

3024236

**CHRISTCHURCH CITIZENS ADVICE BUREAU**

**ACCOUNTS FOR THE YEAR ENDED**

**31<sup>ST</sup> MARCH 2003**



**CHRISTCHURCH CITIZENS ADVICE BUREAU**

**CONTENTS**

	<b>PAGE</b>
<b>Company Information</b>	<b>1</b>
<b>Report of the Directors</b>	<b>2</b>
<b>Report of the Accountant</b>	<b>3</b>
<b>Statement of Financial Activities</b>	<b>4</b>
<b>Balance Sheet</b>	<b>5</b>
<b>Notes to the Accounts</b>	<b>6 - 8</b>
<b>Additional Information</b>	<b>9 - 10</b>

CHRISTCHURCH CITIZENS ADVICE BUREAU

COMPANY INFORMATION

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

CHRISTCHURCH CITIZENS ADVICE BUREAU

REPORT OF THE DIRECTORS  
FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2003

**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 31<sup>st</sup> March 2003 are shown at Page 1. The Directors who have served during the period under review were:

P. G. Solomons	Chairman
S. J. Bath	(appointed 10 <sup>th</sup> February 2003)
C. A. Cook	(resigned 9 <sup>th</sup> December 2002)
R. J. Davies	(resigned 9 <sup>th</sup> December 2002)
E. A. Hatch	
G. J. Hawking	
R. A. W. Hicks	
J. Jamieson MBE	
C. J. Roach	
J. E. Spencer	
P. E. Williams	(resigned 18 <sup>th</sup> April 2002)
R. J. A. Zeale	(appointed 10 <sup>th</sup> February 2003)

**Directors' Responsibilities**

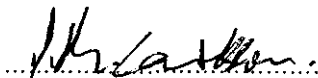
Company law requires the Directors to prepare Accounts for each financial period, which give a true and fair view of the state of affairs of the Company and of the profit and loss of the company for that period. In preparing those Accounts, the Directors are required to:

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 31<sup>ST</sup> MARCH 2003**

**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.

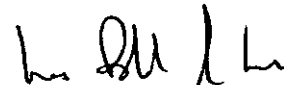
**Independent Examiners' Statement**

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**

---

10.06.2003

CHRISTCHURCH CITIZENS ADVICE BUREAU

STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2003

	Notes	<u>Unrestricted Funds 2003</u>	<u>Restricted Funds 2003</u>	<u>Total Funds 2003</u>	<u>Total Funds 2002</u>
<b><u>INCOMING RESOURCES</u></b>					
	1b				
Grants		101,204	22,424	123,628	121,846
Donations		3,314	5,000	8,314	13,758
Investment Income		1,643	0	1,643	2,292
Other Income		<u>201</u>	<u>0</u>	<u>201</u>	<u>199</u>
		106,362	27,424	133,786	138,095
Transfer from Legal Service Commission Franchise Reserve		6,548	0	6,548	0
Transfer from Professional Indemnity Reserve		425	0	425	0
Transfer from Information Technology Reserve		1,753	0	1,753	0
Loan repaid		0	0	0	43,000
Transfer from Information Technology Reserve		0	0	0	2,217
<b>TOTAL INCOMING RESOURCES</b>		<u><u>115,088</u></u>	<u><u>27,424</u></u>	<u><u>142,512</u></u>	<u><u>183,312</u></u>
<b><u>RESOURCES EXPENDED</u></b>					
CAB Friends Fund-raising expenses		18	0	18	18
Management, Administration & Maintenance		101,324	28,097	129,421	104,271
Loan Repayment		0	0	0	43,000
31.3.2001 debtor		0	0	0	438
Transfer to Legal Service Commission Reserve (2002-3)		0	0	0	6,548
Total Resources Expended		<u><u>101,342</u></u>	<u><u>28,097</u></u>	<u><u>129,439</u></u>	<u><u>154,275</u></u>
Net Income/(outgoing) Resources		13,746	(673)	13,073	29,037
Fund Balances Brought Forward		225,899	13,904	239,803	210,766
Accountancy		0	0	0	400
Professional Indemnity		0	0	0	425
Information Technology Reserve		0	0	0	1,753
Repainting Reserve		0	0	0	3,660
Legal Service Commission Reserve 2002-3		0	0	0	6,548
<b>GENERAL FUND AT 31<sup>ST</sup> MARCH 2003</b>		<u><u>239,645</u></u>	<u><u>13,231</u></u>	<u><u>252,876</u></u>	<u><u>252,589</u></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 31<sup>ST</sup> MARCH 2003**

