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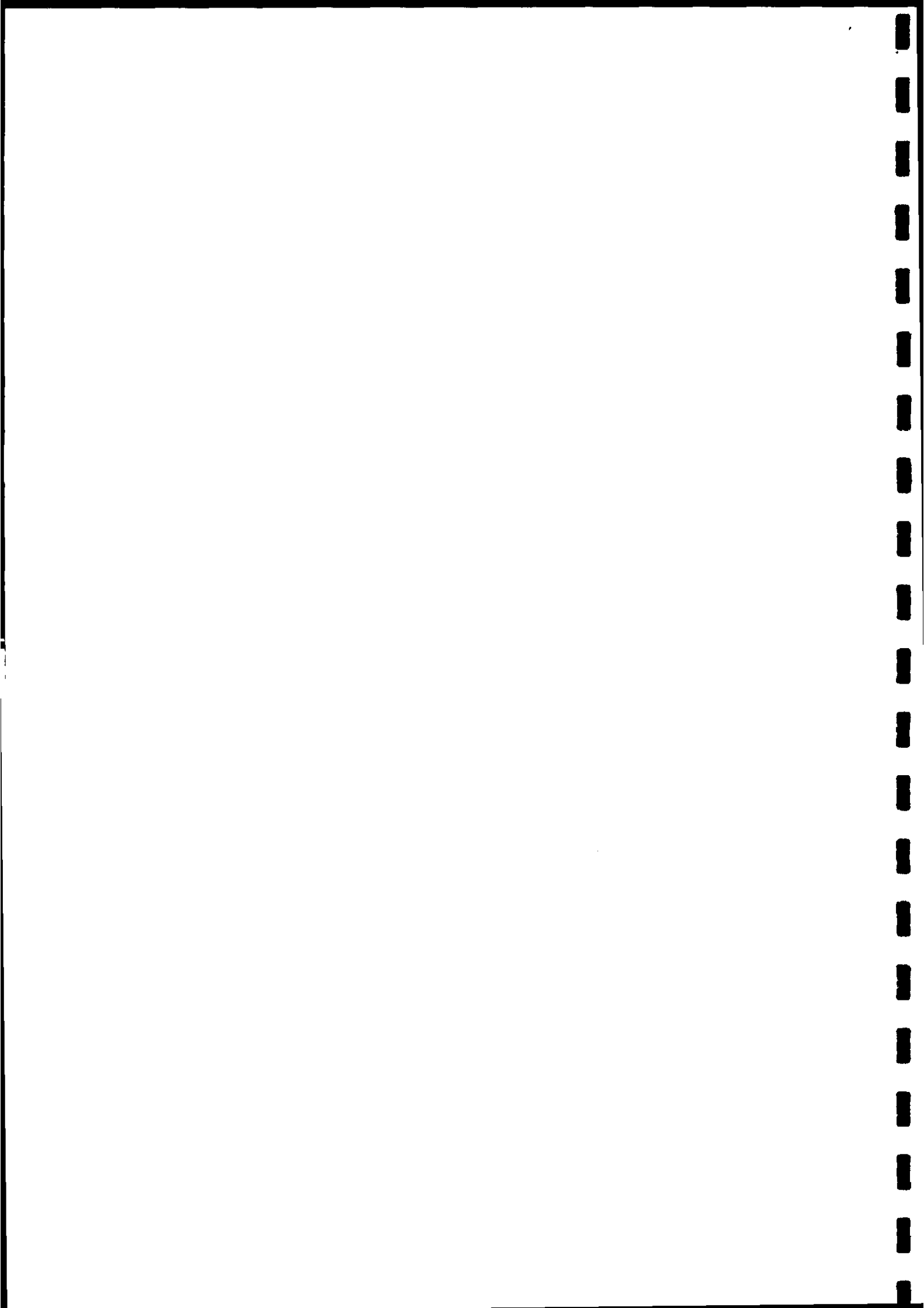
**CHRISTCHURCH CITIZENS ADVICE BUREAU**

