

Cheshire West CAB Ltd

Accounts for the period ended

31 March 2015

Company Number 06783496

Charity Registration Number 1128367

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Cheshire West CAB Ltd
Period ended 31 March 2015

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Cheshire West CAB Ltd

General Information

For the period ended 31 March 2015

Principal Address	:	Meadow Court Meadow Street Northwich Cheshire CW9 5FP
Auditors	:	Hall Livesey Brown Chartered Accountants and Business Advisers Registered Auditors HLB House 68, High Street Tarporley Cheshire CW6 0AT
Bankers	:	CAF Bank 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ
Company Registration Number		06783496
Charity Registration Number		1128367
Vat Registration Number		973245993
Treasurer		Richard Wood FCMA

Trustees' Report for the period 31 March 2015

Introduction

Cheshire West CAB was formed in 2009 out of the merger of Chester Citizens Advice Bureau Ltd, Ellesmere Port & Neston Citizens Advice Bureau and Vale Royal CAB Ltd.

The charity's head office is:

Meadow Court
Meadow Street
Northwich
Cheshire
CW9 5FP

Subsidiary offices are:

Bluecoat School
Upper Northgate Street
Chester
CH1 4EE

1 Whitby Road
Ellesmere Port
CH65 8AA

Brunner Guildhall
High Street
Winsford
CW7 2AU

The charity, trading as Cheshire West Citizens Advice, is part of the National Association of Citizens Advice Bureaux, known as Citizens Advice. It exists to provide information and practical assistance to the general public on the widest possible range of legal matters.

The work of the charity is underpinned by the twin aims of the Citizens Advice service:

- 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

The charity undertakes its work within the principles of the Citizens Advice service, demonstrating a commitment to independence, impartiality, confidentiality and equal opportunities. The service provided is always free at the point of delivery.

The Trustees consider the provision of public benefit as a significant element of their responsibility.

Governance

The charity is the responsibility of a Trustee Board, the members of which are drawn from the local community. Its activities are carried out within the terms of Memorandum & Articles agreed with the Charity Commission. This governing document is reviewed regularly and amended as required by current legislation and/or good practice.

Members of the Trustee Board are the Trustees of the charity. The Trustees responsible for this report are:

Jon Barrett	(Chair – resigned November 2014)
Richard Wood	(Acting Chair/Treasurer)
Cathy Boyd	(Deputy Chair)
Helen Armstrong	(Joined March 2015)
Leslie Edwards	
Wendy Steel	
Pam Webb	(Joined March 2015)
Robin Wendt	

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditor is unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

New Trustees

New members of the Trustee Board are provided with induction in line with the procedure recommended by Citizens Advice.

Responsibilities of Trustees and the Chief Executive

The trustees (who are also directors of Cheshire West CAB for the purposes of company law) are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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 charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable

company for that period. In preparing these financial statements, 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 estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Organizational structure and decision-making

Responsibility for day-to-day management matters and the implementation of policy is delegated to the Chief Executive, within a clearly understood framework of strategic control.

Day-to-day responsibility for service delivery lies with the Operations Director, who is supported by a Management Team.

Senior Management Team:

Chief Executive	-	Paul Nicholls
Operations Director	-	Jason Bishop
Head of Service Development	-	Liz Dickinson
Head of Quality	-	Sue Kenyon

Links to other charities

Cheshire West CAB is a member of the National Association of Citizens Advice Bureaux (charity number 279057).

Equal opportunities

The trustees recognize the positive value of diversity, promote equality and challenge discrimination. Cheshire West CAB meets all of its legal responsibilities and welcomes employees from all parts of the community, particularly under-represented groups.

The charity has an Equality and Diversity policy in place. It ensures the full and fair consideration and treatment of all staff, including people with disabilities, during their recruitment, training and career development with due regard to their personal attributes and abilities.

Risk management

Systems and procedures have been established to identify, monitor and manage the risks that Cheshire West CAB faces. Trustees and the Senior Management Team periodically review and update risks and mitigating actions.

The charity's operations expose the charity to a variety of financial risks. However, as it is a debt-free charity with a positive cash-flow, the impact of interest rate changes, debt market prices and liquidity are extremely low.

Cheshire West CAB receives the majority of funds in advance, and debts can be met as they fall due.

The statement of internal control included within this document sets out the risk and control framework.

