

CAMDEN CITIZENS ADVICE BUREAUX SERVICE

A company limited by guarantee

**Financial Statements
For the year ended
31 March 1999**

Registered Number : 1909828
Registered charity number : 291955



CAMDEN CITIZENS ADVICE BUREAUX SERVICE

Directors and professional advisers

Page 1

The directors of the committee of management who served during the year were:

I Bouda	
W Budd	
S Carter	(Resigned 10-03-99)
J Cooke	
M Davies	
L Duggan	(Appointed 10-08-98)
T Ezzat	
R Good	
J Hasan	(Appointed 17-07-98)
M Hellier	
A Horrocks	
M Kelly	(Resigned 10-03-99)
D Krymer	
M Little	(Resigned 30-04-98)
S Malin	(Appointed 11-11-98)
E Mercer	(Resigned 10-03-99)
D O'Connor	(Resigned 10-03-99)
M Phelps	(Resigned 10-03-99)
K Sands	
G Stephenson	(Resigned 10-03-99)
R West	(Resigned 10-03-99)
J Wilson	(Resigned 08-05-98)

Registered Office

CCABS
94 Avenue Road
London
NW3 3EX

Bankers

The Co-operative Bank plc
1 Islington High Street
London
N1 9TR

Auditors

Moore Stephens
57 London Road
Enfield
Middlesex
EN2 6SW

Investment Managers

CCLA Investment Management Ltd
COIF Charity Funds
St Alphage House
2 Fore Street
London
EC2Y 5AQ

CAMDEN CITIZENS ADVICE BUREAUX SERVICE

Report of the Committee of Management

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The committee of management submit their report and audited financial statements for the year ended 31 March 1999.

Principal activities / organisation structure

The principal activity of the Camden Citizens Advice Bureaux Service (CCABS) is to provide an independent, confidential and free advice service to all the residents of the Borough of Camden ensuring that individuals do not suffer through a lack of knowledge or an inability to express their needs effectively. The CCABS also aims to exercise a responsible influence on the development of social policies and services.

The service operates three bureaux which are open to the public in Holborn, Kentish Town and Kilburn and a number of specialist services such as an HIV project, a Housebound service and various other outreach services. During the year CCABS was awarded a Legal Aid Franchise contract to provide advice on welfare benefits.

The management committee is made up of directors, the majority of whom are independent lay members. Management and staff representatives have a right of attendance at management committee meetings. The directors of the management committee carry the ultimate responsibility for the conduct of the CCABS and ensuring that the charity satisfies its legal and contractual obligations. The management committee delegates certain staff and union negotiation matters to the Joint Staff Management Committee (JSMC) and certain health and safety matters to the Health and Safety Committee (HSC). All minutes of the JSMC and HSC are presented and reviewed at the full management committee. The management committee and JSMC regularly meet at least 8 times per year. The HSC meets quarterly.

The Co-ordinating Group, convened by the managing co-ordinator, is responsible for the management of the service. It meets at least 8 times a year, generally before every management committee meeting.

The CCABS operates under the umbrella of the National Association of Citizen Advice Bureaux (NACAB) who provide the framework for standards of advice and casework management as well as monitoring progress against these standards. The CCABS co-operates and liaises with a number of other advisory services, local charities and social services departments on behalf of clients.

Review of activities

The CCABS saw 35,955 client contacts with 69,357 enquiries in 1998/99 (1997/98 39,204 client contacts with 71,168 enquiries).

During the year responsibility for Kentish Town and Kilburn leases was transferred from Camden Council to CCABS. The Holborn bureau space and certain amenities continue to be provided to CCABS at no financial cost. The CCABS also receives benefit from the services of unpaid volunteers, principally solicitors and barristers, who donate free advice time to CCABS clients and from the lay members of the management committee, none of whom receive any remuneration for their services.

CAMDEN CITIZENS ADVICE BUREAUX SERVICE

Report of the Committee of Management (continued)

Page 3

Review of financial results

During the year ended 31 March 1999, the company made a deficit of £182 (1998 a surplus of £18,082). The deficit for the year has been transferred to reserves.

The main generalist CCABS made a surplus of £14,007 for the year. This was principally due to underspends during the year on staff costs; vacancies were frozen due to uncertainties regarding various projects within the organisation.

The various specialist services within the organisation, which are classified under restricted funds, made a deficit of £14,189 for the year. The CCABS is currently reviewing the long term funding potential for these services to ensure that the services breakeven in the future.