**ACCOUNTS FOR THE YEAR ENDED**

**31 MARCH 2006**

**Lewis Ball & Co  
Chartered Accountants  
William House  
32 Bargates  
CHRISTCHURCH  
Dorset  
BH23 1QL**

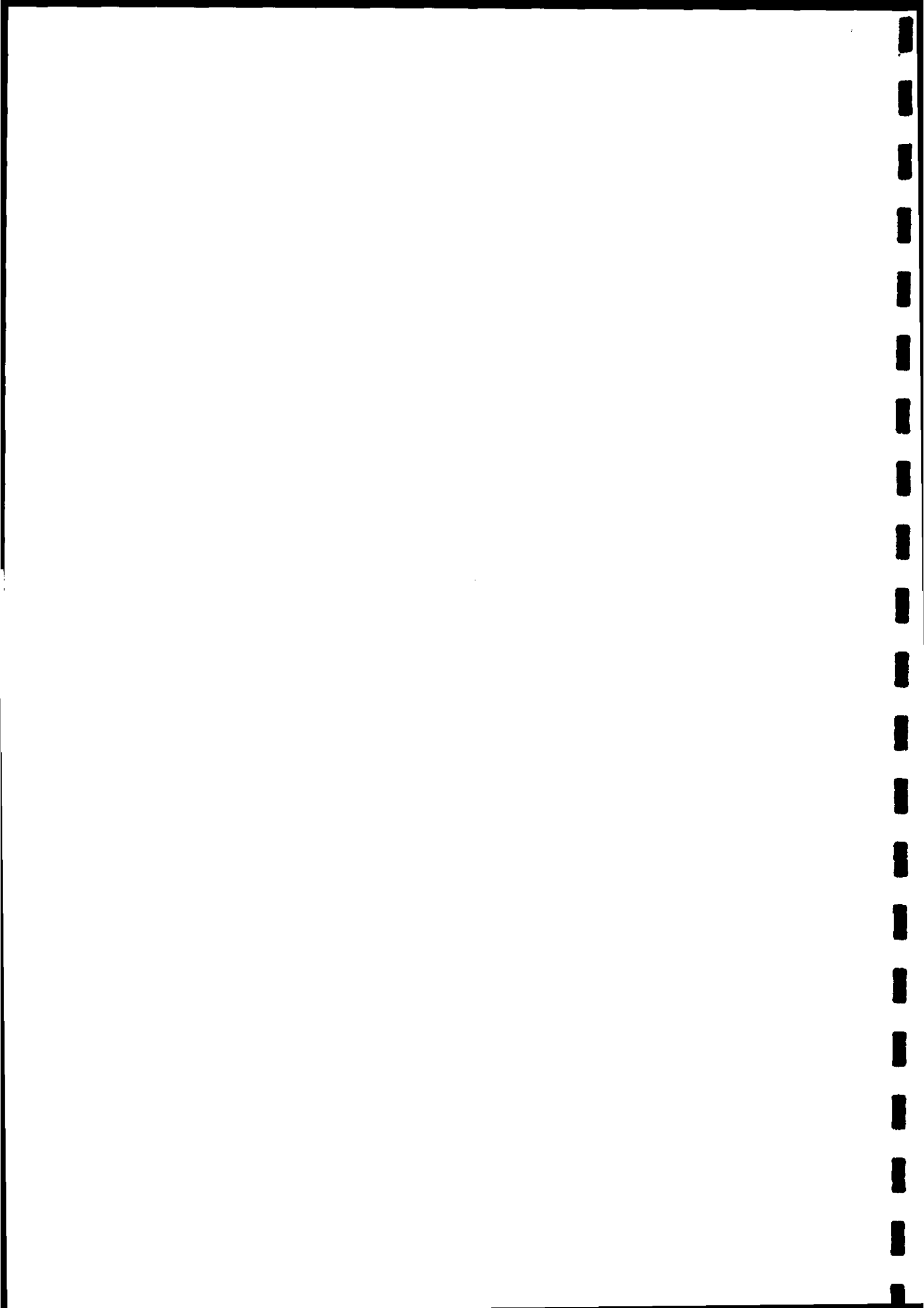
  
A18 #AGH5FGHD# 393  
COMPANIES HOUSE 22/06/2006



**CHRISTCHURCH CITIZENS ADVICE BUREAU**

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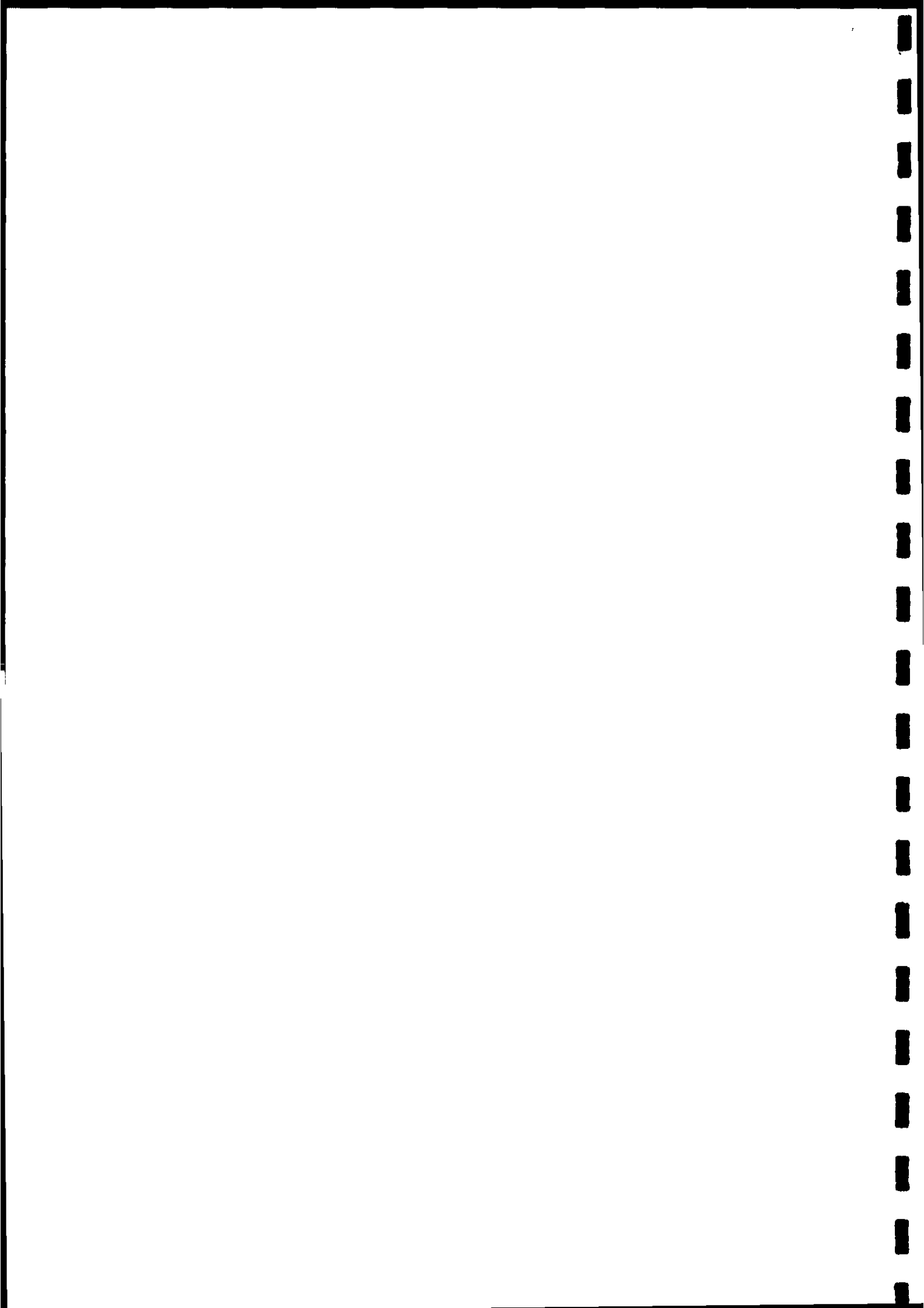
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**CHRISTCHURCH CITIZENS ADVICE BUREAU**

**COMPANY INFORMATION**

<b>Company Number</b>	03024636
<b>Charity Registration Number</b>	1046472
<b>Directors</b>	P. G. Solomons (Chairman) M.G. Ford-Horne E. A. Hatch G. J. Hawking J. A. Jamieson MBE J. E. Spencer A.J. Todd R.J.A. Zeale
<b>Secretary</b>	M.G. Ford-Horne
<b>Registered Office</b>	2 Sopers Lane Christchurch Dorset BH23 1JG
<b>Honorary Legal Adviser</b>	P. G. Solomons Frettons Solicitors The Saxon Centre 11 Bargates Christchurch Dorset BH23 1PZ
<b>Accountants</b>	Lewis Ball and Company Chartered Accountants William House 32 Bargates Christchurch Dorset BH23 1QL
<b>Bankers</b>	National Westminster Bank plc 57 High Street Christchurch Dorset BH23 1BB



**CHRISTCHURCH CITIZENS ADVICE BUREAU**

**REPORT OF THE DIRECTORS  
FOR THE YEAR ENDED 31 MARCH 2006**

**Principal Activity**

The principal activity of the Company, which is a registered charity, is that of providing advice to the public.

