

**REGISTRAR OF
COMPANIES**

Company registration number 03024636
Charity registration number 1046472

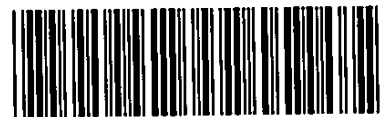
Christchurch Citizens Advice Bureau

(A charitable company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 31 March 2013

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20/12/2013
COMPANIES HOUSE

Christchurch Citizens Advice Bureau

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The following pages do not form part of the statutory financial statements

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**Christchurch Citizens Advice Bureau
Reference and Administrative Details**

Charity name	Christchurch Citizens Advice Bureau
Charity registration number	1046472
Company registration number	03024636
Registered office	2 Sopers Lane Christchurch BH23 1JG
Secretary	P G Solomons
Directors	P G Solomons R Driscoll (Treasurer) C Wilson (Chair) J A. Jamieson MBE Catherine Martin (Resigned 10 December 2012)
Bankers	National Westminster Bank plc Christchurch 57 High Street Christchurch Dorset BH23 1BB
Independent examiner	Princcroft Willis LLP Towngate House 2-8 Parkstone Road Poole Dorset BH15 2PW

Christchurch Citizens Advice Bureau Trustees' Report

The trustees (who are also directors of Christchurch Citizens Advice Bureau for the purposes of company law) are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and regulations

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Christchurch Citizens Advice Bureau is a company limited by guarantee, governed by its Memorandum and Articles of Association dated 14th March 2013

Recruitment and appointment of new Trustees

Trustees are recruited from member organisations and/or for specific skills that they can bring to the charity. Under the Articles of Association, the new trustees are elected by members at the Annual General Meeting. New Trustees are briefed on their legal obligations under charity and company law, the content of the Memorandum and Articles of Association, the recent financial performance and future financial and objective plans of the charity.

Organisational Structure

The Board of Trustees holds at least six ordinary meetings in each year and may hold such other ordinary meetings as are required. In practice the board meets bi-monthly. The quorum for decisions to be made at any Board of Trustees meeting is at least one third of the members of the trustee board, or three members of the trustee board, whichever number is greater.

Wider network

The Bureau is a member of the National Association of Citizens Advice Bureau - Citizens Advice, and is required to comply with the regulations provided by this umbrella organisation. The Bureau is audited every three years to assess quality of advice and management of the organisation.

Joint grant applications have been made with other bureaux who hold the funding and pay Christchurch Bureau.

Risk Management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to manage those risks.

The risk management strategy comprises

- an annual review of the risks the charity may face
- the establishment of systems and procedures to manage those risks identified in the plan – and
- the implementation of procedures designed to minimise any potential impact on the charity should those risks materialise

OBJECTIVES AND ACTIVITIES

Objectives and aims

The object of the charity is to help people resolve their legal, money and other problems by providing information and advice, and by influencing policy makers.

The charity aims to help people in the community by using its resources to give advice and information to them. The charity will also use its powers as a member of the National Organisation, to influence regional and national governing bodies to amend, implement or withdraw their policies.

The trustees have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the bureau's aims and objectives and in planning future activities. In particular, the trustees consider how planned activities will contribute to the aims and objectives they have set.

Christchurch Citizens Advice Bureau

Trustees' Report

Public Benefit

The Trustees have given due regard to public benefit when planning the charity's activities, in accordance with the Charity Commission's General Guidance on Public Benefit

The paragraphs below set out our activities, achievements and performance during the year, which are directly related to the objects and purposes for which the charity exists. The charity achieves its principal objects and purposes through general and specialist advice delivered free to any member of the public in the local community to provide immediate and lasting assistance with all types of problem. These benefits are directly related to the aims of the charity and are fully compliant with Principles 1 and 2 of the Charity Commission Principles on Public Benefit

ACHIEVEMENT AND PERFORMANCE

Volunteers

The Bureau has a high demand in enquiries that could not be met without the help of volunteers who help with all aspects of the day to day running of the Bureau and are involved in the main activities of the charity

During the year the bureau received enquiries from 1600 people with more than 2500 enquiries between them. Some people need one off advice but many of the more vulnerable people we help need ongoing assistance with their enquiries. This year, 840 needed continuing help with their enquiries.

