARITAL STATUS	
Single	2188
Married/Cohabiting/Civil Partnership	2382
Married but separated	509
Divorced	454
Widowed	211
Not Recorded	548

DISABILITY	
Disabled	1907
Not Disabled	3804
Unknown / Withheld	581

HEALTH PROBLEMS	
Yes	1941
No/Unknown	4351

HOUSING TENURE	
Own Outright	549
Buying Home (mortgage, etc)	1249
Shared Ownership	81
Private Tenant	1617
Staying with relatives/friends or homeless	685
Housing Assoc/RSL Tenant	1450
Other/Not Recorded	903

OCCUPATION	
Employed >= 30 hrs p/w	1186
Employed < 30 hrs p/w	747
Student	76
Permanently sick/disabled	608
Looking after home/family	43
Unemployed	1846
Retired	719
Self employed	267
Carer	391
Other/Not Recorded	651

CLIENTS BY LOCAL AUTHORITY WARD	
Abbey	383
Borden	76
Boughton and Courtenay	183
Chalkwell	246
Davington Priory	236
East Downs	70
Grove	238
Hartlip, Newington and Upchurch	101
Iwade and Lower Halstow	93
Kemsley	295
Leysdown and Warden	137
Milton Regis	208
Minster Cliffs	240
Murston	304
Queenborough and Halfway	280
Roman	253
Sheerness East	422
Sheerness West	445
Sheppey Central	338
St Ann's	287
St Michaels	205
Teynham and Lynsted	216
Watling	267
West Downs	39
Woodstock	62

Volunteer Advice Services

CAB in Swale benefited from the services of an average of 43 voluntary advisers and administrators during the year and delivered daily 11 daily drop-in sessions each week at its three Swale Offices

During 2012/13 7,304 people contacted the Bureau and received help and advice at these sessions from volunteers who recorded 11,675 hours of voluntary time. This footfall led to the 6,292 clients for whom an enquiry was opened and whose statistics are included in the previous section of this report. This voluntary time is equivalent to more than 7.5 full-time posts. Valued at estimated market rates these volunteer hours are worth £133,600 to the community.

Statistics by Bureau are shown below

- Sittingbourne 4,628 volunteer hours dealing with 2,323 people face to face, 980 people on the phone and 44 by e-mail or letter
- Faversham 5,125 volunteer hours dealing with 1,814 people face to face, 534 on the phone and 64 by e-mail or letter
- Sheppey 1,922 volunteer hours dealing with 1,459 people face to face, 38 on the phone and 48 by e-mail or letter

Clients sought advice on a wide range of issues. A categorisation of the 15,845 issues is shown below. Although the statistics clearly show that debt and welfare benefit matters dominated, they also show a substantial number of enquiries were also made on other matters with employment, housing, relationship and legal matters featuring strongly.

	Year 2012/13
Benefit	4444
Consumer	205
Debt	7376
Employment	910
Financial	235
Housing	823
Legal	405
Relationship	770
Other	677
Total	15845

The wide range of issues that volunteer advisers deal with on a daily basis clearly shows the knowledge and skills that volunteer advisers need to be effective.

Social Policy

CABx are very well placed to see how policies are affecting ordinary people. All advisers are trained to identify and report social policy matters. This information is fed back to the national organisation by two Social Policy coordinators. The data is used to produce Evidence Reports for government and to campaign for change.

Specialist Advice Services

Debt Casework

A major part of debt work is to ensure that clients budget effectively, maintain payments to their priority creditors to avoid eviction or bailiff action and make regular affordable payments to secondary creditors.

The Bureau also helps clients with Bankruptcy Petitions. In addition, some clients qualify for Debt Relief Orders (DROs) against specific criteria. Two of our debt caseworkers are qualified DRO Intermediaries.

During the year 906 new clients were provided with debt advice and helped to manage a total indebtedness of £9.913m. £2.294m of this debt was priority debt and £7.619m was secondary debt.

The Money Advice Service, in partnership with Citizens Advice, funded two full-time debt caseworkers and support activities. This Face to Face debt advice project provided debt advice and support to 710 clients during the year. The contract with the Money Advice Service has been renewed for a further year with a minimum target of 670 clients.

