

CHRISTCHURCH CITIZENS ADVICE BUREAU

ACCOUNTS
for the year ended
31 March 2007

3024636

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

FRIDAY



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COMPANIES HOUSE

CHRISTCHURCH CITIZENS ADVICE BUREAU

COMPANY INFORMATION

Company Number	03024636
Charity Registration Number	1046472
Directors	P G Solomons (Chairman) D Knight (Treasurer) R Driscoll G J Hawking J A Jamieson MBE I Slinger J E Spencer A J Todd R J A Zeale
Secretary	D Knight
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 1QL
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 31 MARCH 2007

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 2007 are shown on Page 1 The Directors who have served during the period under review are

P G Solomons	Chairman
D Knight	Treasurer and Secretary
M G Ford-Horne	
R Driscoll	
E A Hatch	
G J Hawking	
J A Jamieson MBE	
I Singer	
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 the 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


D Knight - Secretary

CHRISTCHURCH CITIZENS ADVICE BUREAU
INDEPENDENT EXAMINERS REPORT
ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2007

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

We report on the Accounts of the Company for the year ended 31 March 2007 which are set out on pages 4 to 9 from the accounting records and from information and explanations supplied to us by the management of the Company

Respective Responsibilities of the Management Committee and Examiners

As the Chanty's Management Committee, you are responsible for the preparation of the Accounts. You consider that the Company is exempt from the audit requirements of Section 43 (2) of the Charities Act 1993 (The Act). On the basis of procedure specified on the General directions given to the Chanty 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 Chanty Commissioners. An examination includes a review of the accounting records kept by the Chanty and a comparison of the Accounts presented with these 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



Date 07 06, 2007

CHARTERED ACCOUNTANTS

**CHRISTCHURCH CITIZENS ADVICE BUREAU
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31st MARCH 2007**

	Notes	<u>Unrestricted Funds 2007</u>	<u>Restricted Funds 2007</u>	<u>Total Funds 2007</u>	<u>Total Funds 2006</u>
		£	£	£	£
<u>INCOMING RESOURCES</u>					
	1b				
Grants		137,216	-	137,216	115,630
Donations		8,870	-	8,870	14,240
Investment Income		2,798	-	2,798	2,769
Other Income		-	-	-	-
TOTAL INCOMING RESOURCES	Page 8	<u>148,884</u>	<u>-</u>	<u>148,884</u>	<u>132,639</u>
<u>OUTGOING RESOURCES</u>					
	1c				
Establishment Costs		8,125	-	8,125	7,881
Giving Advice & Professional Support		16,808	-	16,808	18,672
Staff Costs	2	118,096	-	118,096	104,028
Travelling Expenses		4,327	-	4,327	3,470
Training etc		213	-	213	258
Depreciation		848	-	848	1,562
TOTAL RESOURCES EXPENDED	Page 9	<u>148,417</u>	<u>-</u>	<u>148,417</u>	<u>135,871</u>
Net Incoming (Outgoing -) Resources		467	-	467	3,232
Fund Balances Brought Forward		249,913	-	249,913	253,145
Less Transferred to Expenditure A/C for purchase of Computer Server		<u>2,053</u>	<u>-</u>	<u>2,053</u>	<u>-</u>
		247,860	-	247,860	253,145
GENERAL FUND AT 31 MARCH 2007		<u>248,327</u>	<u>-</u>	<u>248,327</u>	<u>249,913</u>

**CHRISTCHURCH CITIZENS ADVICE BUREAU
BALANCE SHEET AS AT 31st MARCH 2007**

	Notes	<u>Unrestricted Funds 2007</u> £	<u>Restricted Funds 2007</u> £	<u>Total Funds 2007</u> £	<u>Total Funds 2006</u> £
FIXED ASSETS					
Tangible Assets	4	195,908	-	195,908	196,756
CURRENT ASSETS					
Debtors	5	2,006	-	2,006	352
Cash at bank and in hand		<u>60,785</u>	<u>-</u>	<u>60,785</u>	<u>55,422</u>
		62,791	-	62,791	55,774
LESS					
Creditors falling due within one year	6	10,372	-	10,372	2,617
NET CURRENT ASSETS		<u>52,419</u>	<u>-</u>	<u>52,419</u>	<u>53,157</u>
TOTAL NET ASSETS		<u>248,327</u>	<u>-</u>	<u>248,327</u>	<u>249,913</u>
GENERAL FUNDS - Unrestricted					
Accumulated Funds		205,380	-	205,380	204,913
Designated Funds	9	42,947	-	42,947	45,000
TOTAL GENERAL FUNDS		<u>248,327</u>	<u>-</u>	<u>248,327</u>	<u>249,913</u>

