

COMPANY REGISTRATION NUMBER 02114435

**NEWCASTLE UPON TYNE CITIZENS' ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE
FINANCIAL STATEMENTS
31st MARCH 2010**

Charity Number 503661

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Newcastle upon Tyne Citizens' Advice Bureau

Trustees' Report for the year ended 31 March 2010

The trustees submit their annual report and the audited financial statements of Newcastle Citizens Advice Bureau (the charitable company) for the year ended 31 March 2010. The trustees confirm that the annual report and financial statements of the charitable company comply with current statutory requirements, the requirements of the charitable company's governing document and the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" issued in March 2005.

Legal & Administrative Information

Trustees

N Hedley
I R Harris
T Smith
T Bennett
J Anderson
C Purdon
A L Crawley

Directors

N Hedley
I R Harris
T Smith
T Bennett

Secretary

G N Dickson

Registered Office

St Cuthbert's Chambers
35 Nelson Street
Newcastle upon Tyne
NE1 5AN

Auditors

Stokoe Rodger
24 Lansdowne Terrace
Gosforth
Newcastle upon Tyne
NE3 1HP

Bankers

HSBC Bank plc
110 Grey Street
Newcastle upon Tyne
NE1 6JG

Charity Correspondent

T Armstrong
St Cuthbert's Chambers
35 Nelson Street
Newcastle upon Tyne
NE1 5AN

Charity Registered Number 503661

Company Registered Number 2114435

Newcastle upon Tyne Citizens' Advice Bureau

Trustees' Report for the year ended 31 March 2010(continued)

Structure, Governance and Management

Governing document

The organisation is a Charitable Company Limited by Guarantee, formed on 23rd March 1987, last amended 28th March 1987, and is also a registered charity. The Company was established under a Memorandum of Association which sets out the objects and powers of the Charitable Company and is governed under its Articles of Association.

The Memorandum and Articles of Association state that the Company is "to provide free, confidential, impartial and independent advice and information for the benefit of the community, to exercise a responsible influence on the development of social policies and to ensure individuals do not suffer through a lack of knowledge or an inability to express their needs effectively".

The Charity originally formed on 16 October 1974 is organised so that the members meet regularly to manage its affairs. The Bureau manager, in conjunction with the management team, oversees the day to day administration of the Charity. The remaining workforce (made up of volunteers and paid staff) provides the main core services and those of the related projects.

Organisational structure

The activities of the charitable company are managed by the board of directors (see page 1) and the company secretary. In addition the management are assisted in their task by 28 dedicated staff.

The directors receive no remuneration for their services, furthermore no directors have been reimbursed for any expenses incurred in the year.

The directors, as listed on page 1, have undertaken to contribute an amount not exceeding £1 towards any deficit arising in the event of the charitable company being wound up. This guarantee applies during the period of membership and extends one year after membership ceases.

New members of the board are elected by the board or by the members of the charity in General Meeting. New members are encouraged to attend regular board meetings to ensure that they are aware of the objectives and current strategies of the charity. Each member is encouraged to regularly review and update themselves with current best practice as well as ensuring they are continually aware of their responsibilities as a trustee of the charity.

Trustee Induction and Training

The trustees of the Company are also charity trustees for the purposes of charity law and under the Company's Articles are known as members of the trustee board. Under the requirements of the Memorandum and Articles of Association the members of the trustee board are elected to serve for a period of three years after which they must be re-elected at the next Annual General Meeting.

The trustee board seeks to ensure that the needs of our clients are appropriately reflected and met through the diversity of the trustee board, which includes members with local charitable and voluntary agency knowledge, traditional business skills and experience of statutory services. They are drawn from a cross section of cultural and ability backgrounds and include members with a range of disabilities.

Induction and training of new trustees

The induction process aims to

- inform the new directors/trustees about their roles, responsibilities and liabilities,
- inform them about the current work of the Charity, the business and development plans, financial and staffing resources, quality, service and funding requirements,
- identify the knowledge, skills and experience that the director/trustee brings to the Trustee Board,
- any initial training requirements and any additional information or support.

Newcastle upon Tyne Citizens' Advice Bureau

Trustees' Report for the year ended 31 March 2010 (continued)

Risk management

The directors/trustees are responsible for keeping proper accounting records and safeguarding the assets of the Company. They have assessed the major risks the Company is exposed to, in particular those relating to the operations and finances of the Company. They are satisfied that systems are in place to mitigate exposure to major risks.

Reserves Policy

-Unrestricted reserves

The Trustees believe that the Charity should hold financial reserves in order to ensure that the Charity can continue to operate and meet the needs of clients in the event of unforeseen and potentially damaging financial circumstances. The Trustees are of the opinion that the current level of reserves should be sufficient to do this.