**Directors**

The Directors at 31<sup>st</sup> March 2006 are shown at Page 1. The Directors who have served during the period under review were:

P. G. Solomons	Chairman
M.G. Ford-Horne	Treasurer and Secretary
E. A. Hatch	
G. J. Hawking	
J.A. Jamieson MBE	
J. E. Spencer	
A. J. Todd	
R.J.A. Zeale	

**Directors' Responsibilities**

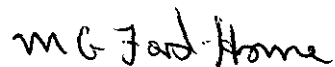
Company law requires the Directors to prepare Accounts for each financial period, which give a true and fair view of the state of affairs of the Company and of the profit and loss of the company for that period. In preparing those Accounts, the Directors are required to:

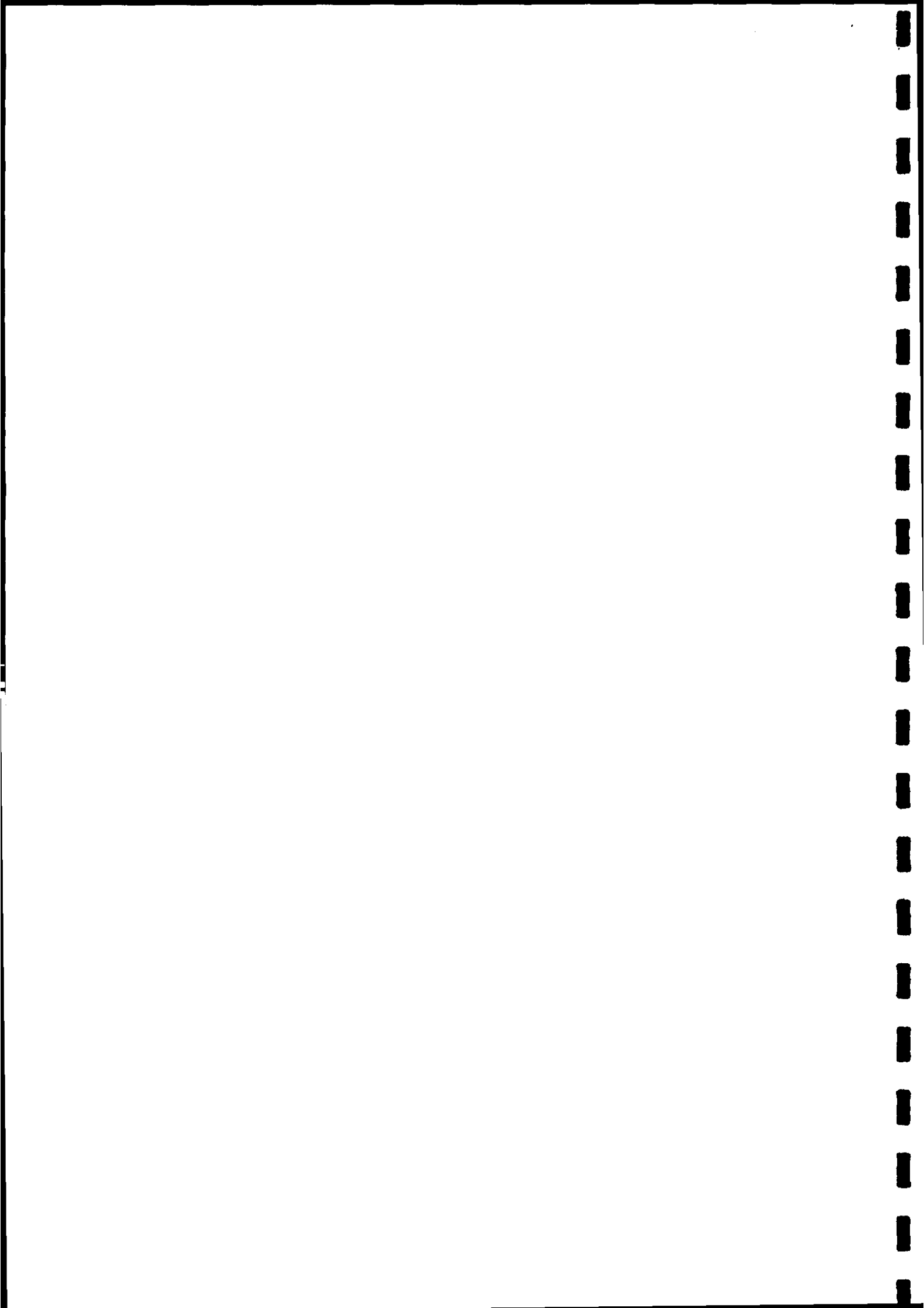
1. select suitable accounting policies, and apply them, consistently;
2. make judgements and estimates that are reasonable and prudent;
3. follow applicable accounting standards, subject to any material departures disclosed and explained in the Accounts;
4. prepare the Accounts on a going concern basis unless it is inappropriate to presume that the company will continue in business.

The Directors are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Company and to enable it to ensure that the Accounts comply with the Companies Act 1985. They are also responsible for taking reasonable steps for the prevention and detection of fraud and other irregularities.

By order of the Board

2 Sopers Lane  
Christchurch  
Dorset  
BH23 1JG

  
.....  
M.G. Ford-Horne - Secretary





**CHRISTCHURCH CITIZENS ADVICE BUREAU**  
**REPORT OF THE ACCOUNTANT**  
**ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2006**

**Independent Examiners' Report on the Accounts to the Management Committee of Christchurch Citizens Advice Bureau.**

We report on the Accounts of the Company for the year ended 31 March 2006 which are set out on pages 4 to 10 from the accounting records and from information and explanations supplied to us by the management of the Company.

**Respective Responsibilities of Management Committee and Examiners**

As the Charity's Management Committee, you are responsible for the preparation of the Accounts. You consider that the Company is exempt from the audit requirement of Section 43 (2) of the Charities Act 1993 (The Act). On the basis of procedures specified on the General Directions given by the Charity Commissioners under Section 43(7)b of the Act, it is our responsibility to state whether particular matters have come to our attention.

**Basis of Independent Examiners' Report**

Our examination was carried out in accordance with the General Directions given by the Charity Commissioners. 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 the Management Committee, concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, we do not express an audit opinion on the view given by the Accounts.

**Independent Examiners' Statement**

In connection with our examination, no matter has come to our attention:

1. which gives us reasonable cause to believe that in any material respect the requirements to keep accounting records in accordance with Section 41 of the Act;  
and  
to prepare Accounts which accord with the accounting records and to comply with the accounting requirements of the Act have not been met; or
2. to which, in our opinion, attention should be drawn in order to enable a proper understanding of the Accounts to be reached.