The Legal Services Commission funded debt casework by three part-time debt caseworkers who opened 196 new cases during the year. Legal Aid funding for debt work ended in March 2013.

To assist with meeting client demand some clients are not now being offered full casework but are offered initial advice and self help packs.

Faversham Casework

Faversham Town Council provide funding for casework in Faversham for clients who have multiple issues and require ongoing support. These clients can be very time consuming and come from the most vulnerable sections of the community. Without the funding received it would be difficult to devote the necessary time and effort that these clients need. In 2012/13 more than 30 clients were provided with casework and ongoing support as a result of this funding.

Financial Capability Advice

The Nationwide Building Society funding for financial education work ended in March 2012. We continued to offer this service as a volunteer service from core funding with an emphasis on a project for Primary School children in year 6. A grant to cover volunteer expenses in 2012/13 was obtained from the Southern Water Charitable Trust.

LSC Casework at Medway District CAB

The Legal Services Commission funded housing casework for Swale clients via an arrangement with Medway District CAB offering clients appointment on Tuesdays each week at our Sittingbourne Office. This service will continue into 2013/14 although scope changes will limit the issues on which advice can be obtained.

Legal Rota

Tassels, a local firm of solicitors, provide a legal rota offering 30 minutes of free advice at Faversham CAB every other Thursday evening. CAB in Swale would like to record its appreciation and thanks to Tassels for continuing to provide this service.

Welfare Benefits Casework

During 2012/13 the Legal Services Commission funded three part time caseworkers who helped clients who qualified for legal aid to appeal benefit decisions and make applications for disability benefits. 179 new cases were opened during the year and clients were helped to gain first year and additional benefits totalling £538,874.

Welfare Benefit casework and support was removed from legal aid scope in April 2013. However, CAB in Swale recognised the need to continue to offer specialist welfare benefit support to clients, especially during a period of major welfare benefit reforms and economic downturn.

As a result CAB in Swale has restructured and reorganised resources so that it can continue to offer welfare benefits support to clients and volunteers and help with the preparation of Tribunal appeals.

Administration Matters

Staff and Volunteers

51 people volunteered during the financial year. However, although volunteers are not paid they do have support costs in terms of training, supervision, travel, administration and premises.

The bureau employed 18 members of staff at the financial year end having reduced staff numbers from 22 people at the start of the year. Of those employed at the year-end 4 were full time and 14 were part time. Paid staff hours equate to only the equivalent of 8 full time posts, having been reduced by a third as a result of cuts in funding. Managing so many staff at three sites in addition to the volunteers adds greatly to the complexity of running the organisation, especially as management hours have been significantly reduced.

Much is made these days about having a diverse workforce. The workforce comes from a range of backgrounds, lifestyles and ethnicities with an age range spanning seven decades. They all contribute to the happy and productive atmosphere.

During the year three volunteers left CAB in Swale having obtained paid work. Although we are sad to lose advisers in this way we must see it as a success so far as we have helped them increase their experience, skills and confidence to enable them to apply for and obtain paid work.

Premises

The Sheppey offices are all on the ground floor and were leased until February 2013. We are currently negotiating a six month rolling lease to give us flexibility as our partnership work with other agencies develops and so that we can consider other options such as greater use of the KCC Gateway in Sheerness.

At Sittingbourne the premises are dated and spread over several floors which are connected by very steep stairs. The lease expired in November 2008 and because no suitable alternative was identified we continued to rent the Premises. No new lease was signed and the terms of the old lease remain in force. It is hoped that redevelopments in Sittingbourne town centre will eventually lead to options for relocating the Bureau.

At Faversham the premises are largely on the ground floor but more space would be ideal. Options are considered when identified. The lease expired in 2006. We continue to pay quarterly rental for use of the building.

Information Technology (IT)

Much of our hardware and software is over 5 years old and the speed of operation is slow. All equipment and software meets minimum Petra operating standards but will not meet the required specification at the next major release. We will shortly undertake a review of all equipment and software in conjunction with third party consultants.