The continued commitment of the 4 staff and 42 volunteers has allowed us to deal with increasingly complex cases with multiple interlinked issues. Volunteers help with all aspects of the day to day running of the Bureau and are involved in the main activities of the charity.

Last year, they gave 380 hours a week of their time to provide the service and that monetary value to the community of that volunteering time, £260,000 for the year.

The bureau was audited for quality of advice in 2012 and achieved a high level pass on Quality of Advice and Management audit.

Council funding

Christchurch Borough Council provided a grant for core funding for the year of 53,780. Which helped people with a whole range of problems including debt, benefits, employment, housing and family.

Our main enquiry areas were debt and benefits with many clients seeking help to keep their homes and for help to manage their way through the task of claiming benefits for the first time. The benefits system is complex when all goes well, but when things go wrong, or a person's circumstances are not standard, it can require the help of an experienced Welfare Benefits Advisor to sort out the problems.

Home Visiting Service,

The home visiting service which is funded by the Hospital of St Mary Magdalen, is in its 13th year now. It has continued to help those who find it difficult to access the bureau service because of illness, disability or caring responsibilities. Despite having funding for only 5 hours per week, this year we helped people claim more than £71,635 in benefits with the majority being for disability benefits. We often have more than a 4 week wait for appointments so funding to expand this project is needed.

Legal Services Commission

Until the end of this year, the bureau continued to benefit from income from the Legal Services Commission throughout the year to fund a debt and benefits worker. The contract helped more than 200 people. However the government has announced that there will be no legal aid funding for 13-14 for Debt and Welfare benefits leaving the bureau with a shortfall in funding, and having to meet the challenge of how to help those people who would have been seen by the Legal Aid Debt and Benefits worker.

Christchurch Citizens Advice Bureau

Trustees' Report

Wessex Water

Wessex Water gave a grant of £5,000 to provide debt advice aimed particularly at people who have debts to Wessex Water. We have assisted clients with applications for reduced water tariffs, and also for the Wessex Water Restart Scheme which helps people to pay off their debts and reduces the debt at the same time.

Sure Start Project – Childrens Centre

This is a project funded by Dorset County Council for an advice worker to work with parents of carers of children at the Somerford and Christchurch West Childrens centres. The project is in its third year and outcomes achieved on behalf of clients have more than met expectations.

Royal British Legion

This project, to provide money and benefits advice to serving and ex service personnel continues to be a huge success. The bureau has over performed both on numbers of clients seen, and on financial outcomes. The financial outcomes are measured against financial help gained for clients and against the amount of debt we help clients manage.

Governance

The board has been reviewing its governance within the framework of the membership organisation C1 A.

FINANCIAL REVIEW

Reserves Policy

The trustees have considered the level of free undesignated reserves that the charity ought to have. Designated reserves have been set aside to cover planned and expected expenditure and known risks. To allow the bureau to operate for a period of six months to cover any delays in funding, etc the board aims to hold designated "Continuity" reserves of £65,000. In addition reserves have been designated for repairs to premises and replacement of IT.

Statement of Trustees' Responsibilities

The trustees (who are also directors of Christchurch Citizens Advice Bureau for the purposes of company law) are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and the 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 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, and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

Christchurch Citizens Advice Bureau

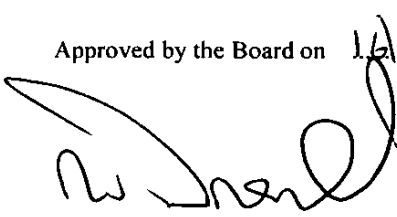
Trustees' Report

The trustees are responsible for keeping proper 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 also 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.

Small company provisions

This report has been prepared in accordance with the small companies regime under the Companies Act 2006.