Year 2000 compliance

The directors believe that the company has taken all reasonable steps to eliminate any potential risks which may arise from the Year 2000 problem with regard to internal use of computer systems and embedded chips and has obtained similar assurances in connection with its principal relationships with third parties. The total costs of ensuring Year 2000 compliance have not yet been quantified, but are not considered to be significant.

Management Committee

A list of the management committee members is set out on page 1.

Employment policies

It is the company's policy that there should be no unfair discrimination in considering applications for employment, including those from disabled persons. Should any employee become disabled every practicable effort is made to provide continued employment.

An extensive range of communication and consultative arrangements are in place to help ensure that employees are kept fully informed about developments within the organisation.

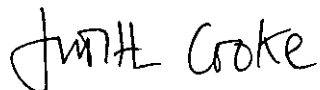
CAMDEN CITIZENS ADVICE BUREAUX SERVICE

Report of the Committee of Management (continued)

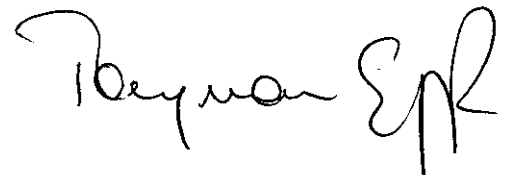
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Auditors

In accordance with section 385(1) of the Companies Act 1985 a resolution to reappoint Moore Stephens as auditors at a remuneration to be agreed by the Committee of Management will be placed before the annual general meeting of the company.



J Cooke
Chair
14 July 1999



T Ezzat
Director
14 July 1999

CAMDEN CITIZENS ADVICE BUREAUX SERVICE

The Committee of Management's responsibilities in respect of the preparation of financial statements

Page 5

The directors of the committee of management are required by UK company law to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its results for the period.

In preparing the financial statements, applicable accounting standards have been followed, suitable accounting policies have been used and applied consistently and reasonable and prudent judgements and estimates have been made. The directors have reviewed the company's budget for the year to 31 March 2000 taking into account available reserves at 31 March 1999. On the basis of this review the members are satisfied that the company is a going concern.

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 financial statements comply with the Companies Act 1985.

The directors are responsible for ensuring that the company maintains an adequate system of internal control designed to provide reasonable assurance that assets are safeguarded against material loss or unauthorised use and that transactions are properly authorised and recorded. The concept of reasonable assurance recognises that the cost of a control procedure should not exceed the expected benefits.

CAMDEN CITIZENS ADVICE BUREAUX SERVICE

Auditors' Report

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To the Directors of the Committee of Management of Camden Citizens Advice Bureaux Service

We have audited the financial statements on pages 7 to 13 which have been prepared under the historical cost convention and the accounting policies set out on page 9.

Respective responsibilities of the Directors of the Committee of Management and auditors

As described on page 5 the directors of the committee of management are responsible for the preparation of financial statements. It is our responsibility to form an independent opinion, based on our audit, on those statements and to report our opinion to you.

Basis of opinion

We conducted our audit in accordance with Auditing Standards issued by the Auditing Practices Board. An audit includes examination, on a test basis, of evidence relevant to the amounts and disclosures in the financial statements. It also includes an assessment of the significant estimates and judgements made by the directors in the preparation of the financial statements, and of whether the accounting policies are appropriate to the charitable company's circumstances, consistently applied and adequately disclosed.

We planned and performed our audit so as to obtain all the information and explanations which we considered necessary in order to provide us with sufficient evidence to give reasonable assurance that the financial statements are free from material misstatement, whether caused by fraud or other irregularity or error. In forming our opinion we also evaluated the overall adequacy of the presentation of information in the financial statements.

Opinion

In our opinion the financial statements give a true and fair view of the state of the charitable company's affairs as at 31 March 1999 and of its incoming resources and application of resources including its income and expenditure in the year then ended and have been properly prepared in accordance with the Companies Act 1985.

