

**CHRISTCHURCH CITIZENS ADVICE BUREAU
ACCOUNTS FOR THE YEAR ENDED
31 MARCH 2002**



CHRISTCHURCH CITIZENS ADVICE BUREAU

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CHRISTCHURCH CITIZENS ADVICE BUREAU
COMPANY INFORMATION

Company Number	03024636
Charity Registration Number	1046472
Directors	P E Williams - Chairman C A Cook R J Davies E A Hatch G J Hawking R A W Hicks J Jamieson MBE C J Roach P G Solomons J E Spencer
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
ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2002

The Directors present their Report and Accounts of the Company for the year ended 31 March 2002.

Principal Activity

The principal activity of the Company continued to be that of providing advice to the public and is a registered Charity.

Directors

The Directors at 31 March 2002 are shown on page 1. The Directors who have served during the period under review are:

P E Williams - Chairman	(appointed 10 September 2001)
C A Cook	
R J Davies	
E A Hatch	(appointed 9 May 2001)
G J Hawking	
R A W Hicks	
J Jamieson MBE	
W E Marris	(resigned 10 September 2001)
S L Mitchell	(resigned 23 November 2001)
C J Roach	
C A Salisman	(resigned 12 October 2001)
P G Solomons	
J E Spencer	

Note: P E Williams resigned on 18 April 2002

Directors' Responsibilities

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

- i) Select suitable accounting policies and then apply them, consistently;
- ii) Make judgements and estimates that are reasonable and prudent;
- iii) Follow applicable accounting standards, subject to any material departures disclosed and explained in accounts;
- iv) Prepare the accounts on the 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 them to ensure that the Accounts comply with the Companies Act 1985. They are also responsible for safeguarding the assets of the Company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The above report has been prepared in accordance with the special provisions of Part VII of the Companies Act 1985 relating to small companies

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 31 MARCH 2002

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 2002 which are set out on pages 6 to 11 from the accounting records and from information and explanations supplied to us by the management of the company.

Respective Responsibilities of Management Committee and Examiner

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**

25.06.2002

CHRISTCHURCH CITIZENS ADVICE BUREAU
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2002

	Notes	Unrestricted Funds 2002	Restricted Funds 2002	Total Funds 2002	Total Funds 2001
Incoming Resources	1b				
Grants		90,199	31,647	121,846	70,904
Donations & Legacies		5,758	8,000	13,758	15,472
Investment Income		2,292	0	2,292	5,986
Other Income		199	0	199	0
		-----	-----	-----	-----
		98,448	39,647	138,095	92,362
Loan Repaid		43,000	0	43,000	
Transferred from IT Reserve		2,217	0	2,217	0
		-----	-----	-----	-----
Total Incoming Resources		143,665	39,647	183,312	92,362
		=====	=====	=====	=====
Resources Expended					
CAB Friends Fund Raising expenses		18	0	18	212
Management, Administration & Maintenance		77,570	26,701	104,271	83,332
Loan Repayment		42	42,958	43,000	0
31.03.2001 Debtor		0	438	438	0
Transfer to LSC Reserves (2002-2003)		6,548	0	6,548	0
		-----	-----	-----	-----
Total Net Resources Expended		84,178	70,097	154,275	83,544
		=====	=====	=====	=====
Net Income/(Outgoing) Resources		59,487	(30,450)	29,037	8,818
Fund Balances Brought Forward		166,414	44,354	210,768	201,950
		-----	-----	-----	-----
General Fund as at 31 March 2002		£225,901	£13,904	£239,805	£210,768
		=====	=====	=====	=====

The movements in restricted funds are shown in Note 8 to the Accounts.

The notes on pages 6 to 11 form part of these Accounts

CHRISTCHURCH CITIZENS ADVICE BUREAU
BALANCE SHEET AS AT 31 MARCH 2002

	Notes	Unrestricted Funds 2002	Restricted Funds 2002	Total Funds 2002	Total Funds 2001
Fixed Assets					
Tangible Assets	1d & 4	206,661	0	206,661	205,681
Current Assets					
Debtors	6	1,597	3,788	5,385	968
Cash at Bank and in hand		32,120	10,116	42,236	51,866
		-----	-----	-----	-----
		33,717	13,904	47,621	52,834
Less: Creditors					
Falling Due Within One Year	7	1,691	0	1,691	43,000
		-----	-----	-----	-----
Net Current Assets/(Liabilities)		32,026	13,904	45,930	9,834
		-----	-----	-----	-----
Total Net Assets		£238,687	£13,904	£252,591	£215,515
		=====	=====	=====	=====
Reserves:					
Provision for Accountancy		400		400	352
Professional Indemnity		425		425	425
IT Reserves		1,753		1,753	3,970
Repainting Reserves		3,660		3,660	0
LSC Reserves		6,548		6,548	0
Unrestricted Funds		225,901		225,901	166,414
Restricted Funds	9		13,904	13,904	44,354
		-----	-----	-----	-----
Total Reserves		£238,687	£13,904	£252,591	£215,515
		=====	=====	=====	=====

The Company is entitled to exemption from audit under Section 249A(1) of the Companies Act 1985 for the year ended 31 March 2002.