Statement of Internal Control

Scope of responsibility

The Chief Executive (as accounting officer) and the Treasurer of the Trustee Board have joint responsibility for maintaining a sound system of internal control that supports the achievement of Cheshire West CAB's policies, aims and objectives.

The risk framework

The Trustee Board has a Risk Management Strategy and reviews the Risk Register annually.

Key risks identified during the latest review were:

- Senior management team over-stretched by commitments and the demands of service changes.
- Business continuity plan required updating.
- Continuing unsuitability of Chester premises.

Key areas of activity

Cheshire West CAB's charitable objects are:

to promote any charitable purpose for the benefit of the community in Cheshire and surrounding areas ("the area of benefit") by the advancement of education, the protection and preservation of health

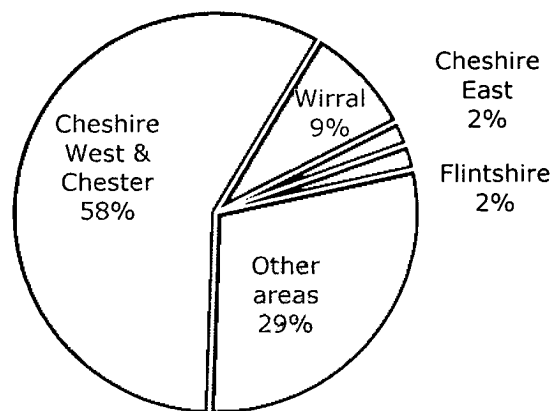
and the relief of poverty, sickness and distress and the addressing of discrimination and injustice.

It is the largest independent advice service in Cheshire and one of the largest third sector advice agencies in the North West. It is the second busiest CAB in the North West and the seventh busiest in England and Wales.

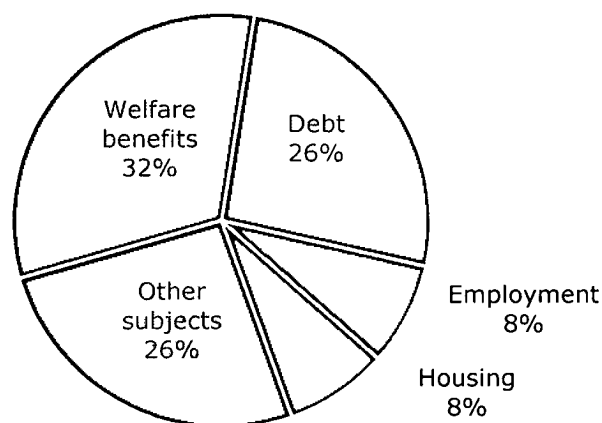
How our activities deliver public benefit

All our charitable activities focus on the prevention and treatment of drug abuse and are undertaken to further our charitable purposes for the public benefit.

In 2014/15 we assisted 16,187 unique clients, 58% of whom were resident in Cheshire West and Chester.



We handled 30,510 individual legal issues, with four categories of law accounting for almost three-quarters of our work: welfare benefits, debt, employment and housing.



We dealt with 2,156 questions about Employment and Support Allowance: more than 1 in 5 of all welfare benefits questions. People needed help in determining their eligibility for ESA and in challenging decision made by the DWP.

We advised 1,157 times about Council Tax arrears, which have become a major problem nationally since the abolition of Council Tax Benefit.

The majority of our clients in 2014/15 were assisted by volunteer advisers as part of the Community Legal Advice and Information Service funded by Cheshire West and Chester council. This service provides assessment, information and complex advice, as required by individual clients, on the widest possible range of subjects.

In addition, funding from the Money Advice Service Debt Advice Project enables us to employ professional money advisers to support the volunteers and to undertake high-level debt advice. In 2014/15 they assisted 185 people with combined debts of £1.7 million to obtain debt relief orders and a further 30 people with £1.3 million of debt to become bankrupt.

We receive funding from the local authority to provide statutory and non-statutory mental health advocacy to people with serious and long-term mental health problems. The help provided includes Independent Mental health Advocacy (IMHA) for people who have been detained under the Mental Health Act and Independent Mental Capacity Advocacy (IMCA), for people lacking the capacity to speak for themselves. Over 450 people were assisted by our two advocates last year.

We also received funding during the year to work with local GPs surgeries and with the Work Programme customers of Seetec. We provide a second-tier employment law service to the Citizens Advice service in Hampshire.

