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CHRISTCHURCH CITIZENS ADVICE BUREAU

ACCOUNTS FOR THE YEAR ENDED

31ST MARCH 2004



CHRISTCHURCH CITIZENS ADVICE BUREAU

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CHRISTCHURCH CITIZENS ADVICE BUREAU

COMPANY INFORMATION

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

CHRISTCHURCH CITIZENS ADVICE BUREAU

**REPORT OF THE DIRECTORS
FOR THE YEAR ENDED 31ST MARCH 2004**

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 31st March 2004 are shown at Page 1. The Directors who have served during the period under review were:

P. G. Solomons	Chairman
S. J. Bath	(resigned 17 th May 2003)
M.G. Ford-Horne	(appointed 14 th April 2003)
E. A. Hatch	
G. J. Hawking	
R. A. W. Hicks	
J. Jamieson MBE	
C. J. Roach	
J. E. Spencer	
A. J. Todd	(appointed 4 th June 2003)
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


I. M. Carlsson - Secretary

CHRISTCHURCH CITIZENS ADVICE BUREAU

REPORT OF THE ACCOUNTANT

ACCOUNTS FOR THE YEAR ENDED 31ST MARCH 2004

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 2003 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.

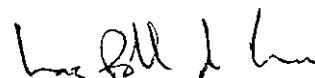
Independent Examiners' Statement

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
AND REGISTERED AUDITORS

15.06.2004

CHRISTCHURCH CITIZENS ADVICE BUREAU

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST MARCH 2004

	Notes	<u>Unrestricted Funds 2004</u>	<u>Restricted Funds 2004</u>	<u>Total Funds 2004</u>	<u>Total Funds 2003</u>
<u>INCOMING RESOURCES</u>					
	1b				
Grants		103,917	21,835	125,752	123,628
Donations		5,529	7,000	12,529	8,314
Investment Income		1,729	0	1,729	1,643
Other Income		100	0	100	201
		<u>111,275</u>	<u>28,835</u>	<u>140,110</u>	<u>133,786</u>
Transfer from Legal Service					
Commission Franchise Reserve		0	0	0	6,548
Transfer from Professional					
Indemnity Reserve		0	0	0	425
Transfer from Information					
Technology Reserve		0	0	0	1,753
		<u>111,275</u>	<u>28,835</u>	<u>140,110</u>	<u>142,512</u>
TOTAL INCOMING RESOURCES		<u>111,275</u>	<u>28,835</u>	<u>140,110</u>	<u>142,512</u>
<u>RESOURCES EXPENDED</u>					
CAB Friends Fund-raising expenses		319	0	319	18
Management, Administration & Maintenance		98,791	29,583	128,374	129,421
Total Resources Expended		<u>99,110</u>	<u>29,583</u>	<u>128,693</u>	<u>129,439</u>
Net Income/(outgoing) Resources		12,165	(748)	11,417	13,073
Fund Balances Brought Forward		239,645	13,231	252,876	239,803
GENERAL FUND AT 31 ST MARCH 2004		<u>251,810</u>	<u>12,483</u>	<u>264,293</u>	<u>252,876</u>

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 31ST MARCH 2004

	<u>Notes</u>	<u>Unrestricted Funds 2004</u>	<u>Restricted Funds 2004</u>	<u>Total Funds 2004</u>	<u>Total Funds 2003</u>
FIXED ASSETS					
Tangible Assets	4	201,196	0	201,196	205,135
CURRENT ASSETS					
Debtors	5	1,233	0	1,233	804
Cash at bank and in hand		<u>52,824</u>	<u>12,483</u>	<u>65,307</u>	<u>47,357</u>
		54,057	12,483	66,540	48,161
LESS:					
Creditors falling due within one year	6	<u>3,443</u>	<u>0</u>	<u>3,443</u>	<u>420</u>
NET CURRENT ASSETS		<u>50,614</u>	<u>12,483</u>	<u>63,097</u>	<u>47,741</u>
TOTAL NET ASSETS		<u><u>251,810</u></u>	<u><u>12,483</u></u>	<u><u>264,293</u></u>	<u><u>252,876</u></u>
RESERVES					
Unrestricted Funds		251,810	0	251,810	239,645
Restricted Funds		<u>0</u>	<u>12,483</u>	<u>12,483</u>	<u>13,231</u>
TOTAL RESERVES		<u><u>251,810</u></u>	<u><u>12,483</u></u>	<u><u>264,293</u></u>	<u><u>252,876</u></u>