57 London Road
Enfield
Middlesex
EN2 6SW
14 July 1999

Moore Stephens

REGISTERED AUDITORS
CHARTERED ACCOUNTANTS

CAMDEN CITIZENS ADVICE BUREAUX SERVICE

Statement of financial activities for the year ended 31 March 1999

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	Note	Unrestricted Funds	Restricted Funds	Total Funds 1999	Total funds 1998
Income and Expenditure		£	£	£	£
Incoming Resources					
Local authority contracts		761,217	84,570	845,787	813,572
Health authority contracts			103,823	103,823	128,909
Legal Aid Board			36,308	36,308	0
Charitable Trusts			37,379	37,379	46,334
Interest income		12,791	4,428	17,219	16,766
Donations and gifts		32		32	938
Other income		1,305	7,497	8,802	787
Total Incoming Resources		<u>775,345</u>	<u>274,005</u>	<u>1,049,350</u>	<u>1,007,306</u>
Resources Expended	2				
Direct charitable expenditure		(679,453)	(270,359)	(949,812)	(890,974)
Fundraising and publicity		(4,115)	(6,694)	(10,809)	(12,985)
Management and administration of the charity		(77,770)	(11,141)	(88,911)	(85,265)
Total Resources Expended		<u>(761,338)</u>	<u>(288,194)</u>	<u>(1,049,532)</u>	<u>(989,224)</u>
Net movement in funds		<u>14,007</u>	<u>(14,189)</u>	<u>(182)</u>	<u>18,082</u>
Balances brought forward at 1 April 1998		75,754	71,174	146,928	128,846
Balances carried forward at 31 March 1999		<u>89,761</u>	<u>56,985</u>	<u>146,746</u>	<u>146,928</u>

A statement of total recognised gains and losses is not included in these accounts as there are no recognised gains and losses other than the surplus for the year.

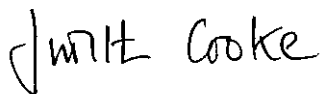
The notes on pages 9 to 13 form part of these financial statements.

CAMDEN CITIZENS ADVICE BUREAUX SERVICE**Balance sheet as at 31 March 1999****Page 8**

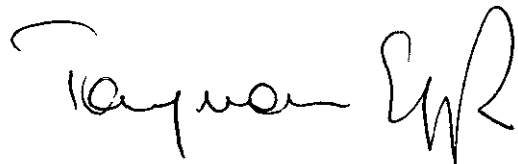
		1999	1998
Current assets	Note	£	£
Debtors	5	43,783	30,454
Cash at bank and in hand	6	236,715	209,456
		<u>280,498</u>	<u>239,910</u>
Liabilities: Amounts falling due within one year	7	<u>(133,752)</u>	<u>(92,982)</u>
Net current assets	8	<u>146,746</u>	<u>146,928</u>
Funds			
Unrestricted Funds		89,761	75,754
Restricted Funds	9	56,985	71,174
		<u>146,746</u>	<u>146,928</u>

The notes on pages 9 to 13 form part of these financial statements.

These financial statements were approved by the committee of management on 14 July 1999.



J Cooke
Chair



T Ezzat
Director

CAMDEN CITIZENS ADVICE BUREAUX SERVICE

**Notes to the financial statements
for the year ended 31 March 1999**

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1 Accounting policies

a. Accounting convention

The financial statements are prepared under the historical cost convention.

b. Basis of preparation

The accounts have been prepared in accordance with the Companies Act 1985 and to comply with the Charities SORP (Statement of Recommended Practice Accounting by Charities).

c. Fixed assets

Fixed assets are written off in the year in which commitment for expenditure is made.

d. Amenities

During the year responsibility for the Kentish Town and Kilburn leases was transferred from Camden Council to CCABS. Prior to the transfer the space and certain amenities were provided free of charge by Camden Council. This continues to be the case with Holborn. These have not been included in the financial statements.

CAMDEN CITIZENS ADVICE BUREAUX SERVICE

Notes to the financial statements (continued)
for the year ended 31 March 1999

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2 Total Resources Expended

	Unrestricted Funds	Restricted Funds	Total Funds 1999	Total funds 1998
	£	£	£	£
Direct charitable expenditure				
Provision of advice service				
Salary costs	592,710	207,213	799,923	767,783
Running and office costs	49,860	40,439	90,299	109,613
Rent	36,380		36,380	
Consultants	503	22,707	23,210	13,578
	<u>679,453</u>	<u>270,359</u>	<u>949,812</u>	<u>890,974</u>

Fundraising and publicity

Salary costs	3,934	6,293	10,227	12,572
Running and office costs	181	401	582	413
	<u>4,115</u>	<u>6,694</u>	<u>10,809</u>	<u>12,985</u>

Management and administration of charity

Salary costs	57,038	7,333	64,371	61,485
Running and office costs	18,474	3,398	21,872	21,280
Audit fees	2,258	410	2,668	2,500
	<u>77,770</u>	<u>11,141</u>	<u>88,911</u>	<u>85,265</u>