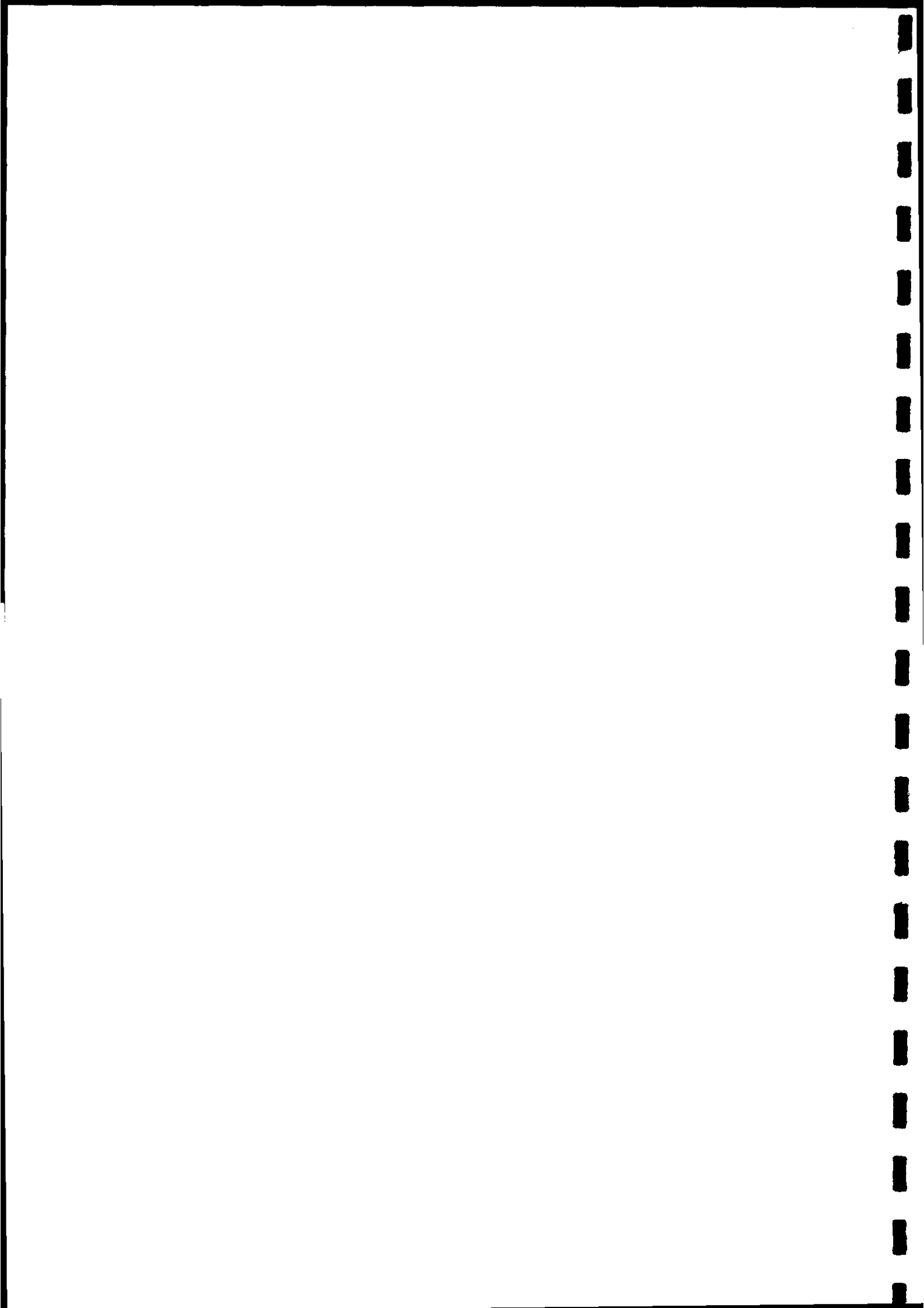
**WILLIAM HOUSE**  
**32 BARGATES**  
**CHRISTCHURCH**  
**DORSET**  
**BH23 1QL**

**LEWIS BALL AND COMPANY**



**CHARTERED ACCOUNTANTS**

06.06.2006



CHRISTCHURCH CITIZENS ADVICE BUREAU

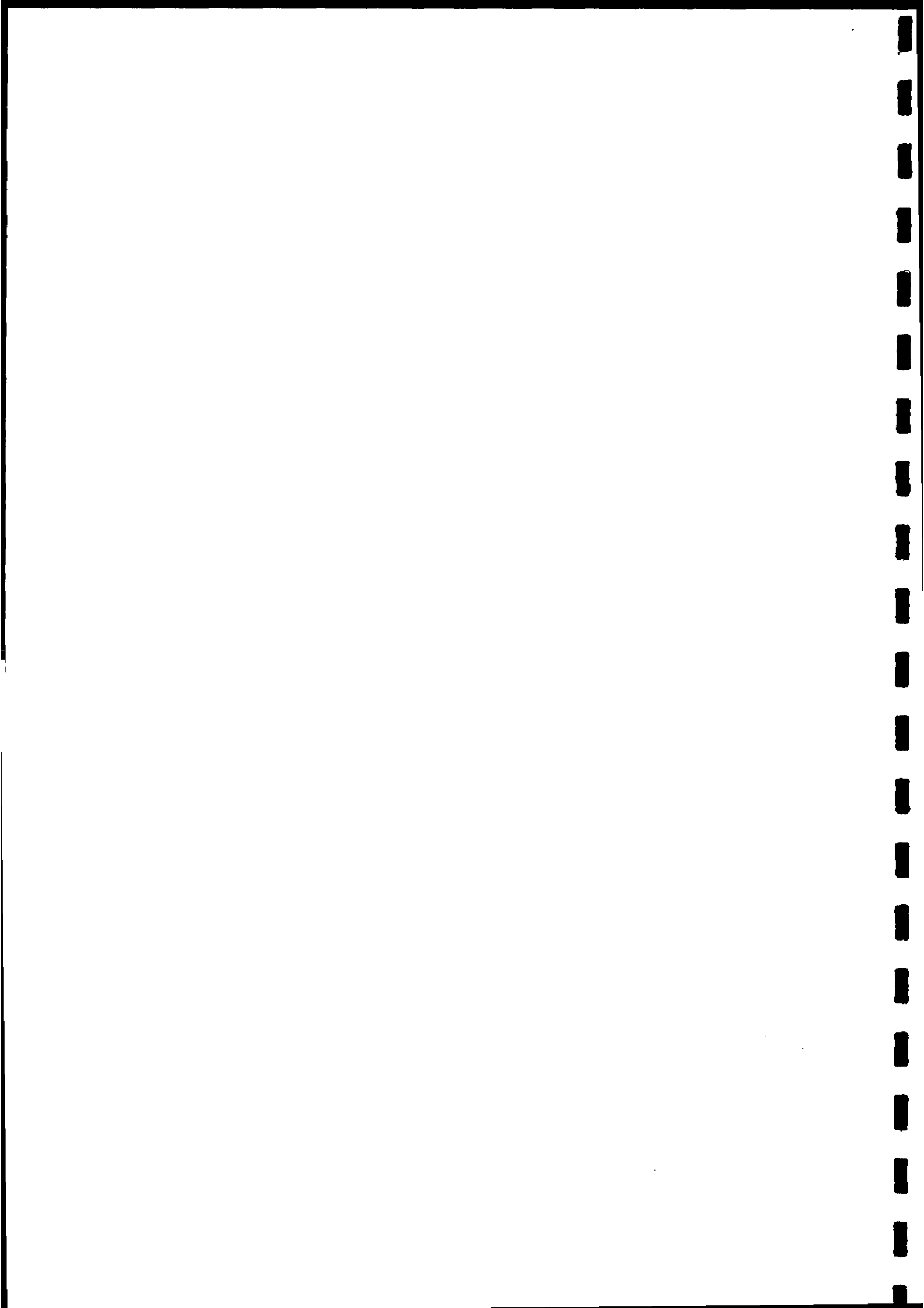
STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31 MARCH 2006