The Company is entitled to exemption from audit under Section 249A(1) of the Companies Act 1985 for the year ended 31st March 2004.

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 24th May 2004 and were signed on its behalf by:



P. G. Solomons - Chairman

CHRISTCHURCH CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST MARCH 2004

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>2004</u>	<u>2003</u>
Gross salaries	92,375	91,568
Employer's National Insurance contributions	5,702	6,630
Pension contributions	<u>2,645</u>	<u>1,389</u>
	<u>100,722</u>	<u>99,587</u>
Directors' emoluments	<u>0</u>	<u>15,240</u>

The Directors' emoluments refer exclusively to the bureau manager and deputy manager.
Average number of employees: 9 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 £361).

CHRISTCHURCH CITIZENS ADVICE BUREAU

**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2004 (continued)**

4 TANGIBLE ASSETS

	<u>Fixtures & Fittings</u>	<u>Freehold Land & Building</u>	<u>Total</u>
Cost			
At 1 st April 2003	34,132	228,592	262,724
Additions	<u>0</u>	<u>0</u>	<u>0</u>
At 31 st March 2004	<u>34,132</u>	<u>228,592</u>	<u>262,724</u>
Depreciation			
At 1 st April 2003	24,905	32,684	57,589
Charge for the year	<u>3,939</u>	<u>0</u>	<u>3,939</u>
At 31 st March 2004	<u>28,844</u>	<u>32,684</u>	<u>61,528</u>
Net Book Value			
At 31 st March 2004	<u>5,288</u>	<u>195,908</u>	<u>201,196</u>
At 31 st March 2003	<u>9,227</u>	<u>195,908</u>	<u>205,135</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>2004</u>	<u>2003</u>
Accrued Income	<u>1,233</u>	<u>804</u>

6 CREDITORS

	<u>2004</u>	<u>2003</u>
Amounts falling due in less than one year		
Other creditors	<u>3,443</u>	<u>420</u>

CHRISTCHURCH CITIZENS ADVICE BUREAU

**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2004 (continued)**

7 RESTRICTED FUNDS

	<u>Mary Magdalen Money Advice</u>	<u>Community Fund Home Visiting Project (2001-4)</u>	<u>Community Fund Administration Grant (2001-4)</u>	<u>Lloyds TSB Foundation</u>	<u>LSC Partnership Innovation Budget Home visiting</u>
At 1 April 2003	3,000	3,150	2,581	4,500	0
Incoming Resources	5,000	8,531	10,464	2,000	840
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	8,000	11,681	13,045	6,500	840
Outgoing Resources	5,000	8,072	13,045	2,174	840
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
At 31 March 2004	3,000	3,609	0	4,326	0
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

	<u>Employment Advice</u>	<u>Total</u>
At 1 April 2003	0	13,231
Incoming Resources	2,000	28,835
	<hr/>	<hr/>
	2,000	42,066
Outgoing Resources	452	29,583
	<hr/>	<hr/>
At 31 March 2004	1,548	12,483
	<hr/> <hr/>	<hr/> <hr/>

8 POST-BALANCE SHEET EVENTS

No material events have occurred since 31st March 2004 which would affect the results shown by the above accounts.

9 CONTINGENT LIABILITIES

There were no contingent liabilities at 31st March 2004 (31st March 2003 - £ nil)