Financial performance 2014/15

Our financial performance has been good and generally in line with or better than the Trustee Board's expectations for 2014/15. A reasonable surplus of £25k has boosted reserves to £260k at 31 March 2015.

A small Prior Year Adjustment (reserves impact £4.5k) has been applied to 2013/14 performance to reflect some incorrectly capitalized fixed assets identified post-audit.

Revenue

Revenue was 4% above budget at £1,241k, but 5% below 2013/14. There were several changes in the mix of income that contributed to this as we strive to supplement reductions in traditional routine activities with new initiatives and operating areas.

The activities that saw reduced income have been:

- A new three-year contract from CWaC (February 2015 onwards) for the generalist service, but with increased productivity required to help meet the challenges facing local government finances.
- A new contract to provide specialist debt advice (originally F2F now renamed MAS) supporting a 33% reduction in activity level.
- The end of legal aid for most social welfare law, which has in the past contributed £200k and more of income.
- The end of the PCC contract sponsored and paid for by RBS which has allowed us to develop a strong telephone-based service.

In compensation we have seen:

- A full year of the Lottery-funded ASTF contract (two-year contract from 1 October 2013), funding the development of coordinated Advice Services across many of the major Third Sector providers in Cheshire West and Cheshire.
- The commencement of the Pension-Wise contract in February 2015, where we are to provide an information service across a large area surrounding Cheshire West and Chester throughout 2015/16.
- Several new initiatives sponsored and funded by the National Association of Citizen Advice Bureaux (Citizens Advice) in the areas of web chat, consumer empowerment and extending our telephony work.

Expenditure

Expenditure has been well controlled. However, one of the downsides of the continuing changes to income mix is the need to carry on continuous re-profiling of our staff. Some staff have been retrained to carry out new tasks but some have had to leave. Restructuring has now taken place in 2014 and 2015 with consequent rationalisation costs to achieve the desired staff mix going forward. We see this trend continuing as less of our income can be described as regular beat rate. Costs have reduced in many of the controllable areas like office costs and travel as we are able to use more IT-based methods of communication with our clients.

Profit and Loss balance sheet

The overall surplus for the year was £25k, improving on a budget that was set to break even. This has increased reserves to £260k, which is in line with the Reserves Policy which was reviewed but not changed going forward into 2015/16.

The Cash position remains very sound as we endeavour to secure contracts and grants that pay us in advance or well up front in the delivery of our services. Cash, at £442k, is about 7% down on the previous year and we will do well to keep this level so far ahead of reserves as the newer customers will be harder to persuade to part with cash early in the delivery cycle.

Debt was unusually high at £136k (£47k at 31 March 2014)) but this was due to a slight delay in receipt of the first payment from CWAC on our new partnered advice contract. All debts were cleared by the end of April.

Financial summary

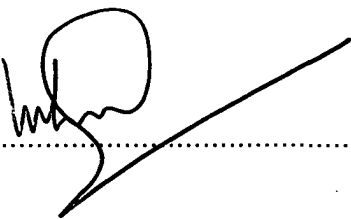
This has been a satisfactory year for Cheshire West CAB financially. The 2015/16 budget should be able to deliver a break even or slightly positive result. Our main issue, to which we have become accustomed, is the lack of medium-term repeatable income streams, creating a gap going forward into 2016 as contracts end. We hope we can find new initiatives to replace them.

Conclusion

The Trustees extend their thanks to Alistair Jeffs, Jo Jones and the officers and members of Cheshire West and Chester Council for the confidence they have placed in our charity; to the Big Lottery; and to all other funding partners.

We thank the staff of Citizens Advice for their support and guidance, in particular our colleague Val Murphy.

As always, we have a debt of gratitude to our paid staff and volunteers, who have continued to provide excellent service to the local community.