	Notes	<u>Unrestricted Funds 2006</u>	<u>Restricted Funds 2006</u>	<u>Total Funds 2006</u>	<u>Total Funds 2005</u>
<b><u>INCOMING RESOURCES</u></b>					
	1b				
Grants		114,761	869	115,630	114,991
Donations		4,240	10,000	14,240	5,912
Investment Income		2,769	0	2,769	2,393
Other Income		0	0	0	0
<b>TOTAL INCOMING RESOURCES</b>		<b><u>121,770</u></b>	<b><u>10,869</u></b>	<b><u>132,639</u></b>	<b><u>123,296</u></b>
<b><u>RESOURCES EXPENDED</u></b>					
CAB Friends Fund-raising expenses		18	0	18	194
Management, Administration & Maintenance		123,403	12,450	135,853	134,250
<b>Total Resources Expended</b>		<b><u>123,421</u></b>	<b><u>12,450</u></b>	<b><u>134,444</u></b>	<b><u>134,444</u></b>
Net Income/(outgoing) Resources		(1,651)	(1,581)	(3,232)	(11,147)
Fund Balances Brought Forward		251,564	1,581	253,145	264,293
<b>GENERAL FUND AT 31 MARCH 2006</b>		<b><u>249,913</u></b>	<b><u>0</u></b>	<b><u>249,913</u></b>	<b><u>253,145</u></b>

The movements in Restricted Funds are shown at Note 7 to the Accounts.

A detailed statement of Income appears at Page 9.

A detailed statement of Management and Administration Expenditure appears at page 10.



**CHRISTCHURCH CITIZENS ADVICE BUREAU**  
**BALANCE SHEET AS AT 31 MARCH 2006**

	<u>Notes</u>	<u>Unrestricted Funds 2006</u>	<u>Restricted Funds 2006</u>	<u>Total Funds 2006</u>	<u>Total Funds 2005</u>
<b>FIXED ASSETS</b>					
Tangible Assets	4	196,756	0	196,756	198,318
<b>CURRENT ASSETS</b>					
Debtors	5	352	0	352	5,516
Cash at bank and in hand		<u>55,422</u>	<u>0</u>	<u>55,422</u>	<u>52,998</u>
		55,744	0	55,744	66,540
LESS:					
Creditors falling due within one year	6	<u>2,617</u>	<u>0</u>	<u>2,617</u>	<u>3,687</u>
<b>NET CURRENT ASSETS</b>		<u>53,157</u>	<u>0</u>	<u>53,157</u>	<u>54,827</u>
<b>TOTAL NET ASSETS</b>		<u><u>249,913</u></u>	<u><u>0</u></u>	<u><u>249,913</u></u>	<u><u>253,145</u></u>
<b>RESERVES</b>					
Unrestricted Funds					
Accumulated Funds		204,913	0	204,913	206,564
Designated Funds	10	45,000	<u>0</u>	45,000	45,000
Restricted Funds					
		0	0	0	1,581
<b>TOTAL RESERVES</b>		<u><u>249,913</u></u>	<u><u>0</u></u>	<u><u>249,913</u></u>	<u><u>253,145</u></u>

The Company is entitled to exemption from audit under Section 249A(1) of the Companies Act 1985 for the year ended 31 March 2006.

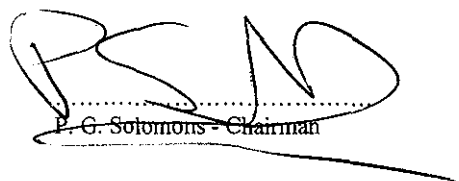
No notice has been deposited under Section 249B(2) of the Companies Act 1985 in relation to its financial statements for the financial year.

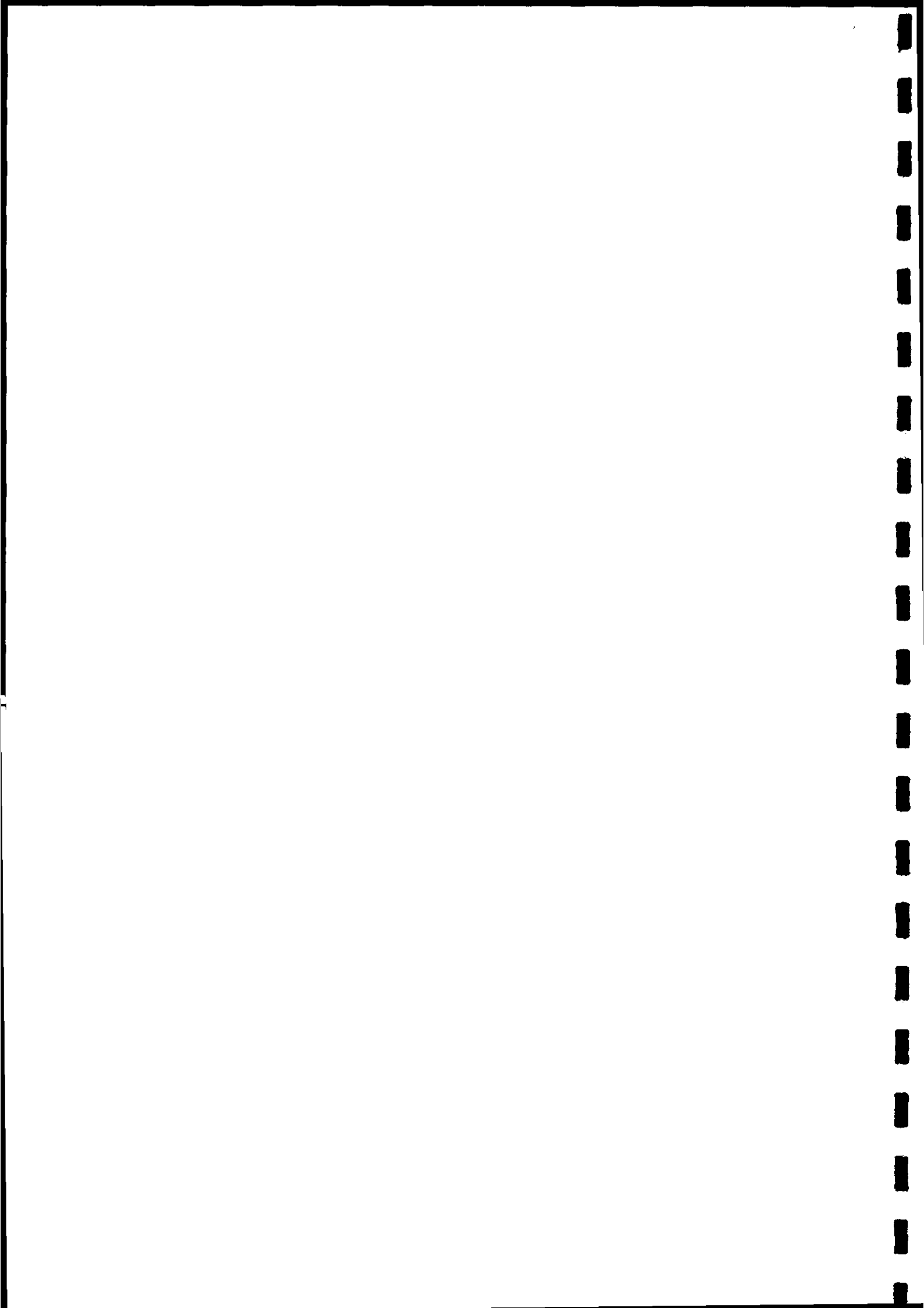
The Directors acknowledge their responsibilities for:

1. ensuring that the Company keeps accounting records which comply with Section 221 of the Companies Act 1985, and
2. preparing financial statements which give a true and fair view of the state of affairs of the Company as at the end of each financial year and of its profit and loss for each financial year in accordance with the requirements of Section 226 and which otherwise comply with the requirements of the Companies Act 1985 relating to financial statements, so far as applicable to the Company.

The Accounts have been prepared in accordance with the special provisions of Part VII of the Companies Act 1985 relating to small companies and the Financial Reporting Standard for Smaller Entities.

The Accounts on Pages 4 to 10 were approved by the Board of Directors on 22 May 2006 and were signed on its behalf by:

  
 P. G. Solomons - Chairman



CHRISTCHURCH CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS  
FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2006

1 ACCOUNTING POLICIES

The following accounting policies have been used consistently in dealing with the items which are considered material in relation to the company's accounts:

- a. **Basis of Accounting**  
The accounts have been prepared under the Historical Cost Convention Accounting Rules and are in accordance with the applicable accounting standards and the Charities Statement of Recommended Practice.
- b. **Incoming Resources**  
All income is dealt with on a received basis.
- c. **Taxation**  
Being a registered charity, the Company is exempt from Corporation Tax under Section 505 of the Income and Corporation Tax Act 1998.
- d. **Tangible Fixed Assets**  
Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life:
- |                            |  |
|----------------------------|--|
| Fixtures and equipment:    | over 4 to 10 years   |
| Freehold Land & Buildings: | In view of the sustained value of the land and building, further depreciation is not required. |
- e. **Share Capital**  
The Company is limited by guarantee and does not have share capital. In the event of the Company being wound-up, each member's liability is limited to £1.

2 EMPLOYEE EMOLUMENTS

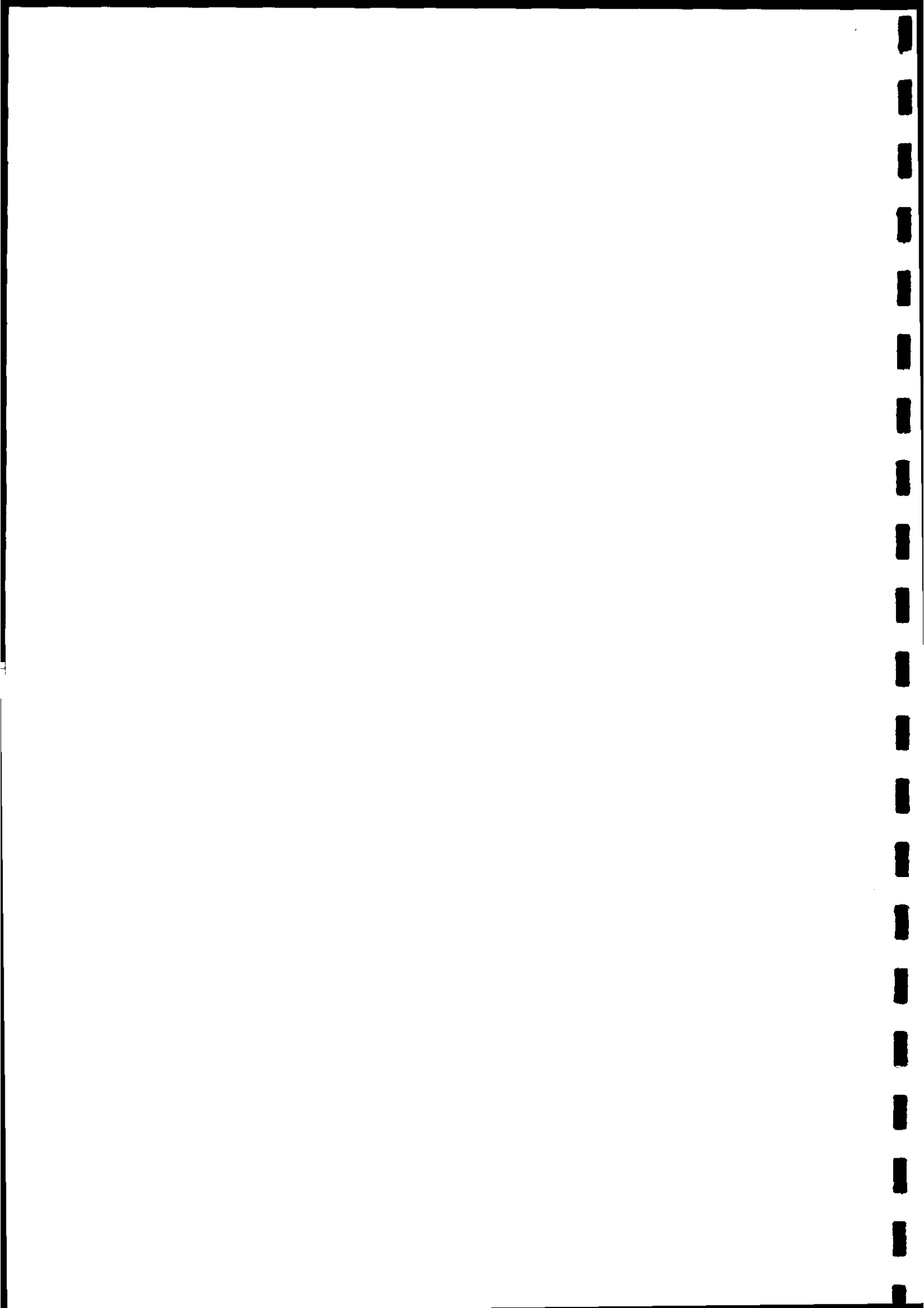
	<u>2006</u>	<u>2005</u>
Gross salaries	86,952	101,167
Employer's National Insurance contributions	7,198	7,551
Pension contributions	<u>2,200</u>	<u>2,200</u>
	<u>96,350</u>	<u>110,918</u>
Directors' emoluments	<u>0</u>	<u>0</u>

Average number of employees: 10 8

There were no employees with emoluments of above £50,000.