Financial Review

Principal Funding Sources

The CAB gratefully acknowledges the support of a number of donors

- Swale Borough Council which provides the funds for the CAB in Swale's core activities
- The Legal Services Commission (LSC) which provided the funds for the Welfare Benefits and Debt franchises in 2012/13
- The Money Advice Service (MAS) who, in partnership with Citizens Advice, fund the Face to Face Debt Advice Project
- Faversham Town Council for contributing to the cost of Faversham casework for vulnerable and oft returning clients
- AmicusHorizon who contribute to CAB in Swale's core costs in recognition of the advice services provided to many of its tenants
- The Santander Foundation who, in association with Citizens Advice, provided funds to increase the availability of financial capability training sessions in Kent
- The Southern Water Charitable Trust for grants towards financial training and computer purchases
- Many of the Parish Councils in the Borough
- Friends of CAB in Swale
- The Swire Trust.

Funding levels are shown within the financial statements included in this report

Reserves Policy


Policy is for reserves of 3 - 6 months' worth of expenditure with part of the reserve specifically allocated to ICT renewal and Disaster recovery Reserves are currently 4 months expenditure, below the level that our Independent Examiner considers to be ideal in the current economic climate

Plans for Future Periods

CAB in Swale plans to continue to provide core activities and a quality service and will adopt a flexible and innovative approach to achieving these aims. It will seek to maintain project funding for activities which complement and improve the service and will continually consider new options and initiatives

The Report was approved by the Trustees/Directors on 13 AUG 2013

Signed on behalf of the Trustees/Directors



Mr David J Parker
Company Secretary

CITIZENS ADVICE BUREAU IN SWALE

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF CITIZENS ADVICE BUREAU IN SWALE

I report on the accounts of the company for the year ended 31 March 2013 which are set out on pages 17 to 24

Respective responsibilities of trustees and examiner

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants in England and Wales.

Having satisfied myself that the charity is not subject to an audit under company law and is eligible for independent examination, it is my responsibility to

- examine the accounts under section 145 of the 2011 Act,
- follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the Act, and
- state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement


In connection with my examination, no matter has come to my attention

- 1 which gives me reasonable cause to believe that, in any material respect, the requirements

- to keep accounting records in accordance with section 386 of the Companies Act 2006, and
- to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice Accounting and Reporting by Charities

have not been met, or

- 2 to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached


M J Moore FCA
MHA MacIntyre Hudson
Chartered Accountants
31 St George's Place
Canterbury
Kent CT1 1XD

Date 15/8/13

CITIZENS ADVICE BUREAU IN SWALE

STATEMENT OF FINANCIAL ACTIVITIES (Incorporating an Income and Expenditure account)
FOR THE YEAR ENDED 31 MARCH 2013

	Note	Unrestricted funds £	Restricted funds £	Total 2013 £	Total 2012 £
INCOMING RESOURCES					
Incoming resources from generated funds					
Voluntary income					
Grants and donations -					
Faversham Town Council		-	5,500	5,500	5,250
Local parishes		1,235	-	1,235	1,450
Other donations		2,076	2,000	4,076	2,141
Friends of CAB		1,290	-	1,290	1,310
Nationwide Building Society (PTLLS)		-	-	-	410
Activities for generating funds					
Fund raising		-	-	-	-
Investment income		48	-	48	50
Incoming resources from charitable activities:					
Grants and contracts					
Legal Services Commission		68,007	833	68,840	94,911
DWP - Future Job Fund		-	-	-	4,240
Swale Borough Council		133,430	-	133,430	133,430
Swale Borough Council - Debt Advice		-	-	-	18,000
Amicus Horizon - Housing/Debt Advice		9,000	-	9,000	9,000
National Association of Citizens Advice Bureau		-	105,014	105,014	97,224
Total incoming resources		215,086	113,347	328,433	367,416
RESOURCES EXPENDED					
Charitable activities	2	228,894	99,747	328,641	358,773
Governance costs	2	4,928	-	4,928	4,714
Total resources expended		233,822	99,747	333,569	363,487
Net incoming resources/Net Income for the year before transfers		(18,736)	13,600	(5,136)	3,929
Transfers between funds	9	13,212	(13,212)	-	-
Net incoming resources for the year		(5,524)	388	(5,136)	3,929
Reconciliation of funds					
Total Funds at 1 April 2012		118,126	967	119,093	115,164
Total funds at 31 March 2013		112,602	1,355	113,957	119,093