Richard Wood
Acting Chair of the Trustee Board

30TH SEPTEMBER 2015

CHESHIRE WEST CAB LTD
STATEMENT OF FINANCIAL ACTIVITIES
(INCLUDING INCOME AND EXPENDITURE ACCOUNT)
FOR THE PERIOD ENDED 31 MARCH 2015

		PERIOD TO 31 MARCH 2015			PERIOD TO 31 MARCH 2014
	Notes	Restricted Funds £	Unrestricted Funds £	Total Funds £	Total Funds £
INCOMING RESOURCES					
Voluntary Income					
Donations and Gifts			22,354	22,354	25,317
Investment Income			4,135	4,135	4,378
Incoming Resources from Charitable objects					
Grants and Service Contracts	10	130,060	609,787	739,847	832,931
Legal Services Commission			1,528	1,528	41,487
Big Lottery Fund		154,092		154,092	77,226
Citizens Advice (Seetec)		53,460		53,460	54,351
Citizens Advice (PCC Contract)		37,637		37,637	82,583
Citizens Advice Hampshire		38,000		38,000	36,500
Citizens Advice		111,869		111,869	76,737
Rudheath & Witton Together		30,938		30,938	
Pension Wise		29,808		29,808	
Sundry Income			17,613	17,613	66,507
TOTAL INCOMING RESOURCES		585,864	655,417	1,241,281	1,298,017
RESOURCES EXPENDED					
Costs of Generating Voluntary Income					
Fund Raising and Publicity	2	534	575	1,109	500
Costs re Charitable Activities					
Direct Charitable Support	3	488,380	525,392	1,013,772	1,072,732
Management and Administration	4	86,531	93,087	179,618	191,247
Governance Costs	5	10,419	11,208	21,627	20,425
TOTAL RESOURCES EXPENDED	6	585,864	630,262	1,216,126	1,284,904
NET INCOMING/(OUTGOING)					
RESOURCES AND MOVEMENT OF FUNDS		0	25,155	25,155	13,113
PRIOR YEAR'S ADJUSTMENT					(4,500)
ADJUSTED NET MOVEMENT			25,155	25,155	8,613
RECONCILIATION OF FUNDS					
Total Funds brought forward at 1/4/14		0	239,993	239,993	239,993
Prior year's adjustment			(4,500)	(4,500)	(4,500)
Adjusted total funds bt fwd at 1/4/14		0	235,493	235,493	235,493
Total Funds carried forward at 31/3/15		0	260,648	260,648	

CHESHIRE WEST CAB LTD
STATEMENT OF FINANCIAL ACTIVITIES
(INCLUDING INCOME AND EXPENDITURE ACCOUNT)
FOR THE PERIOD ENDED 31 MARCH 2015

The notes on pages 14-20 form an integral part of these financial statements

CHESHIRE WEST CAB LTD
BALANCE SHEET AS AT 31 MARCH 2015

	NOTE	AT 31 MARCH 2015	AT 31 MARCH 2014
		£	£
TANGIBLE FIXED ASSETS	7	16,739	26,319
CURRENT ASSETS			
Debtors	8	136,520	47,029
Cash In Hand		273	347
Cash at Bank		442,105	475,513
		578,898	522,889
Creditors (Amounts falling due within one year)	9	334,989	309,215
NET CURRENT ASSETS		243,909	213,674
NET ASSETS		260,648	239,993
FUNDS		260,648	239,993
RESTRICTED FUNDS		0	0
UNRESTRICTED FUNDS		260,648	239,993
PRIOR YEAR'S ADJUSTMENT			(4,500)
ADJUSTED FUNDS		260,648	235,493

I have prepared and fully approve the above accounts:-

30/9/2015
 RICHARD WOOD
 TRUSTEE AND TREASURER

I have perused and fully approve the above accounts:-

30/9/2015
 CATHY BOYD
 TRUSTEE

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).

Company Number 06783496

CHESHIRE WEST CAB
NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2015

1. ACCOUNTING POLICIES

(a) Basis of accounting

The accounts have been prepared under the historical cost convention. They are in accordance with the Accounting and Reporting Charities-Statement of Recommended Practice (SORP 2005), the Charities Act 2011 and the Financial Reporting Standard for Smaller Entities (effective April 2008).

(b) Tangible fixed assets

The cost of tangible fixed assets is their purchase cost together with any incidental costs of acquisition. Unrecoverable Value Added Tax is not included but may have been included in prior years where a CAB was not registered for VAT.

Depreciation is provided on a four-year basis for computer equipment and on a five-year basis for other items of office equipment, telephony, etc. Assets with Net Book Values from the original CABx have been depreciated in line with the original methods in place prior to merger in previous years. Residual net book values were written off in full in the year ended 31st March 2013.

(c) Grants and Service Contracts

This represents monies receivable for the year in the form of grants or remuneration arising from service level agreements and contracts.

(d) Income is deferred in respect of cash received relating to future expenditure.