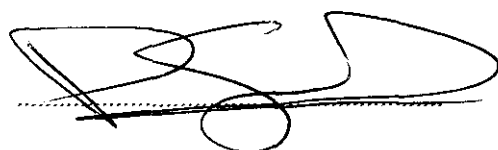
No notice has been deposited under Section 249B(2) of the Companies Act 1985 in relation to its financial statements for the financial year.

The directors acknowledge their responsibilities for:

- (a) ensuring that the Company keeps accounting records which comply with Section 221 of the Companies Act 1985 and
- (b) 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 or 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 11 were approved by the Board of Directors on 12-6-2002 and were signed on its behalf by:



P G Solomons - Director

CHRISTCHURCH CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 MARCH 2002

1. ACCOUNTING POLICIES

The following Accounting Policies have been used consistently in dealing with items which are considered material in relation to the Company's Accounts.

a. Basis of Accounting

These Accounts have been prepared under the Historical Cost Convention Accounting Rules and are in accordance with applicable accounting standards and the Charities Accounting 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 Buildings & 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 a share capital. In the event of the company being wound up, each member's liability is limited to £1.

2. EMPLOYEE EMOLUMENTS

	<u>2002</u>	<u>2001</u>
Gross Salaries	65,804	49,801
Employer's National Insurance Contributions	5,302	2,833
Pension Contributions	nil	nil
	-----	-----
	£71,106	£52,634
	=====	=====

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

Directors' emoluments	34,626	32,540
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Directors' emoluments refer exclusively to the Bureau Manager and the Deputy Manager.

Average number of employees	6	8
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3. DIRECTORS' EXPENSES

Three directors received travelling expenses totalling £587 (2000 - £354)

CHRISTCHURCH CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS (Continued)

FOR THE YEAR ENDED 31 MARCH 2002

4. TANGIBLE ASSETS

	<u>Fixtures and Fittings</u>	<u>Freehold Land and Building</u>	<u>Total</u>
Cost			
At 1st April 2001	26,178	228,592	254,770
Additions	5,063	0	5,063
	-----	-----	-----
At 31 March 2002	£ 31,241	£ 228,592	£ 259,833
	=====	=====	=====
Depreciation			
At 1st April 2001	16,405	32,684	49,089
Charge for the Year	4,083	0	4,083
	-----	-----	-----
At 31 March 2002	£ 20,488	£ 32,684	£ 53,172
	=====	=====	=====
Net Book Value			
At 31 March 2002	£ 10,753	£195,908	£206,661
	=====	=====	=====
(At 31 March 2001	£ 9,773	£ 195,908	£205,681)
	=====	=====	=====

The directors consider 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. OBLIGATIONS UNDER OPERATING LEASES

At 31 March 2002, the company had annual commitments under non-cancellable operating leases as follows:

	<u>2002</u>	<u>2001</u>
Operating leases which are payable within one year	148	592
Operating leases which are payable within two to five years	0	296
	-----	-----
	£ 148	£ 888
	=====	=====

6. DEBTORS

Other debtors	£ 5,385	£ 968
	=====	=====

7. CREDITORS

	<u>2002</u>	<u>2001</u>
Amounts falling due in more than one year:		
Local Authority Loan	0	43,000
Other Creditors	1,691	0
	-----	-----
	£1,691	£43,000
	=====	=====

CHRISTCHURCH CITIZENS ADVICE BUREAU
NOTES TO THE ACCOUNTS (Continued)
FOR THE YEAR ENDED 31 MARCH 2002

8. RESTRICTED FUNDS

	<u>Loan Repayment Fund</u>	<u>Mary Magdalen MoneyAdvice Fund</u>	<u>NACAB Training Fund</u>	<u>Community Fund (Lottery) HomeVisitors Fund (1998 – 2001)</u>
At 1 April 2001	39,957	1,000	2,500	897
Incoming resources	3,000	5,000	0	0
	-----	-----	-----	-----
Outgoing resources	42,957	6,000	2,500	897
	42,957	3,000	2,500	897
	-----	-----	-----	-----
At 31 March 2002	£ 0	£3,000	£ 0	£ 0
	=====	=====	=====	=====