-Restricted Reserves

These funds are restricted by the donor or funder and cannot be used for the general purposes of the Charity. Their existence, and the sums of money therein, do not imply that there has been an under spend, but may result from a variety of circumstances including timing differences between the charity's financial year and the funding year of the project concerned. Details of these can be found in note 10 to the financial statements. This reserves policy is monitored and reviewed by the Trustees annually.

Investment policy

Aside from the principle of trying to retain a prudent amount in reserves most of the Charity's funds are spent in the short term, so there are few funds for long term investment. Having considered the options available, the Trustee Board decided to invest monies in a high interest account.

Objectives and Activities

Objectives and Aims

Newcastle upon Tyne Citizens Advice Bureau aims to provide the advice people need for the problems they face and equally to improve the policies and practices that affect people's lives.

The charity provides free, impartial, independent and confidential advice and caseworker services appropriate to the needs of the people who live or work in Newcastle upon Tyne and to monitor and address social policy issues and the changing needs and demands of both our users and our workforce.

Generalist Help and Specialist Casework Services

We are equipped to deal with any issue, from anyone, debt, benefits, housing, employment, consumer issues, relationships, family matters, health, education, discrimination, immigration and the law.

Advisers recognise that one problem is often the cause or result of another so, rather than addressing a single issue at a time, they look at a client's situation holistically. This way, other potential problems can be identified early or pre-empted, which prevents them escalating into anything more serious.

Advice is provided by drop-in, appointment, telephone, written and faxed advice including email.

Our Newcastle Debt Advice Service provides specialist advice on managing debts including County Court representation where possible.

Our Tribunal Assistance Scheme provides assistance with specialist advice on Welfare Benefit entitlement, Disability Living Allowance/Attendance Allowance forms completion, representation where possible and appeal reviews.

Our Face to Face Debt Advice provides Debt Advice including Bankruptcy and Insolvency.

We have a Financial Capability Project for Money management and budgeting advice.

Newcastle upon Tyne Citizens' Advice Bureau

Trustees' Report for the year ended 31 March 2010 (continued)

Our Barclaycard Horizons Project in partnership with Lone Parent Orgs /Gingerbread and Family Welfare Association for money management and budget advice dedicated to lone parents

Our Royal British Legion/ RAF Benevolent Fund/ CAB Benefits and Money Adviser provides a service dedicated to all serving members of the Forces, all ex-serving members and their families

Our Money Made Clear Service No selling no jargon just the facts Helps people with their money

Outreach Services

Generalist outreach sessions are being operated from a range of venues and are provided to a variety of groups within Newcastle We aim to provide these services to try to overcome the access difficulties by client's geographical location, disability and/or caring responsibilities Our outreach sessions are currently held at St Nicholas Hospital, Patient Information Centre, Saville Medical Group, Blakelaw Community Centre, Gala Field (Newbiggin Hall)

Newcastle Citizens Advice Bureau aim to provide free, confidential, impartial and independent advice and information for the benefit of the community, to exercise a responsible influence on the development of social policies and to ensure individuals do not suffer through a lack of knowledge or an inability to express their needs effectively

Volunteers

Our volunteers are drawn from a wide variety of backgrounds early retirees, single parents, carers, long term unemployed and long term sick Our generalist service is primarily staffed by volunteers who are recruited and trained to the Citizens Advice Certificate in General Advice Standard which is equivalent to an NVQ level 3 Our volunteers are challenged daily by the types of enquiries they deal with, they constantly develop new talents and skills and by helping to help others they are giving something back to their local community We value our volunteers highly, they are supported in self study and self assessment and are encouraged to develop their skills and full potential to enable them to improve their ability to embark on lifelong learning, further/higher education or training or to take up paid employment Volunteers fulfill a variety of roles including advisers both trained and trainees, admin, social policy, trustees, receptionists, IT support and marketing

Social Policy

We have a team of Social Policy Co-ordinators made up from volunteers and paid staff who use information from problems brought to the bureau by clients to help bring about real change by influencing local and national policy Our team is involved in

- Completing and collating evidence forms that record information about the problems clients experience
- Identifying and raising issues in the bureau and at meetings
- Training staff and volunteers in spotting particular issues and completing evidence forms
- Conducting research and writing reports on local issues
- Media campaigning and liaising with other bureau and agencies to provide a voice for clients

Equal Opportunities and Anti Discriminatory Practice – statement of intent

Newcastle upon Tyne CAB is committed to providing a supportive and inclusive culture for

- all those who need our services
- our volunteers
- our staff and
- other stakeholders

Newcastle upon Tyne CAB will not discriminate or tolerate discriminatory behaviour on the grounds of race, colour, sex, gender identity (transgender), disability, nationality, national or ethnic origin, religion or belief, marital / partnership or family status, caring responsibilities, sexual orientation, age, social class, educational background, employment status, working pattern, trade union membership or any other irrelevant factor