(e) Allocation of costs

Salaries and related employment costs comprise the major part of the bureau costs. Given the nature of the services provided, these costs, excepting an assessment for senior management, administration and governance, are treated as direct charitable expenditure. Management and administration comprises the cost of the Chief Executive's Office and a specific list of corporate and property-based overheads.

Expenditure represents all costs paid and payable up to the Accounting Reference Date with appropriate accruals for all significant items.

(f) Value Added Tax

The bureau is able to recover VAT in accordance with an agreed partial exemption method in place at Vale Royal CAB and Ellesmere Port & Neston CAB prior to the merger.

(g) Pension Costs

The bureau operates defined contribution pension schemes inherited from the pre-merger bureaux. The reduction in costs is owing to staff leaving the company and most new starters not joining a scheme. From 1 April 2015 we have implemented the government's new workplace pension scheme across the board at the level of 1%.

CHESHIRE WEST CAB
NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2015 (CONTINUED)

	TOTAL FUNDS 2015 £		TOTAL FUNDS 2014 £
2. FUND RAISING AND PUBLICITY			
Copying	500		500
Advertising	609		0
Total	1,109		500
3. DIRECT CHARITABLE SUPPORT			
Wages, National Insurance, Pensions	833,534		914,491
Travel Expenses	42,675		44,132
Information and Publications	10,358		10,116
Training costs	4,536		4,340
Recruitment costs	600		1,037
Telephone costs	18,249		22,093
Printing and Stationery	10,939		12,923
Postage	3,680		4,427
Information Technology	10,868	***	5,213
Partnership Support	78,333		53,262
Medical disbursements			698
Total	1,013,772		1,072,732
Prior year's adjustment		***	6,000
Total	1,013,772		1,078,732
4. MANAGEMENT AND ADMINISTRATION			
Wages, National Insurance, Pensions	70,000		65,000
Rent	66,641		66,641
Heat, Light, Water	16,791		23,011
Cleaning	8,569		6,118
Insurance	11,359		9,638
Repairs and Consumables	(288)		7,686
Audit and Accountancy	4,962		5,015
Depreciation (Tangible Assets)	13,948	**	16,219
Legal and Professional Fees	264		491
Bank Charges	42		56
Relocation costs			4,000
Sundries	8,957		7,797
Total	201,245		211,672
Prior year's adjustment		**	(1,500)
Total	201,245		210,172

NB Prior year's adjustment relates to depreciation of a fixed asset adjustment identified after completion of the accounts

CHESHIRE WEST CAB
NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2015 (CONTINUED)

5. GOVERNANCE COSTS (INCLUDED IN 4 ABOVE)

	2015	2014
	£	£
Audit Fees	4,962	5,015
Insurance	11,359	9,638
Bank Charges	42	56
Legal and Professional Fees		491
Trustee Expenses	264	225
Salary Costs	5,000	5,000
Total	21,627	20,425

6. TOTAL RESOURCES EXPENDED

	Staff Costs £	Depreciation £	Other Costs £	TOTAL 2015 £	TOTAL 2014 £
Advice Work	833,534		180,238	1,013,772	1,078,732
Fund Raising and Publicity			1,109	1,109	500
Management/Administration	70,000	13,948	117,297	201,245	210,172
Total	903,534	13,948	298,644	1,216,126	1,289,404
Governance Element	5,000		16,627	21,627	20,425

The Wages, Salary and Pension costs are made up as follows:-

	2015	2014
	£	£
Wages and Salaries	831,016	899,796
Employers` National Insurance	66,306	72,338
Pension Costs *	6,212	7,357
Total	903,534	979,491

* The Company operates a defined contribution pension scheme for those staff who have elected to join the scheme. There are four similar schemes but with differing contribution rates inherited from the three original Bureaux. The assets of the schemes are held separate from those of the company in independently administered funds. All contributions were up to date at the balance sheet date.

CHESHIRE WEST CAB
NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2015 (CONTINUED)

7. TANGIBLE FIXED ASSETS

	Computers	Other Equipment	Total
	£	£	£
GROSS COST			
Opening Balance	44,764	27,936	72,700
Prior year's adjustment	(6,000)		(6,000)
Additions	5,268	3,600	8,868
Disposals			
Closing Balance	44,032	31,536	75,568
DEPRECIATION			
Opening Balance	26,989	19,392	46,381
Prior year's adjustment	(1,500)		(1,500)
Charge for the year	9,692	4,256	13,948
Disposals			
Closing Balance	35,181	23,648	58,829
NET BOOK VALUE			
Opening Balance	17,775	8,544	26,319
Prior year's adjustment	(4,500)		(4,500)
Adjusted Balance	13,275	8,544	21,819
Closing Balance	8,851	7,888	16,739

There were no capital commitments at the year-end. There were none at 31st March 2015.