The Company is entitled to exemption from audit under section 249A(1) of the Companies Act 1985 for the year ended 31st March 2007

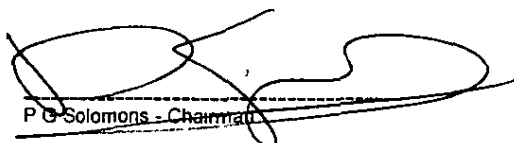
No notice has been deposited under Section 249B(2) of the Companies Act 1985 in relation to its financial statements for the financial year

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 9 were approved by the Board of Directors on 22 May 2007 and were signed on its behalf by


P B Solomons - Chairman

**CHRISTCHURCH CITIZENS ADVICE BUREAU
NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31st MARCH 2007**

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

These are recorded when they become due

c Resources Expended

These are recorded when the indebtedness is incurred

d Taxation

Being a registered charity, the Company is exempt from Corporation Tax under Section 505 of the Income and Corporation Tax Act 1998

e Tangible Fixed Assets

Depreciation has been provided for on the following basis for items held at 1st April 2006

Fixtures and equipment	Over 4 to 10 years	
Freehold Land and Buildings	In view of the sustained value of the land and buildings further depreciation is not required	

f 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

	2007	2006
	£	£
Gross Salaries	103,718	94,630
Employers National Insurance Contributions	8,461	7,189
Pension contributions - Current year	3,317	2,200
- Prior years	2,600	-
	<u>118,096</u>	<u>104,019</u>

The increase in 2007 was due to the filling of a post that had been unfilled for 3 months in 2006, additional posts funded by the Legal Services Commission Benefits Home Visiting contract (now finished) and the Twynham Housing Association

Directors emoluments	-	-
Average number of employees	7	10

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

3 DIRECTORS EXPENSES

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

CHRISTCHURCH CITIZENS ADVICE BUREAU
NOTES TO THE ACCOUNTS (CONTINUED)

4 TANGIBLE ASSETS

	Fixture & Fittings	Freehold Land & Buildings	Total
	£	£	£
Cost			
At 1 April 2006	34 132	228,592	262 724
Additions	-	-	-
At 31 March 2007	<u>34 132</u>	<u>228 592</u>	<u>262 724</u>
Depreciation			
At 1 April 2006	33,284	32,684	65,968
Charge for the year	848	-	848
At 31 March 2007	<u>34 132</u>	<u>32,684</u>	<u>66 816</u>
Net Book Value			
At 31 March 2007	<u>-</u>	<u>195,908</u>	<u>195,908</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

	2007	2006
	£	£
Donations (Since received)	1 035	-
Rents	340	-
Gift Aid Income Tax Recovery	343	352
Payments in Advance	288	-
	<u>2 006</u>	<u>352</u>

6 Creditors

	2007	2006
	£	£
Salaries & Travelling Expenses	3,102	-
Pension Contributions	3,878	-
Tax & National Insurance	2,361	-
Trade Creditors	431	2 117
Examiners	600	500
	<u>10,372</u>	<u>2,617</u>

7 Post Balance Sheet Items

No material events have occurred since 31 March 2007 which would affect the results shown by the above accounts.

8 Contingent Liabilities

There were no contingent liabilities at 31 March 2007.