	<u>Notes</u>	<u>Unrestricted Funds 2003</u>	<u>Restricted Funds 2003</u>	<u>Total Funds 2003</u>	<u>Total Funds 2002</u>
<b>FIXED ASSETS</b>					
Tangible Assets	4	205,135	0	205,135	206,659
<b>CURRENT ASSETS</b>					
Debtors	5	804	0	804	5,385
Cash at bank and in hand		<u>34,126</u>	<u>13,231</u>	<u>47,357</u>	<u>42,236</u>
		34,930	13,231	48,161	47,621
LESS:					
Creditors falling due within one year	6	<u>420</u>	<u>0</u>	<u>420</u>	<u>1,691</u>
<b>NET CURRENT ASSETS</b>		<u>34,510</u>	<u>13,231</u>	<u>47,741</u>	<u>45,930</u>
<b>TOTAL NET ASSETS</b>		<u><u>239,645</u></u>	<u><u>13,231</u></u>	<u><u>252,876</u></u>	<u><u>252,589</u></u>
<b>RESERVES</b>					
Provision for Accountancy		0	0	0	400
Professional Indemnity		0	0	0	425
Information Technology Reserve		0	0	0	1,753
Repainting Reserve		0	0	0	3,660
Legal Service Commission Franchise Reserve		0	0	0	6,548
Unrestricted Funds		239,645	0	239,645	225,899
Restricted Funds			13,231	13,231	13,904
<b>TOTAL RESERVES</b>		<u><u>239,645</u></u>	<u><u>13,231</u></u>	<u><u>252,876</u></u>	<u><u>252,589</u></u>

The Company is entitled to exemption from audit under Section 249A(1) of the Companies Act 1985 for the year ended 31<sup>st</sup> March 2003.


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 28th April 2003 and were signed on its behalf by:

  
P. G. Solomons - Chairman

# CHRISTCHURCH CITIZENS ADVICE BUREAU

## NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2003

### 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>2003</u>	<u>2002</u>
Gross salaries	91,568	65,804
Employer's National Insurance contributions	6,630	5,302
Pension contributions	<u>1,389</u>	<u>0</u>
	<u>99,587</u>	<u>71,106</u>
Directors' emoluments	<u>15,240</u>	<u>34,626</u>

The Directors' emoluments refer exclusively to the bureau manager and deputy manager.

Average number of employees: 8 6

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

### 3 DIRECTORS' EXPENSES

Two Directors received travelling expenses totalling £361 (previous year £587).



CHRISTCHURCH CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS  
FOR THE YEAR ENDED 31 MARCH 2003 (continued)

4 TANGIBLE ASSETS

	Fixtures & Fittings	Freehold Land & Building	Total
	<u>          </u>	<u>          </u>	<u>          </u>
Cost			
At 1 <sup>st</sup> April 2002	31,240	228,592	259,832
Additions	<u>2,892</u>	<u>0</u>	<u>2,892</u>
At 31 <sup>st</sup> March 2003	<u>34,132</u>	<u>228,592</u>	<u>262,724</u>
Depreciation			
At 1 <sup>st</sup> April 2002	20,488	32,684	53,172
Charge for the year	<u>4,417</u>	<u>0</u>	<u>4,417</u>
At 31 <sup>st</sup> March 2003	<u>24,905</u>	<u>32,684</u>	<u>57,589</u>
Net Book Value			
At 31 <sup>st</sup> March 2003	<u>9,227</u>	<u>195,908</u>	<u>205,135</u>
At 31 <sup>st</sup> March 2002	<u>10,751</u>	<u>195,908</u>	<u>206,659</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>2003</u>	<u>2002</u>
Accrued Income	<u>804</u>	<u>5,385</u>

6 CREDITORS

	<u>2003</u>	<u>2002</u>
Amounts falling due in less than one year		
Other creditors	<u>420</u>	<u>1,691</u>

CHRISTCHURCH CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS  
FOR THE YEAR ENDED 31 MARCH 2003 (continued)

7 RESTRICTED FUNDS

	<u>Mary Magdalen Money Advice</u>	<u>Community Fund Home Visiting Fund (2001-4)</u>	<u>Community Fund (Lottery) Administration Fund</u>	<u>Lloyds TSB Foundation</u>	<u>Total</u>
At 1 April 2002	3,000	2,603	3,801	4,500	13,904
Incoming Resources	5,000	8,277	14,147	0	27,424
	<u>8,000</u>	<u>10,880</u>	<u>17,948</u>	<u>4,500</u>	<u>41,328</u>
Outgoing Resources	5,000	7,730	15,367	0	28,097
	<u>3,000</u>	<u>3,150</u>	<u>2,581</u>	<u>4,500</u>	<u>13,231</u>
At 31 March 2003	<u>3,000</u>	<u>3,150</u>	<u>2,581</u>	<u>4,500</u>	<u>13,231</u>

7 POST-BALANCE SHEET EVENTS

No material events have occurred since 31<sup>st</sup> March 2003 which would affect the results shown by the above accounts.