Approved by the Board on 16/12/13 and signed on its behalf by

A handwritten signature in black ink, appearing to read 'R. Driscoll', written over a horizontal line.

Roger Driscoll - Treasurer

Independent Examiner's Report to the Trustees of Christchurch Citizens Advice Bureau

I report on the accounts of the company for the year ended 31 March 2013, which are set out on pages 7 to 16

Respective responsibilities of trustees and examiner

The trustees (who are also the director 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.

Having satisfied myself that the charity is not subject to 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 2011 Act, and
- state whether particular matters have come to my attention

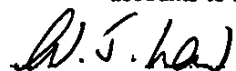
Basis of independent examiner's report

My examination was carried out in accordance with the 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 Charitieshave 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



W J Law FCA
(a partner of)
Princetown Willis LLP
Chartered Accountants
Date 17/12/13

Towngate House
2 - 8 Parkstone Road
Poole
Dorset
BH15 2PW

Christchurch Citizens Advice Bureau

Statement of Financial Activities (including Income and Expenditure Account) for the Year Ended 31 March 2013

	Unrestricted Funds	Restricted Funds	Total Funds 2013	Total Funds 2012	
Note	£	£	£	£	
Incoming resources					
Incoming resources from generated funds					
Voluntary income	2	4,530	-	4,530	6,115
Investment income	3	523	-	523	457
Incoming resources from charitable activities	4	113,408	37,719	151,127	162,820
Total incoming resources		<u>118,461</u>	<u>37,719</u>	<u>156,180</u>	<u>169,392</u>
Resources expended					
Costs of generating funds					
Fundraising trading cost of goods sold and other costs		3,918	-	3,918	-
Charitable activities		102,572	41,369	143,941	166,138
Governance costs	6	1,278	-	1,278	829
Total resources expended		<u>107,768</u>	<u>41,369</u>	<u>149,137</u>	<u>166,967</u>
 Net income before transfers		10,693	(3,650)	7,043	2,425
Transfers					
Gross transfers between funds	16	-	-	-	-
 Net movements in funds		10,693	(3,650)	7,043	2,425
Reconciliation of funds					
Total funds brought forward	16	291,416	12,387	303,803	301,378
Total funds carried forward	19	<u>302,109</u>	<u>8,737</u>	<u>310,846</u>	<u>303,803</u>

The notes on pages 9 to 16 form an integral part of these financial statements

Christchurch Citizens Advice Bureau (Registration number: 03024636)

Balance Sheet as at 31 March 2013

		2013		2012	
	Note	£	£	£	£
Fixed assets					
Tangible assets	11		191,990		195,908
Investments	12		<u>55,222</u>		<u>54,764</u>
			247,212		250,672
Current assets					
Debtors	13	5,222		4,477	
Cash at bank and in hand		<u>64,382</u>		<u>52,047</u>	
		69,604		56,524	
Creditors: Amounts falling due within one year					
	14	<u>(5,970)</u>		<u>(3,393)</u>	
Net current assets			<u>63,634</u>		<u>53,131</u>
Net assets			<u>310,846</u>		<u>303,803</u>
The funds of the charity:					
Restricted funds in surplus	16/19		8,737		12,387
Unrestricted funds					
Unrestricted income funds	16/19		<u>302,109</u>		<u>291,416</u>
Total charity funds			<u>310,846</u>		<u>303,803</u>

For the financial year ended 31 March 2013, the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies

The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476

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

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

Approved by the Board on 16/12/13 and signed on its behalf by



Colin Wilson

The notes on pages 9 to 16 form an integral part of these financial statements

Christchurch Citizens Advice Bureau

Notes to the Financial Statements for the Year Ended 31 March 2013

1 Accounting policies

Basis of preparation

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

Fund accounting policy

Unrestricted income funds are general funds that are available for use at the trustees' discretion in furtherance of the objectives of the charity

Restricted funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose

Designated funds are unrestricted funds set aside at the discretion of the trustees for specific purposes

Further details of each fund are disclosed in note 16

Incoming resources

Donations are recognised where there is entitlement, certainty of receipt and the amount can be measured with sufficient reliability