Prior year's adjustment relates to a post-completion adjustment to fixed asset additions and depreciation. It was agreed with auditors that certain costs should not be capitalized.

8. DEBTORS (Short Term)

	2015	2014
	£	£
Grant Debtors	126,284	41,366
Other Debtors	5,961	1,759
Prepayments	4,275	3,904
Total	136,520	47,029

9. CREDITORS

Amounts falling due within one year	2015	2014
	£	£
Accruals	135,543	92,077
Deferred Income	177,500	196,592
Taxation and Social Security	21,946	20,546
Total	334,989	309,215

CHESHIRE WEST CAB
NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2015 (CONTINUED)

10. GRANTS AND SERVICE CONTRACTS

The main sources of income from grants and service contracts are:

	2015 £	2014 £
RESTRICTED FUNDS		
Citizens Advice / Money Advice Service	130,060	165,307
Royal British Legion		35,992
Total	130,060	201,299
UNRESTRICTED FUNDS		
Vale Royal Clinical Commissioning Group (Advocacy)		27,133
Vale Royal Clinical Commissioning Group (Healthy Advice)	80,000	94,000
Cheshire West & Chester Council (CLAIS)	509,195	507,499
CWaC secondment	20,592	
Other Activities		3,000
Total	609,787	631,632
Total Restricted and Unrestricted	739,847	832,931

11. AVERAGE NUMBERS

	2015	2014
Paid Staff	45	40
Volunteers	120	140
	165	180

12. TRUSTEES

No payments have been made to Trustees in the conduct of their duties. Mr Richard Wood received £264 in travelling expenses in connection with his role as Treasurer.

**CHESHIRE WEST CAB
NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDING 31ST MARCH 2015 (CONTINUED)**

13. GENERAL POINTS

No employee of Cheshire West CAB had earnings in excess of £60,000 in the year.

There is no individual or group of individuals holding a controlling interest in the company.

Financial commitments exist as follows:-

Winsford accommodation: rental From Winsford Town Council at £8,841 per annum to 31/03/2014.

Chester accommodation: rental from Cheshire West & Chester Council at £2,825 per quarter. Contract will end in May 2015 with relocation to Bluecoats School.

Northwich accommodation: rental from Cheshire West & Chester Council at £2,042 per month to 31/05/17.

Ellesmere Port accommodation: rental from Cheshire West & Chester Council at £5,500 per quarter to 2017 but with get-out clause.

In yearly groupings these commitments are:

0-1 year	1-2 years	2-5 years
£	£	£
Minimal	0	0

There is no Controlling Party of Cheshire West CAB Ltd.

**INDEPENDENT AUDITORS REPORT TO THE MEMBERS OF
CHESHIRE WEST CAB LIMITED
FOR THE YEAR ENDED 31 MARCH 2015**

We have audited the financial statements of Cheshire West CAB Limited for the year ended 31 March 2015 set out on pages 12 to 20. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

This report is made solely to the charitable company's members, 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 charitable company's members 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 charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Respective responsibilities of trustees and auditors

As explained more fully 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 the accounts and for being satisfied that they give a true and fair view.

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 Boards Ethical Standards for Auditors

Scope of the audit of the financial statements

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 implication for our report.

Opinion on financial statements

In our opinion the accounts:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2015 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; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Opinion on other matters prescribed by the Companies Act 2006

In our opinion the information given in the Trustees' Report for the financial year for which the financial statements are prepared is consistent with the financial statements.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- the information given in the Trustees' Report is inconsistent in any material respect with the accounts; or the charitable company has not kept adequate accounting records; or
- adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us; or
- the accounts are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit, or



Mr Robert Evans BSc, FCA (Senior Statutory Auditor)
For and on behalf of Hall Livesey Brown

30 September 2015

Chartered Accountants
Statutory Auditor
Chartered Accountants and Registered Auditors
68 High Street
Tarpoley
Cheshire CW6 0AT