CITIZENS ADVICE BUREAU IN SWALE

**BALANCE SHEET
AS AT 31 MARCH 2013**

	Note	£	2013 £	£	2012 £
Fixed assets					
Tangible assets	5		3,865		3,948
Current assets					
Debtors	6	18,768		36,271	
Cash at bank and in hand	7	115,835		93,268	
		<u>134,603</u>		<u>129,539</u>	
Creditors amounts falling due within one year	8	<u>(24,511)</u>		<u>(14,394)</u>	
Net current assets			110,092		115,145
Net assets			<u>113,957</u>		<u>119,093</u>
Funds	9				
Unrestricted fund			112,602		118,126
Restricted fund			1,355		967
Total Funds			<u>113,957</u>		<u>119,093</u>

For the year ending 31 March 2013 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies

Directors' responsibilities

The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006,

The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime within Part 15 of the Companies Act 2006 and with the Financial Reporting Standard for Smaller Entities (effective April 2008)

Approved by the directors for issue on 13 AUG 2013 and signed on their behalf by


R Calvert


B Brockman

Company registration number 50522691

CITIZENS ADVICE BUREAU IN SWALE

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2013

1 Accounting policies

a) Accounting convention

The financial statements are prepared under the historical cost convention and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008), the Companies Act 2006 and the Statement of Recommended Practice "Accounts and Reporting by Charities" (SORP 2005) issued in March 2006

b) Incoming Resources

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 is deferred only when the donor has specified that the income relates to a future period. Voluntary income is included in the Statement of Financial Activities when received. Investment income is included when receivable. 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 in these accounts.

c) Resources expended

Resources expended are recognised in the period in which they are incurred. Resources expended exclude VAT where this can be recovered.

Charitable expenditure comprises those costs incurred by the Charity in the delivery of its activities. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs includes those costs associated with meeting the constitutional and statutory requirements of the Charity and include the Independent Examiners' fees and costs linked to the strategic management of the Charity.

d) Tangible fixed assets

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

Leasehold improvements	25% straight line
Computers, software and equipment	25% straight line
Fixtures and fittings	20% straight line

e) Operating leases

Lease payments under operating leases, where substantially all of the risk and benefits remain with the lessor, are charged as expenses in the period in which they are incurred.

f) Fund accounting

Funds held by the charity are either:

Unrestricted general funds - these are funds which can be used in accordance with the charitable objects at the discretion of the trustees.

Designated funds - these are funds set aside by the Trustees out of unrestricted general funds for specific projects or future purposes.

Restricted funds - these are funds that can only be used for particular restricted purposes within the objects of the Charity. Restrictions arise when specified by the donor or when funds are used for particular restricted purposes.

g) Company Status

The Charity is a Company limited by guarantee. In the event of the Charity being wound up, the liabilities in respect of the guarantee is limited to £1 per member of the Charity.

CITIZENS ADVICE BUREAU IN SWALE

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2013**

2 Total resources expended	Total 2013	Total 2012
	£	£
Charitable activities		
<u>Costs directly allocated to activities</u>		
Staff costs	171,487	201,798
Redundancy costs	1,056	-
Training expenses	3,485	4,245
Travelling expenses	10,472	11,641
LSC Doctors' disbursements	1,309	1,116
<u>Support costs allocated to activities</u>		
Staff costs	63,088	59,098
Rent and room hire	27,081	27,600
Water rates	638	485
Insurance	3,220	2,740
Cleaning	487	351
Heating and lighting	4,909	3,851
Postage	6,581	6,116
Office stationery and printing	4,260	6,593
Copier expenses	6,548	7,170
CitA membership fees	7,967	7,781
Subscriptions	803	409
Books and publications	713	617
Decorating and repairs	3,688	2,041
Office equipment and IT services	3,190	4,920
Refreshments and office sundries	612	873
Professional fees	1,375	673
Telephone	3,709	5,339
Depreciation	2,003	3,308
	328,641	358,773
Governance costs		
Staff costs	1,493	1,428
Independent Examiners' fees	3,140	2,909
AGM and Trustee meeting costs	295	379
	4,928	4,714
	333,569	363,487
3 Staff costs	2013	2012
	£	£
Wages and salaries	222,792	247,534
Social Security costs	13,256	14,786
Redundancy costs	1,056	-
	237,104	262,320

No employee received remuneration amounting to more than £60,000 in the period

The average weekly number of employees during the period calculated on a full time equivalent basis was 12 (2012 - 12). No Trustees received remuneration or expenses during the year (2012 - £Nil)

CITIZENS ADVICE BUREAU IN SWALE

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2013**

4 Taxation

The Company is a registered Charity and is not subject to Corporation Tax.