Deferred income represents amounts received for future periods and is released to incoming resources in the period for which, it has been received. Such income is only deferred when

- The donor specifies that the donation must only be used in future accounting periods, or
- The donor has imposed conditions which must be met before the charity has unconditional entitlement

Investment income is recognised on a receivable basis

Income from charitable activities includes income recognised as earned (as the related goods or services are provided) under contract or where entitlement to grant funding is subject to specific performance conditions. Grant income included in this category provides funding to support programme activities and is recognised where there is entitlement, certainty of receipt and the amount can be measured with sufficient reliability

Resources expended

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to the expenditure. All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category

Costs of generating funds are the costs of trading for fundraising purposes

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

Governance costs

Governance costs include costs of the preparation and examination of the statutory accounts, the costs of trustee meetings and the cost of any legal advice to trustees on governance or constitutional matters

Christchurch Citizens Advice Bureau
Notes to the Financial Statements for the Year Ended 31 March 2013

continued

4 Incoming resources from charitable activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2013 £	Total Funds 2012 £
Appeals and donations	-	-	-	524
Grants	84,384	37,719	122,103	127,220
Fees and supplies	29,024	-	29,024	35,076
	<u>113,408</u>	<u>37,719</u>	<u>151,127</u>	<u>162,820</u>

5 Analysis of charitable activities

	2013 £	2012 £
Repairs and maintenance	3,375	3,240
Employment costs	113,950	133,469
Establishment costs	7,977	4,681
Office Expenses	8,341	13,622
Printing, posting and stationery	4,320	6,830
Subscription and donations	3,453	1,950
Sundry and other costs	844	1,202
Travel and subsistence	1,160	761
Accountancy fees	342	360
Bank charges	179	73
	<u>143,941</u>	<u>166,188</u>

Charitable activities in the prior year amounted to £166,138

6 Governance costs

	Unrestricted Funds £	Restricted Funds £	Total Funds 2013 £	Total Funds 2012 £
Sundry and other costs	-	-	-	50
Independent examiners remuneration	894	-	894	744
Legal and professional costs	384	-	384	35
	<u>1,278</u>	<u>-</u>	<u>1,278</u>	<u>829</u>

7 Trustees' remuneration and expenses

No trustees received any remuneration during the year

Christchurch Citizens Advice Bureau
Notes to the Financial Statements for the Year Ended 31 March 2013

continued

One trustee (2012 None) received reimbursement of expenses of £96 (2012 Nil)

Indemnity insurance cover has been purchased by the charitable company in respect of the trustees

8 Net income

Net income is stated after charging

	2013		2012	
	£	£	£	£
Independent examiners remuneration		894		744
Depreciation of tangible fixed assets		3,918		-

9 Employees' remuneration

The aggregate payroll costs of these persons were as follows

	2013	2012
	£	£
Wages and salaries	108,123	124,457

No employee received a salary over £60,000

10 Taxation

The company is a registered charity and is, therefore, exempt from taxation

Christchurch Citizens Advice Bureau
Notes to the Financial Statements for the Year Ended 31 March 2013

continued

11 Tangible fixed assets

	Land and buildings £
Cost	
As at 1 April 2012 and 31 March 2013	<u>195,908</u>
Depreciation	
Charge for the year	<u>3,918</u>
Net book value	
As at 31 March 2013	<u>191,990</u>
As at 31 March 2012	<u><u>195,908</u></u>

The property is expected to have an economic life of 50 years from 31 March 2012

12 Investments held as fixed assets

	Cash deposits £
Market value	
As at 1 April 2012	54,764
Additions	<u>458</u>
As at 31 March 2013	<u>55,222</u>
Net book value	
As at 31 March 2013	<u>55,222</u>
As at 31 March 2012	<u><u>54,764</u></u>

All investment assets were held in the UK

13 Debtors

	2013 £	2012 £
Other debtors	3,173	3,171
Prepayments and accrued income	<u>2,049</u>	<u>1,306</u>
	<u><u>5,222</u></u>	<u><u>4,477</u></u>