3 DIRECTORS' EXPENSES

There were no directors travelling expenses paid in the year. (previous year £0).





CHRISTCHURCH CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS  
FOR THE YEAR ENDED 31 MARCH 2006 (continued)

4 TANGIBLE ASSETS

	Fixtures & Fittings	Freehold Land & Building	Total
	<u>          </u>	<u>          </u>	<u>          </u>
Cost			
At 1 April 2005	34,132	228,592	262,724
Additions	<u>0</u>	<u>0</u>	<u>0</u>
At 31 March 2006	<u>34,132</u>	<u>228,592</u>	<u>262,724</u>
Depreciation			
At 1 April 2005	31,722	32,684	64,406
Charge for the year	<u>1,562</u>	<u>0</u>	<u>1,562</u>
At 31 March 2006	<u>33,284</u>	<u>32,684</u>	<u>65,968</u>
Net Book Value			
At 31 March 2006	<u>848</u>	<u>195,908</u>	<u>196,756</u>
At 31 March 2005	<u>2,410</u>	<u>195,908</u>	<u>198,318</u>

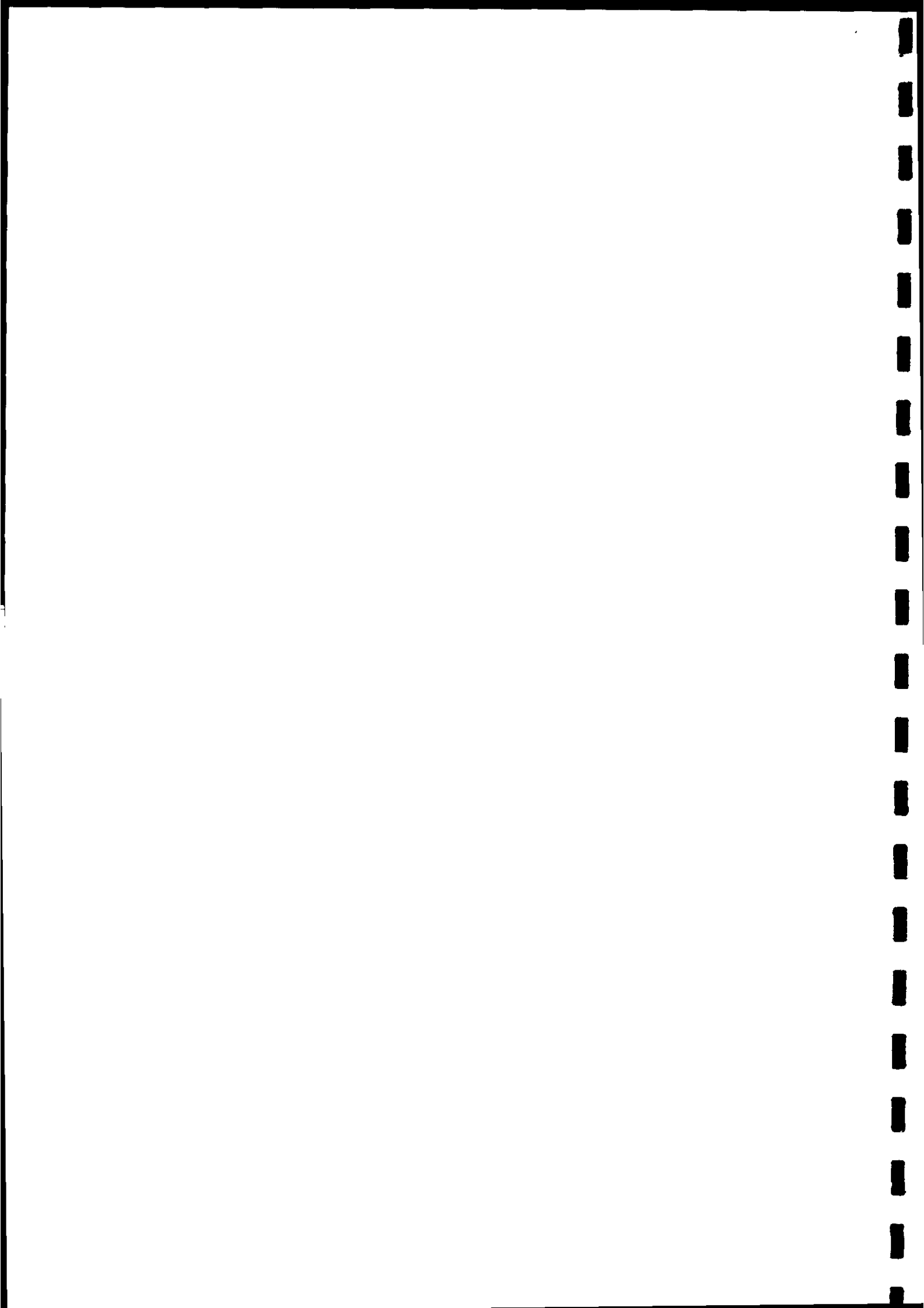
The Directors consider that the value of the fixed assets to be at least that shown above. These assets are held to assist in the management and administration of the charity.