Newcastle upon Tyne Citizens' Advice Bureau

Trustees' Report for the year ended 31 March 2010 (continued)

We are committed to treating all clients equally and fairly and to not discriminating unlawfully against them. We will also, wherever possible, take steps to promote equal opportunity. We will ensure that clients

- are able to access the service in ways that suit them
- are given help that is relevant to their problem and situation
- are treated fairly, with dignity and respect, and without discrimination have their needs listened to, and met whenever possible

Equality and Diversity Strategy

The Bureau's strategy is detailed in our business plan and is reviewed annually. The Bureau reviews and develops its services in order to meet the needs of as many people as possible, particularly those deemed to be in greatest need. The strategy is reviewed by a sub committee of the trustee board which looks at our policies and procedures to address training needs and to ensure that equality is promoted within the bureau.

Public Benefit Statement

The trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Trust's aims and objectives and in planning future activities and setting the grant making policy for the year.

Achievements and Performance

During 2009/10, the service

Provided advice on 9,971 enquiries and 26,488 separate issues with 20,937 contacts

Gained £729,851 in benefits for local people through our Tribunal Assistance Scheme. From next year our generalist service is recording income gained we should therefore be able to expect an increase in this number.

Ensured 750 local residents did not lose their homes through debt.

Assisted local people to get £15,419,388.00 of debt under control.

Provided services targeted at those most socially and financially excluded. These services assisted 1,160 local people.

Trained volunteers from a diverse range of cultures to Citizens Advice Service Certificate NVQ level 3 - volunteers were recruited for this training.

Attracted over £500,000.00 non council funding into the borough to increase services to help cushion the effects of the recession.

Financial review

The overall surplus for the year is £28,393 and this amount has been added to reserves. The memorandum of association does not provide for any distribution to members.

The trustees consider the financial position of the charity to be satisfactory.

The financial statements which have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities (SORP 2005), conform to current statutory requirements and comply with the charity's governing documents.

It is the policy of the charity to maintain unrestricted funds, which are the free reserves of the charity, at a level which provides sufficient funds to cover management, administration and support costs.

The company's principal provider of funds continues to be Newcastle City Council.

Newcastle upon Tyne Citizens' Advice Bureau

Trustees' Report for the year ended 31 March 2010 (continued)

Assets of the company

Movement in fixed assets are shown in note 6 of the accounts

The company's assets are held in order to facilitate the giving of free impartial advice and their estimated value is not materially different from that shown on the balance sheet on page 11. The directors believe that the company's assets are available and adequate to fulfil the obligations of the company.

Continued funding

Newcastle upon Tyne Council have confirmed that they will continue to provide funding for the company for the year ending 31 March 2011. Accordingly the accounts have been prepared on a going concern basis which assumes that the company's revenue expenditure will be met by this funding and other alternative sources.

Plans for future periods

During 2010/11 the service plans to

- Extend its outreach services to St Martins Centre and North Kenton
- Extend our generalist service through Additional Hours of Advice to provide a drop in on Thursday and Friday evenings and Saturday mornings
- Increase our session supervision cover for our additional hours of advice service
- Work more closely with our partners
 - Newcastle Welfare Rights Service to develop a benefits checking service on an appointments system on a Thursday evening
 - Revenues and benefits to provide a Housing benefit and Council tax benefit problem finder service
 - EAGA to provide a specialist appointment employment service to clients who have employment issues
 - Newcastle compact -
- Review the location of our Cruddas Park Offices
- Extend our outreach services in the Cowgate area to cover a home visiting service
- Increase funding to cover building relationships and working partnerships with our Tyne and Wear Bureau to develop a Tyne and Wear Consortium working closely on a telephone advice service
- Develop a group training course for our trainee volunteers to enable them to work in a group environment in the hope that the course will retain more volunteers

Statement of Trustees' Responsibilities

The trustees are required to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and its incoming resources and application of resources, including its net income and expenditure for the year. In preparing those financial statements, the trustees are required to,

- select suitable accounting policies and then apply them consistently,
- make judgements and estimates that are reasonable and prudent,
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements, and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and which enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Newcastle upon Tyne Citizens' Advice Bureau

Trustees' Report for the year ended 31 March 2010 (continued)

Statement of Disclosure to Auditor

So far as each of the trustees are aware at the time the report is approved

there is no relevant audit information of which the charitable company's auditors are unaware, and

the trustees have taken all the steps they ought to have taken as trustees in order to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information

Auditor

A resolution to re-appoint Stokoe Rodger as auditor for the ensuing year will be proposed at the annual general meeting in accordance with section 485 of the Companies Act 2006

Small Company Provisions

This report has been prepared in accordance with the special provisions for small companies under Part 15 of the Companies Act 2006

