

3024636

CHRISTCHURCH CITIZENS ADVICE BUREAU

ACCOUNTS FOR THE YEAR ENDED

31 MARCH 2005

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



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 J. A. Jamieson MBE J. E. Spencer A.J. Todd R.J.A. Zeale
Secretary	M.G. Ford-Horne
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 2005**

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 2005 are shown at Page 1. The Directors who have served during the period under review were:

P. G. Solomons	Chairman
M.G. Ford-Horne	
E. A. Hatch	
G. J. Hawking	
R. A. W. Hicks	(resigned 31st December 2004)
J.A. Jamieson MBE	
C. J. Roach	(resigned 30 th June 2004)
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

M.G. Ford-Horne - Secretary

CHRISTCHURCH CITIZENS ADVICE BUREAU
REPORT OF THE ACCOUNTANT
ACCOUNTS FOR THE YEAR ENDED 31ST MARCH 2005

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 2005 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

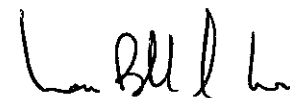
In connection with our examination, no matter has come to our attention:

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

14.06.2005

LEWIS BALL AND COMPANY



CHARTERED ACCOUNTANTS
AND REGISTERED AUDITORS

CHRISTCHURCH CITIZENS ADVICE BUREAU

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST MARCH 2005

	<u>Notes</u>	<u>Unrestricted Funds 2005</u>	<u>Restricted Funds 2005</u>	<u>Total Funds 2005</u>	<u>Total Funds 2004</u>
<u>INCOMING RESOURCES</u>					
	1b				
Grants		113,253	1,738	114,991	125,752
Donations		3,912	2,000	5,912	12,529
Investment Income		2,393	0	2,393	1,729
Other Income		0	0	0	100
TOTAL INCOMING RESOURCES		<u>119,558</u>	<u>3,738</u>	<u>123,296</u>	<u>140,110</u>
<u>RESOURCES EXPENDED</u>					
CAB Friends Fund-raising expenses		194	0	194	319
Management, Administration & Maintenance		119,610	14,640	134,250	128,374
Total Resources Expended		<u>119,804</u>	<u>14,640</u>	<u>134,444</u>	<u>128,693</u>
Net Income/(outgoing) Resources		(245)	(10,902)	(11,147)	11,417
Fund Balances Brought Forward		251,810	12,483	264,293	252,876
GENERAL FUND AT 31ST MARCH 2005		<u>251,564</u>	<u>1,581</u>	<u>253,145</u>	<u>264,293</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 2005

	<u>Notes</u>	<u>Unrestricted Funds 2005</u>	<u>Restricted Funds 2005</u>	<u>Total Funds 2005</u>	<u>Total Funds 2004</u>
FIXED ASSETS					
Tangible Assets	4	198,318	0	198,318	201,196
CURRENT ASSETS					
Debtors	5	3,516	2,000	5,516	1,233
Cash at bank and in hand		<u>53,417</u>	<u>(419)</u>	<u>52,998</u>	<u>65,307</u>
		56,933	1,581	58,514	66,540
LESS:					
Creditors falling due within one year	6	<u>3,687</u>	<u>0</u>	<u>3,687</u>	<u>3,443</u>
NET CURRENT ASSETS		<u>53,246</u>	<u>1,581</u>	<u>54,827</u>	<u>63,097</u>
TOTAL NET ASSETS		<u><u>251,564</u></u>	<u><u>1,581</u></u>	<u><u>253,145</u></u>	<u><u>264,293</u></u>
RESERVES					
Unrestricted Funds					
Accumulated Funds		206,564	0	206,564	251,810
Designated Funds	10	45,000	0	45,000	0
Restricted Funds		<u>0</u>	<u>1,581</u>	<u>1,581</u>	<u>12,483</u>
TOTAL RESERVES		<u><u>251,564</u></u>	<u><u>1,581</u></u>	<u><u>253,145</u></u>	<u><u>264,293</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 2005.

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 9th May 2005 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 2005

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>2005</u>	<u>2004</u>
Gross salaries	101,167	92,375
Employer's National Insurance contributions	7,551	5,702
Pension contributions	<u>2,200</u>	<u>2,645</u>
	<u>110,918</u>	<u>100,722</u>

Directors' emoluments	<u>0</u>	<u>0</u>
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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 2005 (continued)**

4 TANGIBLE ASSETS

	<u>Fixtures & Fittings</u>	<u>Freehold Land & Building</u>	<u>Total</u>
Cost			
At 1 st April 2004	34,132	228,592	262,724
Additions	<u>0</u>	<u>0</u>	<u>0</u>
At 31 st March 2005	<u>34,132</u>	<u>228,592</u>	<u>262,724</u>
Depreciation			
At 1 st April 2004	28,844	32,684	61,528
Charge for the year	<u>2,878</u>	<u>0</u>	<u>2,878</u>
At 31 st March 2005	<u>31,722</u>	<u>32,684</u>	<u>64,406</u>
Net Book Value			
At 31 st March 2005	<u>2,410</u>	<u>195,908</u>	<u>198,318</u>
<i>At 31st March 2004</i>	<u>5,288</u>	<u>195,908</u>	<u>201,196</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>2005</u>	<u>2004</u>
Accrued Income	<u>5,516</u>	<u>1,233</u>

6 CREDITORS

	<u>2005</u>	<u>2004</u>
Amounts falling due in less than one year		
Other creditors	<u>3,687</u>	<u>3,443</u>