5 Tangible fixed assets

	Leasehold improvements £	Computers, software & equipment £	Fixtures & fittings £	Total £
Cost				
As at 1 April 2012	30,321	68,715	2,697	101,733
Additions	-	1,867	254	1,921
Disposals	-	(16,048)	-	(16,048)
As at 31 March 2013	30,321	54,334	2,951	87,606
Depreciation				
As at 1 April 2012	30,321	64,767	2,697	97,785
Charge for the year	-	1,854	50	2,004
Disposals	-	(16,048)	-	97,786
As at 31 March 2013	30,321	50,673	2,747	197,574
Net book value				
As at 31 March 2013	-	3,661	204	3,865
As at 31 March 2012	-	3,948	-	3,948

6 Debtors

	2013 £	2012 £
Prepayments	3,863	1,681
Accrued income	15,105	34,610
	18,768	36,271

7 Cash at bank and in hand

	2013 £	2012 £
Lloyds TSB instant access account	108,694	86,146
Lloyds TSB current account	8,651	6,632
Cash in hand	490	490
	115,835	93,268

CITIZENS ADVICE BUREAU IN SWALE

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2013**

8 Creditors. Amounts falling due within one year	2013 £	2012 £
Trade Creditors	2,760	1,182
Taxes and social security	5,085	10,012
Accruals	4,017	3,200
Deferred Income	12,659	-
	<u>24,511</u>	<u>14,394</u>

9 Funds

Unrestricted funds - these are funds that can be used in accordance with the Charity's objects at the discretion of the trustees and comprise the following:

	Balance at 01 04 12 £	Incoming Resources £	Resources Expended £	Transfers £	Balance at 31 03 13 £
General funds	98,014	215,086	(233,822)	13,212	90,490
Relocation and IT fund	7,112	-	-	-	7,112
Disaster recovery fund	15,000	-	-	-	15,000
	<u>118,126</u>	<u>215,086</u>	<u>(233,822)</u>	<u>13,212</u>	<u>112,802</u>

Restricted funds - these are funds provided to the Charity for specific purposes and comprise the following.

Legal Services Commission -					
Doctors' disbursements	-	833	(1,309)	478	-
Money Advice Services	-	102,497	(89,286)	(13,212)	-
Faversham Town Council	-	5,500	(5,500)	-	-
Information Kiosk	695	-	-	-	695
William Barrows Charity	200	-	-	-	200
Southern Water - Faversham	-	1,000	(150)	(390)	460
Southern Water - Sittingbourne	-	1,000	(1,000)	-	-
Santander Financial Capability	-	2,517	(2,503)	(14)	-
Nationwide Building Society (PTLLS)	72	-	-	(72)	-
	<u>967</u>	<u>113,347</u>	<u>(99,747)</u>	<u>(13,212)</u>	<u>1,355</u>

CITIZENS ADVICE BUREAU IN SWALE

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2013

9 Funds (continued)

Designated Funds.

Relocation and IT fund

This fund is a designated fund and represents money to be used for the possible relocation of any of our three offices and for upgrading our IT infrastructure.

Disaster Recovery fund

This fund is a designated fund and represents money to be used for emergencies such as unexpected building repairs

Restricted Funds:

Legal Services Commission - Doctors' disbursements

£1,000 per annum is provided from case fees to meet the cost of specialist medical reports which support the clients case

Money Advice Services

The Money Advice Service, in partnership with Citizens Advice, fund the Face to Face Debt Advice Project

Information Kiosk

Funding received from East Kent and Coastal PCT to purchase an Information Kiosk at Seashells in Sheerness The Kiosk was purchased in May 2008 and depreciation and a contribution to the maintenance of it are charged to this fund

Santander Financial Capability Project

The Santander Foundation, in conjunction with Citizens Advice, provided funds to increase the availability of financial capability training sessions in Kent

Faversham Town

This grant contributes to the cost of providing casework for Faversham clients

William Barrows

This grant has been provided for use in cases of extreme hardship of residents of the parish of Borden

Southern Water Charitable Trust

A grant was provided for the Sittingbourne office to cover the expenses of volunteers delivering financial capability sessions A further grant was provided for the Faversham office to upgrade computer equipment.