Christchurch Citizens Advice Bureau
Notes to the Financial Statements for the Year Ended 31 March 2013

continued

14 Creditors: Amounts falling due within one year

	2013	2012
	£	£
Accruals and deferred income	<u>5,970</u>	<u>3,393</u>
Creditors amounts falling due within one year includes deferred income		
	2013	2012
	£	£
Amount deferred in the year	<u>4,328</u>	-
As at 31 March 2013	<u>4,328</u>	<u>-</u>

15 Related parties

The Charity is controlled by the Trustees elected at the Annual General Meeting Various Trustees are also members of councils or authorities that have provided grants to the Charity on normal terms

16 Analysis of funds

	At 1 April 2012	Incoming resources	Resources expended	Transfers	At 31 March 2013
	£	£	£	£	£
Designated Funds					
Continuity Reserve	54,000	-	-	11,000	65,000
Depreciation and Net Book Value of Premises	24,000	-	-	6,000	30,000
Depreciation Reserve	-	-	(3,918)	195,908	191,990
IT Replacement Reserve	-	-	-	5,000	5,000
	<u>78,000</u>	<u>-</u>	<u>(3,918)</u>	<u>217,908</u>	<u>291,990</u>
General Funds					
Unrestricted income fund	<u>213,416</u>	<u>118,461</u>	<u>(103,850)</u>	<u>(217,908)</u>	<u>10,119</u>
Restricted Funds					
Surestart	1,830	7,000	(4,629)	-	4,201
Royal British Legion	8,803	20,719	(24,986)	-	4,536
Mary Magdalene	981	5,000	(5,981)	-	-
Wessex Water	773	5,000	(5,773)	-	-
	<u>12,387</u>	<u>37,719</u>	<u>(41,369)</u>	<u>-</u>	<u>8,737</u>
	<u>303,803</u>	<u>156,180</u>	<u>(149,137)</u>	<u>-</u>	<u>310,846</u>

Christchurch Citizens Advice Bureau

Notes to the Financial Statements for the Year Ended 31 March 2013

continued

17 Restricted Funds

Purpose of restricted funds

Surestart This funding from Dorset County Council provides for a part time worker to advise parents and carers at the West Christchurch and Somerford children's centres

Royal British Legion This provides for a part time Benefits and Money Advice Worker to advise serving and ex-service personnel and their families either in the bureau or at their home

The following two sources are now considered to be core funding and will be presented as such in future years

Mary Magdelene This fund provides a part time worker to visit and advise people in their own home For people who are unable to access services any other way

Wessex Water This provides funding towards a debt supervisor There is no set criteria

18 Designated Funds

Continuity Reserve These reserves have been designated by the Trustees to cover six months running costs (including redundancy) in the event of the charity ceasing to operate

Premises Fund This has been designated by the Trustees to carry out essential major repairs and refurbishment within the next two years

Depreciation and Net Book Value of Premises To match the net book value of depreciable fixed assets in future years

IT Replacement Reserve To cover the cost of replacing worn out, obsolete or damaged IT equipment and software

Christchurch Citizens Advice Bureau
Notes to the Financial Statements for the Year Ended 31 March 2013

continued

19 Net assets by fund

	Unrestricted Funds	Restricted Funds	Total Funds 2013	Total Funds 2012
	£	£	£	£
Tangible assets	191,990	-	191,990	195,908
Investments	55,222	-	55,222	54,764
Current assets	60,867	8,737	69,604	56,524
Creditors Amounts falling due within one year	<u>(5,970)</u>	<u>-</u>	<u>(5,970)</u>	<u>(3,393)</u>
Net assets	<u>302,109</u>	<u>8,737</u>	<u>310,846</u>	<u>303,803</u>

20 Pension

The Charity operates a non contributory pension scheme. The assets of the scheme are held separately from those of the charity in an independently administered fund. The pension cost and charge represents contributions payable to the fund and amounted to £2,555 (2012 £4,066).