	Advice Services	Fundraising & Publicity	Management & Administration	Total 1998/99	Total 1997/98
	£	£	£	£	£
Staff costs	799,923	10,227	64,371	874,521	841,840
Running and office costs	90,299	582	21,872	112,753	131,306
Rent	36,380			36,380	
Consultants	23,210			23,210	13,578
Audit fees			2,668	2,668	2,500
	<u>949,812</u>	<u>10,809</u>	<u>88,911</u>	<u>1,049,532</u>	<u>989,224</u>

CAMDEN CITIZENS ADVICE BUREAUX SERVICE

Notes to the financial statements (continued)
for the year ended 31 March 1999

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3 Staff costs and employee information

	1999	1998
	£	£
Staff costs:		
Wages and salaries	752,693	723,027
Social security costs	62,863	60,017
Other pension costs (Note 4)	<u>58,965</u>	<u>58,796</u>
Total staff costs	<u>874,521</u>	<u>841,840</u>

No employee earned £40,000 pa or more during the year (1998 Nil).

	1999	1998
	Number	Number
The average number of employees, analysed by function, was:	(whole time equivalents)	(whole time equivalents)
Advice services	32	31
Fundraising and publicity	-	-
Management and administration of the charity	<u>2</u>	<u>2</u>
	<u>34</u>	<u>33</u>

The salary costs included within fundraising and publicity in Note 2 are allocated based on an estimate of management time spent on fundraising during the year. There is no single dedicated fundraising and publicity member of staff.

4 Other pension costs

The company contributes towards two pension schemes, a defined contribution scheme and a defined benefit scheme. The defined contribution scheme is run by the Pensions Trust and the defined benefit scheme by Camden Council. Details of the schemes can be found in the accounts of those organisations.

The pension cost charge represents amounts payable to these schemes and is analysed below:

	1999	1998
	£	£
Defined contribution	648	629
Defined benefits	<u>58,317</u>	<u>58,167</u>
	<u>58,965</u>	<u>58,796</u>

Employers contributions to the defined contribution scheme is 5% and to the defined benefit scheme 12.6% of gross salary. As from 1st April 1999 the contribution to the defined benefit scheme is increased to 13.2% of gross salary.

Included in other creditors is £7,252 (1998: £7,804) representing contributions payable to the schemes.

CAMDEN CITIZENS ADVICE BUREAUX SERVICE

Notes to the financial statements (continued)
for the year ended 31 March 1999

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5 Debtors

	1999	1998
	£	£
Other debtors	6,376	3,959
Prepayments and accrued income	<u>37,407</u>	<u>26,495</u>
	<u>43,783</u>	<u>30,454</u>

6 Cash at bank

Included within cash at bank is £2,525 (1998: £4,920) which represents client monies.

7 Creditors: Amounts falling due within one year

	1999	1998
	£	£
Trade creditors	17,255	13,851
Taxation and social security	22,697	21,475
Other creditors	9,777	12,724
Accruals and deferred income	<u>84,023</u>	<u>44,932</u>
	<u>133,752</u>	<u>92,982</u>

8 Analysis of Net Current Assets Between Funds

	1999	1998
	£	£
Restricted Funds		
HIV Project	53,544	59,639
HIV Project Development - Camden Social Services		10,000
Housebound Project	3,441	1,535
	<u>56,985</u>	<u>71,174</u>
Unrestricted Funds	89,761	75,754
	<u>146,746</u>	<u>146,928</u>

CAMDEN CITIZENS ADVICE BUREAUX SERVICE

Notes to the financial statements (continued)
for the year ended 31 March 1999

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9 Movement of Funds

Restricted Funds	Balance	Movement in Resources		Balance
	1 April 98	Incoming	Outgoing	31 March 99
HIV Project	59,639	147,010	(153,105)	53,544
HIV Project Development - Camden Social Services	10,000		(10,000)	
Housebound Project	1,535	35,000	(33,094)	3,441
Welfare Benefits Unit		36,308	(36,308)	
Kilburn Youth Project		27,379	(27,379)	
C & I H A - GP Surgeries		10,816	(10,816)	
Caversham - GP Surgeries		7,995	(7,995)	
L B Camden - WRU		2,000	(2,000)	
Abbey Community Centre		1,500	(1,500)	
NACAB		5,997	(5,997)	
	<u>71,174</u>	<u>274,005</u>	<u>(288,194)</u>	<u>56,985</u>

10 Financial commitments

Obligations Under Leases

The service is currently negotiating the renewals for the Kentish Town and Kilburn leases which were previously the responsibility of Camden Council. Estimated rentals on these properties are likely to be £62,200 pa.