CHRISTCHURCH CITIZENS ADVICE BUREAU

**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2005 (continued)**

7 RESTRICTED FUNDS

	<u>Mary Magdelen Money Advice</u>	<u>Community Fund B Home Visiting Project (2001-4)</u>	<u>Lloyds TSB Foundation</u>	<u>Employment Advice</u>	<u>LSC, PIB Welfare benefit project</u>
At 1 April 2004	3,000	3,609	4,326	1,548	0
Incoming Resources	2,000	0	0	0	1,738
	-----	-----	-----	-----	-----
	5,000	3,609	4,326	1,548	1,738
Outgoing Resources	5,000	3,609	4,326	836	869
	-----	-----	-----	-----	-----
At 31 March 2005	0	0	0	712	869
	=====	=====	=====	=====	=====

	<u>Total</u>
At 1 April 2004	12,483
Incoming Resources	3,738

	16,221
Outgoing Resources	14,640

At 31 March 2005	1,581
	=====

8 POST-BALANCE SHEET EVENTS

No material events have occurred since 31st March 2005 which would affect the results shown by the above accounts.

9 CONTINGENT LIABILITIES

There were no contingent liabilities at 31st March 2005 (31st March 2004 - £ nil)

10 RESERVES

Operating reserve – These reserves have been designated by the Trustees for the purpose of covering three months ongoing payroll & overhead costs of £30,000.

Redundancy reserve - These reserves have been designated by the Trustees for the purpose of covering redundancy costs of £5,000.

Premises fund - These have been designated by the Trustees for the purpose of refurbishment of £10,000

**CHRISTCHURCH CITIZENS ADVICE BUREAU
DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2005**

INCOMING RESOURCES

	<u>Unrestricted Funds 2005</u>	<u>Restricted Funds 2005</u>	<u>Total Funds 2005</u>	<u>Total Funds 2004</u>
GRANTS				
Christchurch Borough Council	58,000	0	58,000	58,000
Legal Service Commission Franchise	47,470	0	47,470	40,726
Dorset County Council - for Training	3,500	0	3,500	3,481
Citizens Advice Bureau Grant	3,125	0	3,125	0
Consumer Support Network	1,008	0	1,008	0
New Deal	0	0	0	1,560
Burton Parish Council	150	0	150	150
Lloyds TSB Foundation	0	0	0	2,000
Community Fund - Home Visiting Project (2001-2004)	0	0	0	8,531
Community Fund - Administration Grant (2001-2004)	0	0	0	10,464
LSC Partnership Innovation Budget Welfare Benefits Project	0	1,738	1,738	840
TOTAL GRANTS	<u>113,253</u>	<u>1,738</u>	<u>114,991</u>	<u>125,752</u>
DONATIONS				
General Donations	849	0	849	1,962
Gift Aided donations	1,778	0	1,778	2,315
Money Advice (Mary Magdalene)	0	2,000	2,000	5,000
Employment Advice	0	0	0	2,000
CAB Friends fund-raising	1,285	0	1,285	1,252
TOTAL DONATIONS	<u>3,912</u>	<u>2,000</u>	<u>5,912</u>	<u>12,529</u>
INVESTMENT INCOME				
Interest	2,393	0	2,393	1,679
TOTAL INVESTMENT INCOME	<u>2,393</u>	<u>0</u>	<u>2,393</u>	<u>1,679</u>
OTHER INCOME	<u>0</u>	<u>0</u>	<u>0</u>	<u>150</u>
TOTAL INCOMING RESOURCES	<u>119,558</u>	<u>3,738</u>	<u>123,296</u>	<u>140,110</u>

CHRISTCHURCH CITIZENS ADVICE BUREAU

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2005**

MANAGEMENT & ADMINISTRATION EXPENSES

	<u>Unrestricted</u> <u>Funds 2005</u>	<u>Restricted</u> <u>Funds 2005</u>	<u>Total Funds</u> <u>2005</u>	<u>Total Funds</u> <u>2004</u>
ESTABLISHMENT COSTS				
Accountancy	579	0	579	508
Heat, Light, Water, Sewerage	1,504	0	1,504	1,522
Insurance	1,081	0	1,081	1,124
Lease of Equipment	0	0	0	0
Maintenance: Office Equipment	1,341	0	1,341	1,062
Maintenance: Premises	1,913	0	1,913	1,519
Sundry Expenses	1,012	0	1,012	1,160
Telephone Line Rentals	1,353	0	1,353	1,035
	<u>8,783</u>	<u>0</u>	<u>8,783</u>	<u>7,930</u>
GIVING ADVICE & PROFESSIONAL SUPPORT				
Postage	1,402	0	1,402	1,525
Printing & Stationery	1,940	0	1,940	2,783
Telephone	1,904	0	1,904	1,577
Counselling Supervision	56	0	56	75
Professional Indemnity	746	0	746	746
Reference Material	1,687	836	2,523	1,668
Software & Equipment	996	0	996	757
Legal Service Commission Case Expenses	0	0	0	195
	<u>8,731</u>	<u>836</u>	<u>9,567</u>	<u>9,326</u>
STAFF COSTS				
Salaries & Wages	92,931	13,390	106,321	99,848
Pension Contributions	2,200	0	2,200	2,645
Travel Expenses	3,998	414	4,412	3,822
Vacancy Advertisements	0	0	0	535
	<u>99,129</u>	<u>13,804</u>	<u>112,933</u>	<u>106,850</u>
TRAINING & MAINTAINING ADVISER SKILLS				
Training costs	89	0	89	329
DEPRECIATION				
Equipment	2,878	0	2,878	3,939
TOTAL MANAGEMENT & ADMINISTRATION EXPENSES	<u><u>119,610</u></u>	<u><u>14,640</u></u>	<u><u>134,250</u></u>	<u><u>128,374</u></u>