5 DEBTORS

	<u>2006</u>	<u>2005</u>
Accrued Income	<u>352</u>	<u>5,516</u>

6 CREDITORS

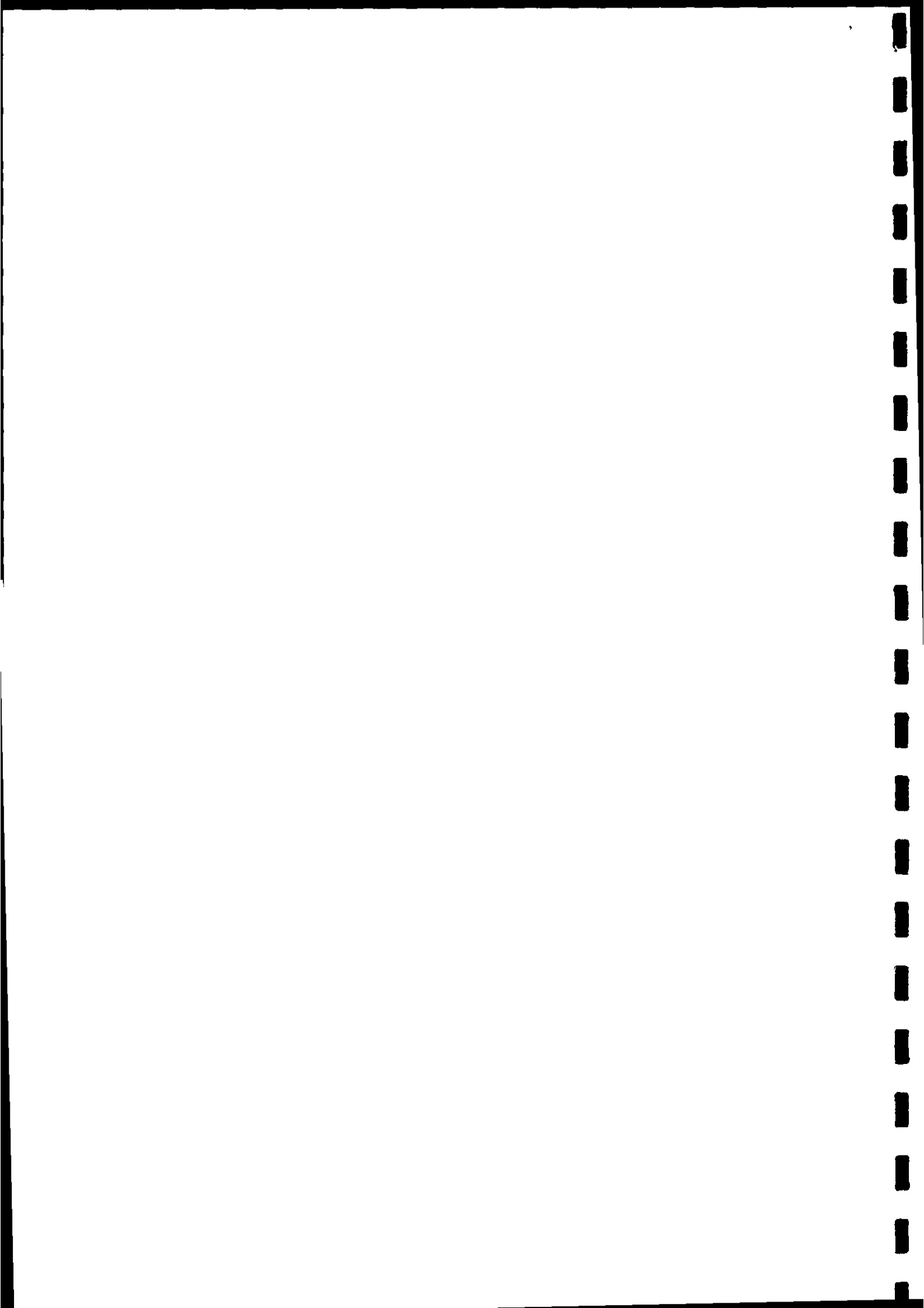
	<u>2006</u>	<u>2005</u>
Amounts falling due in less than one year		
Other creditors	<u>2,617</u>	<u>3,687</u>



**CHRISTCHURCH CITIZENS ADVICE BUREAU**  
**DETAILED STATEMENT OF FINANCIAL ACTIVITIES**  
**FOR THE YEAR ENDED 31 MARCH 2006**

**INCOMING RESOURCES**

	<u>Unrestricted</u> <u>Funds 2006</u>	<u>Restricted</u> <u>Funds 2006</u>	<u>Total Funds</u> <u>2006</u>	<u>Total Funds</u> <u>2005</u>
<b>GRANTS</b>				
Christchurch Borough Council	49,450	0	58,000	58,000
Legal Service Commission Debt & Welfare Benefits	43,424	0	47,470	47,470
Legal Service Commission Welfare Benefits	13,670	0	13,670	0
Dorset County Council - for Training	3,933	0	3,933	3,500
Citizens Advice Bureau Grant	2,083	0	2,083	3,125
Consumer Support Network	1,009	0	1,009	1,008
Dorset County Council	1,042	0	1,042	0
Burton Parish Council	150	0	150	150
LSC Partnership Innovation Budget Welfare Benefits Project	0	869	869	1,738
<b>TOTAL GRANTS</b>	<u>114,761</u>	<u>869</u>	<u>115,630</u>	<u>114,991</u>
<b>DONATIONS</b>				
General Donations	2,063	0	2,063	849
Gift Aided donations	1,939	0	1,939	1,778
Money Advice (Mary Magdalene)	0	6,000	6,000	2,000
Home Visits (Mary Magdalene)	0	4,000	4,000	0
CAB Friends fund-raising	238	0	238	1,285
<b>TOTAL DONATIONS</b>	<u>4,240</u>	<u>10,000</u>	<u>14,240</u>	<u>5,912</u>
<b>INVESTMENT INCOME</b>				
Interest	2,769	0	2,769	2,393
<b>TOTAL INVESTMENT INCOME</b>	<u>2,769</u>	<u>0</u>	<u>2,769</u>	<u>2,393</u>
<b>OTHER INCOME</b>	<u>0</u>	<u>0</u>	<u>0</u>	<u>150</u>
<b>TOTAL INCOMING RESOURCES</b>	<u>121,770</u>	<u>10,869</u>	<u>132,639</u>	<u>140,110</u>



CHRISTCHURCH CITIZENS ADVICE BUREAU

DETAILED STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31 MARCH 2006

MANAGEMENT & ADMINISTRATION EXPENSES

	<u>Unrestricted</u> <u>Funds 2006</u>	<u>Restricted</u> <u>Funds 2006</u>	<u>Total Funds</u> <u>2006</u>	<u>Total Funds</u> <u>2005</u>
<b>ESTABLISHMENT COSTS</b>				
Accountancy	552	0	552	579
Heat, Light, Water, Sewerage	1,714	0	1,714	1,504
Insurance	1,177	0	1,177	1,081
Maintenance: Office Equipment	1,617	0	1,617	1,341
Maintenance: Premises	1,667	0	1,667	1,913
Sundry Expenses	1,136	0	1,136	1,012
Telephone Line Rentals	1,551	0	1,551	1,353
	<u>8,414</u>	<u>0</u>	<u>9,414</u>	<u>8,783</u>
<b>GIVING ADVICE &amp; PROFESSIONAL SUPPORT</b>				
Postage	1,855	0	1,855	1,402
Printing & Stationery	1,838	325	2,163	1,940
Telephone	1,674	175	1,849	1,904
Counselling Supervision	0	0	0	56
Professional Indemnity	756	0	756	746
Reference Material	2,918	712	3,630	2,523
Software & Equipment	6,813	0	6,813	996
Legal Service Commission Case Expenses	55	0	55	0
	<u>15,909</u>	<u>1,212</u>	<u>17,121</u>	<u>9,326</u>
<b>STAFF COSTS</b>				
Salaries & Wages	90,551	10,568	101,119	106,321
Pension Contributions	2,200	0	2,200	2,200
Travel Expenses	3,050	420	3,470	4,412
Vacancy Advertisements	709	0	709	0
	<u>96,510</u>	<u>10,988</u>	<u>107,498</u>	<u>112,933</u>
<b>TRAINING &amp; MAINTAINING ADVISER SKILLS</b>				
Training costs	8	250	258	89
<b>DEPRECIATION</b>				
Equipment	1,562	0	1,562	2,878
<b>TOTAL MANAGEMENT &amp; ADMINISTRATION EXPENSES</b>	<u><u>123,403</u></u>	<u><u>12,450</u></u>	<u><u>135,853</u></u>	<u><u>134,250</u></u>