10 Analysis of net assets between funds

	Restricted funds £	Designated funds £	General funds £	Total £
Tangible fixed assets	-	-	3,865	3,865
Debtors	-	-	18,768	18,768
Cash at bank and in hand	1,355	22,112	92,368	115,835
Creditors	-	-	(24,511)	(24,511)
Total net assets	1,355	22,112	90,490	113,957

CITIZENS ADVICE BUREAU IN SWALE

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2013**

11 Financial commitments

At 31 March 2012 the charity had annual commitments under non-cancellable leases as follows

	2013	2012
	£	£
Expiry date		
Less than one year	-	6,437
Two to five years	3,288	3,288

CAB IN SWALE STAFF AND VOLUNTEERS

April 2012 – March 2013

(Year in which joined CAB)

** left during the period*

PAID STAFF

Manager	David Parker (2000)
Deputy Manager /Money Advice Supervisor	Sara Jones (2000)
Welfare Benefits Supervisors/ Caseworkers	Charlotte Frost (2005) Tracy Greaves (1991) Kirsty Thomas (2010) * Gill Valentine (2010)*
Recruitment & Training Officer	Linda Weller (2004)
Advice Session Supervisors	Stella Calvert (1997) Anne Dawes (2000) Sue Durden (1993) Robert Nunn (2004)*
Debt Caseworkers	Scott Gower (2010) Pippa Lee (2006)* Richard Saye (2008) Denny West (2005)
Bookkeeper	Marion Burton (1993)
Administration Supervisor	Anthony Hanley (2009)
Admin Assistants	Carol Butterfield (1997) Samantha Rose (2004) Susan Tummon (2006)
Cleaners	Jean Moppett Fay Warr

VOLUNTEERS April 2012 - March 2013

(Year in which joined CAB)

** Resigned during the year*

Louise Asekokhai (2009)
 Laura Benson (2013)
 Al Bertorelli (1998)*
 Laura Binger (2012)
 Ben Bitcheno (2012)
 Janet Bott (2012)
 Melanie Bott (2012)*
 Jackie Brady (2011)*
 Nicola Cheeseman (2012)*
 Peter Cheeseman (2001)
 Diana Child (2000)
 Pauline Cole (2000)
 Laurence Courtney (2005)
 Cleone Curtis (1998)
 Louise Datson (2012)*
 Margaret Davies (2004)
 Barry Edwards (2004)
 Marjorie Edwards (2006)
 Anett Egan (2011)*
 Jade Gambrill (2011)*
 Michael Green (2012)
 Lauren Greenham (2012)*
 Mark Hinton (2012)
 Fred Hogbin (1999)*
 Rodney Holkham (2012)*
 Rachael Hudson (2012)
 Sheila Keeler (1999)
 Anna Kiddell (2004)
 Linda Langworthy (2008)

Noaj Laurance (2006)
 Kate Lilley (2004)
 Ann Lowe (2004)*
 Gloria Manser (2006)
 David Marsh (2007)*
 Chikondi Mbewe (2011)
 Claire McGovern (2008)
 Nicola McCormick (2012)
 Pat McKenzie (1995)
 Len Micklewright (1992)
 Anthea Moon (2009)
 Penny Newell (2010)
 Katie Newton (2013)
 Iris Nolan (1999)
 Kane O'Neill (2012)*
 Pam Parker (2009)
 Sally Pirie (1997)
 Joyce Robb (2005)
 Kirsty Roberts (2012)*
 Elaine Rose (2013)
 Marion Setterfield (1999)
 Jan Smith (2010)
 Lynne Taylor (1998)
 Liz Tindall (2011)*
 Terry Williams (2000)*
 Ted Young (2007)