8 CONTINGENT LIABILITIES

There were no contingent liabilities at 31<sup>st</sup> March 2003 (31<sup>st</sup> March 2002 - £ nil)

**CHRISTCHURCH CITIZENS ADVICE BUREAU**  
**DETAILED STATEMENT OF FINANCIAL ACTIVITIES**  
**FOR THE YEAR ENDED 31 MARCH 2003**

**INCOMING RESOURCES**

	<u>Unrestricted</u> <u>Funds 2003</u>	<u>Restricted</u> <u>Funds 2003</u>	<u>Total Funds</u> <u>2003</u>	<u>Total Funds</u> <u>2002</u>
<b>GRANTS</b>				
Christchurch Borough Council towards management, administration, and maintenance expenditure	56,860	0	56,860	56,860
Dorset County Council - for Training	3,422	0	3,422	3,413
Burton Parish Council	200	0	200	0
Friends of NACAB for Information Technology	0	0	0	1,330
Lloyds TSB Foundation	0	0	0	4,500
National Association of Citizens Advice Bureaux - Young Volunteer Support	750	0	750	0
Home Visiting Project (2001-2004)	0	8,277	8,277	8,199
Administration Grant (2001-2004)	0	14,147	14,147	18,948
Legal Service Commission Franchise				
-Year 2001-2	0	0	0	22,048
- Year 2002-3	39,972	0	39,972	6,548
<b>TOTAL GRANTS</b>	<b>101,204</b>	<b>22,424</b>	<b>123,628</b>	<b>121,846</b>
<b>DONATIONS</b>				
General Donations	967	0	967	2,309
Gift Aided donations	2,347	0	2,347	5,949
Money Advice (Mary Magdalen)	0	5,000	5,000	5,000
CAB Friends fund-raising	0	0	0	500
<b>TOTAL DONATIONS</b>	<b>3,314</b>	<b>5,000</b>	<b>8,314</b>	<b>13,758</b>
<b>INVESTMENT INCOME</b>				
Room Hire	0	0	0	1,290
Interest	1,643	0	1,643	1,002
<b>TOTAL INVESTMENT INCOME</b>	<b>1,643</b>	<b>0</b>	<b>1,643</b>	<b>2,292</b>
<b>OTHER INCOME</b>	<b>201</b>	<b>0</b>	<b>201</b>	<b>199</b>
<b>TOTAL INCOMING RESOURCES</b>	<b>106,362</b>	<b>27,424</b>	<b>133,786</b>	<b>138,095</b>

CHRISTCHURCH CITIZENS ADVICE BUREAU

DETAILED STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31 MARCH 2003

MANAGEMENT & ADMINISTRATION EXPENSES

	<u>Unrestricted</u> <u>Funds 2003</u>	<u>Restricted</u> <u>Funds 2003</u>	<u>Total Funds</u> <u>2003</u>	<u>Total Funds</u> <u>2002</u>
<b>ESTABLISHMENT COSTS</b>				
Accountancy	400	0	400	400
Heat, Light, Water, Sewerage	1,438	0	1,438	1,148
Insurance	1,106	0	1,106	1,139
Lease of Equipment	148	0	148	732
Maintenance: Office Equipment	1,528	0	1,528	918
Maintenance: Premises	3,498	0	3,498	5,069
Sundry Expenses	1,233	0	1,233	1,076
Telephone Line Rentals	1,351	0	1,351	1,319
	<u>10,702</u>	<u>0</u>	<u>10,702</u>	<u>11,801</u>
<b>GIVING ADVICE &amp; PROFESSIONAL SUPPORT</b>				
Postage	1,599	0	1,599	1,059
Printing & Stationery	2,722	0	2,722	1,230
Telephone	1,859	0	1,859	1,318
Counselling Supervision	200	0	200	100
Professional Indemnity	416	0	416	416
Reference Material	1,761	0	1,761	1,135
Software & Equipment	0	0	0	2,275
Subscriptions	0	0	0	97
Legal Service Commission Case Expenses	335	0	335	0
	<u>8,892</u>	<u>0</u>	<u>8,892</u>	<u>7,630</u>
<b>STAFF COSTS</b>				
Salaries & Wages	71,072	27,126	98,198	71,106
Pension Contributions	1,047	342	1,389	0
Travel Expenses	3,513	197	3,710	3,746
Vacancy Advertisements	928	432	1,360	2,361
	<u>76,560</u>	<u>28,097</u>	<u>104,657</u>	<u>77,213</u>
<b>TRAINING &amp; MAINTAINING ADVISER SKILLS</b>				
Training costs	753	0	753	3,544
<b>DEPRECIATION</b>				
Equipment	4,417	0	4,417	4,083
<b>TOTAL MANAGEMENT &amp; ADMINISTRATION EXPENSES</b>	<u><u>101,324</u></u>	<u><u>28,097</u></u>	<u><u>129,421</u></u>	<u><u>104,271</u></u>