	<u>Community Fund (Lottery) Home Visitors (2001-2004)</u>	<u>Community Fund (Lottery) Administration (2001-2004)</u>	<u>Lloyds TSB Foundation</u>	<u>Total</u>
At 1 April 2001	0	0	0	44,354
Incoming resources	8,199	18,948	4,500	39,647
	-----	-----	-----	-----
Outgoing resources	8,199	18,948	4,500	84,001
	5,596	15,147	-	70,097
	-----	-----	-----	-----
At 31 March 2002	£ 2,603	£ 3,801	£4,500	£ 13,904
	=====	=====	=====	=====

9. POST BALANCE SHEET EVENTS

No material events have occurred since 31 March 2002 which would affect the results shown by the above Accounts.

10. CONTINGENT LIABILITIES

There were no contingent liabilities at 31 March 2002 (2001 - none)

CHRISTCHURCH CITIZENS ADVICE BUREAU
DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2002

	Unrestricted Funds 2002	Restricted Funds 2002	Total Funds 2002	Total Funds 2001
INCOME				
Grant by Christchurch Borough Council towards management, administration and maintenance expenditure.	56,860	0	56,860	55,200
Grants by Dorset County Council				
- for Training	3,413	0	3,413	3,832
- for Social Services	0	0	0	350
Dorset Community Action (European Social Fund)	0	0	0	290
Dorset Training & Enterprise Council	0	0	0	860
Friends of NACAB for IT	1,330	0	1,330	2,500
Lloyds TSB Foundation	0	4,500	4,500	0
NACAB for Training	-	0	0	2,500
National Lottery Charities Board:				
Home Visiting Project (1998-2001)	0	0	0	5,372
Home Visiting Project (2001-2004)	0	8,199	8,199	0
Administration Grant (2001-2004)	0	18,948	18,948	0
Legal Service Commission Franchise				
Year 2001-2002	22,048	0	22,048	0
Year 2002-2003	6,548	0	6,548	0
Total Grants	90,199	31,647	121,846	70,904
Donations & Legacies				
General Donations	2,309	0	2,309	6,789
Money Advice (Mary Magdalen)	0	5,000	5,000	2,000
CAB Friends fund raising	500	0	500	1,349
Covenanted Donations	0	0	0	97
Gift Aided Donations	2,949	3,000	5,949	2,224
Legacy	0	0	0	3,013
Total Donations & Legacies	5,758	8,000	13,758	15,472
Investment Income				
Room Hire	1,290	0	1,290	2,946
Interest	1,002	0	1,002	3,040
Total Investment Income	2,292	0	2,292	5,986
Other Income	199	0	199	0
	98,448	39,647	138,095	92,362

CHRISTCHURCH CITIZENS ADVICE BUREAU
DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2002

MANAGEMENT AND ADMINISTRATION EXPENSES:-

	Notes	Unrestricted Funds 2001	Restricted Funds 2001	Total Funds 2001	Total Funds 2000
Establishment Costs					
Accountancy		400		400	352
Advertising		1,681	680	2,361	2,938
Heat and Light, Sewage		1,148		1,148	1,033
Insurance		1,139		1,139	894
Lease of Equipment		732		732	592
Maintenance of Premises & Equipment		918		918	849
Maintenance: Premises		5,069		5,069	2,101
Sundry Expenses		1,076		1,076	870
Telephone Line Rentals		1,319		1,319	1,277
		-----	-----	-----	-----
		13,482	680	14,162	10,906
		-----	-----	-----	-----
Giving Advice and Professional Support					
Postage		1,059		1,059	937
Printing and Stationery		1,230		1,230	1,896
Telephone		1,318		1,318	1,077
Counselling Supervision		100		100	100
Professional Indemnity		416		416	325
Reference Material		1,135		1,135	1,781
Software & Equipment		2,275		2,275	287
Subscriptions		97		97	50
		-----	-----	-----	-----
		7,630		7,630	6,453
		-----	-----	-----	-----
Staff Costs					
Travel		3,481	265	3,746	3,671
Wages & Salaries	11, 12	47,850	23,256	71,106	52,634
		-----	-----	-----	-----
		51,331	23,521	74,852	56,305
		-----	-----	-----	-----
Training & Maintaining Adviser Skills					
	11	1,044	2,500	3,544	1,159
		-----	-----	-----	-----
Depreciation					
Equipment		4,083		4,083	4,539
		-----	-----	-----	-----
Transfers to Reserves					
IT Reserves					3,970

Total Management & Administration Expenses		£77,570	£26,701	£104,271	£83,332
		=====	=====	=====	=====