9 Reserves

	£	£
Operating reserve - This sum has been designated by the Trustees for the purpose of covering 3 months ongoing payroll & overhead costs		30,000
Computer reserve - This sum has been designated by the Trustees for the purpose of meeting the cost of replacing / upgrading computer equipment		
Balance at 1 April 2006	5,000	
Less utilised in Year	<u>2 053</u>	2 947
Premises reserve - This sum has been designated by the Trustees for the purpose of meeting the costs of any necessary refurbishment		10 000
		<u>42,947</u>

**CHRISTCHURCH CITIZENS ADVICE BUREAU
DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31st MARCH 2007**

	<u>Unrestricted Funds 2007</u>	<u>Restricted Funds 2007</u>	<u>Total Funds 2007</u>	<u>Total Funds 2006</u>
	£	£	£	£
GRANTS				
Christchurch Borough Council	50,690	-	50 690	49 450
Legal Services Commission Debt & Welfare Benefits	43,424	-	43 424	43,424
Legal Services Commission Welfare Benefits - Home Visiting	9,853	-	9,853	13 670
Dorset County Council - for Training	4,000	-	4,000	3 933
Citizens Advice Bureau	1,120	-	1,120	2,083
Customer Support Network	3,117	-	3 117	1,009
Dorset County Council	2,145	-	2 145	1 042
Burton Parish Council	200	-	200	150
Twynham Housing Assn	6,667	-	6,667	-
Wessex Water	4,000	-	4,000	869
Money Advice (Mary Magdalene)	8,000	-	8,000	6 000
Home Visits (Mary Magdalene)	4,000	-	4,000	4,000
TOTAL GRANTS	<u>137,216</u>	<u>-</u>	<u>137,216</u>	<u>125,630</u>
DONATIONS				
General	7,017	-	7,017	2 063
Gift Aided	1,658	-	1,658	1,939
CAB Friends Fund Raising	195	-	195	238
TOTAL DONATIONS	<u>8,870</u>	<u>-</u>	<u>8,870</u>	<u>4,240</u>
INVESTMENT INCOME	2,798	-	2,798	2,769
TOTAL INCOMING RESOURCES	<u>148,884</u>	<u>-</u>	<u>148,884</u>	<u>132,639</u>

**CHRISTCHURCH CITIZENS ADVICE BUREAU
DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31st MARCH 2007**

	<u>Unrestricted</u> <u>Funds 2007</u> £	<u>Restricted</u> <u>Funds 2007</u> £	<u>Total Funds</u> <u>2007</u> £	<u>Total Funds</u> <u>2006</u> £
MANAGEMENT & ADMINISTRATION EXPENSES				
ESTABLISHMENT COSTS				
Accountancy	676	-	676	552
Heat, Light, Water Sewerage	1,929	-	1,929	1,714
Insurance	1,125	-	1,125	1,177
Maintenance Office Equipment	482	-	482	1,617
Maintenance Premises	2,462	-	2,462	1,667
Sundry Expenses	1,451	-	1,451	1,154
	<u>8,125</u>	<u>-</u>	<u>8,125</u>	<u>7,881</u>
GENERAL ADVICE & PROFESSIONAL SUPPORT				
Postage	2,068	-	2,068	1,855
Printing & Stationery	4,108	-	4,108	2,163
Telephone Calls & Rentals	4,248	-	4,248	3,400
Professional Indemnity	756	-	756	756
Reference Material	2,121	-	2,121	3,630
Software & Equipment	4,561	-	-	6,813
Less Transfer From Reserves	<u>2,053</u>	<u>-</u>	2,508	-
Legal Service Commission Case Expenses	1,000	-	1,000	55
	<u>16,808</u>	<u>-</u>	<u>16,808</u>	<u>18,672</u>
STAFF COSTS				
Salaries & Wages	112,179	-	112,179	101,119
Pension Contributions	5,917	-	5,917	2,200
Travel Expenses	4,327	-	4,327	3,470
Vacancy Advertising	-	-	-	709
	<u>122,423</u>	<u>-</u>	<u>122,423</u>	<u>107,498</u>
TRAINING & MAINTAINING ADVISER SKILLS				
Training costs	213	-	213	258
DEPRECIATION				
Equipment	848	-	848	1,562
TOTAL MANAGEMENT & ADMINISTRATION EXPENSES	<u>148,417</u>	<u>-</u>	<u>148,417</u>	<u>135,871</u>