This report was approved by the trustees on 21st December 2010 and signed on its behalf, by



Mr I R Harris

Mr T Smith



**Newcastle upon Tyne Citizens' Advice Bureau
Company Limited by Guarantee**

Independent Auditors' report to the Company's members

Year ended 31 March 2010

We have audited the financial statements of Newcastle Citizens Advice Bureau for the year ended 31st March 2010 set out on pages 10 to 16 which have been prepared on the basis of the accounting policies set out on page 12

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Respective responsibilities of trustees and auditors

The responsibilities of the trustees (who also act as directors of Newcastle Citizens Advice Bureau for the purposes of company law) for preparing the Trustees Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and for being satisfied that the financial statements give a true and fair view are set out in the Statement of Trustees Responsibilities on pages 6.

Our responsibility is to audit the financial statements in accordance with relevant legal and regulatory requirements and International Standards on Auditing (UK and Ireland).

We report to you our opinion as to whether the financial statements give a true and fair view, have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice, and have been prepared in accordance with the Companies Act 2006. We also report to you whether in our opinion the information given in the Trustees Annual Report is consistent with those financial statements.

In addition we report to you if, in our opinion, the charitable company has not kept adequate accounting records, if the charitable company's financial statements are not in agreement with the accounting records and returns, if we have not received all the information and explanations we require for our audit, or if certain disclosures of trustees' remuneration specified by law are not made.

We read the Trustees Annual Report and consider the implications for our report if we become aware of any apparent misstatements within it.

Basis of opinion

We conducted our audit in accordance with International Standards on Auditing (UK and Ireland) 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 trustees 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.

**Newcastle upon Tyne Citizens' Advice Bureau
Company Limited by Guarantee**

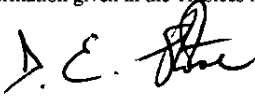
Independent Auditors' report to the Company's members (continued)

Year ended 31 March 2010

Opinion

In our opinion

- the financial statements give a true and fair view of the state of the charitable company's affairs as at 31st March 2010 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended,
- the financial statements have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice,
- the financial statements have been prepared in accordance with the Companies Act 2006, and
- the information given in the Trustees Annual Report is consistent with the financial statements



David Stokoe FCA (Senior Statutory Auditor)
For and behalf of
Stokoe Rodger
Chartered Accountants and Registered Auditors
Newcastle upon Tyne

22/12/2010

Newcastle upon Tyne Citizens' Advice Bureau

Statement of financial activities for the year ended 31 March 2010

(Including Income and Expenditure)

	Note	Unrestricted Funds £	Restricted Funds £	2010 Total £	2009 Total £
Incoming resources					
Incoming resources from generated funds					
Voluntary Income		4,401	-	4,401	565
Activities for generated funds					
Room Hire & Training		345	-	345	433
Investment income		128	-	128	1,086
Incoming resources from charitable activities					
Grants		343,033	562,059	905,092	830,751
Total incoming resources		347,907	562,059	909,966	832,835
Resources expended					
Charitable expenditure:					
Costs of generated funds					
Charitable activities					
- General costs			86,359	86,359	79,673
- Staff and travel costs		65,199	414,461	479,660	385,291
- Property costs		-	47,187	47,187	39,532
- Allocated support costs	4	249,711	-	249,711	265,696
		314,910	548,007	862,917	770,192
Governance	5	18,656	-	18,656	18,642
Total resources expended		333,566	548,007	881,573	788,834
Net incoming/(outgoing) resources for the year	1	14,341	14,052	28,393	44,001
Fund balances at 1 April 2009		113,368	153,403	266,771	222,770
Fund balances at 31 March 2010		127,709	167,455	295,164	266,771

The Statement of Financial Activities includes all gains and losses in the year and therefore a statement of total recognised gains and losses has not been prepared

All of the company's activities are classed as continuing

Newcastle upon Tyne Citizens' Advice Bureau

Balance sheet as at 31 March 2010

	Note	2010 £	2009 £
Fixed assets			
Tangible assets	6	164,885	175,664
Current assets			
Debtors	7	50,515	32,949
Cash at bank and in hand		153,165	102,966
		<u>203,680</u>	<u>135,915</u>
Creditors amounts falling due within one year	8	<u>(73,401)</u>	<u>(44,808)</u>
Net current liabilities		130,279	91,107
Total assets less current liabilities		<u>295,164</u>	<u>266,771</u>
Net Assets		<u>295,164</u>	<u>266,771</u>
Reserves			
Unrestricted funds	9	127,709	86,152
Restricted funds	10	167,455	136,618
Total funds	14	<u>295,164</u>	<u>222,770</u>

These financial statements have been prepared in accordance with the special provisions for small companies under Part VII of the Companies Act 1985

These financial statements were approved by the trustees on the 21/12/2010 and are signed on their behalf by



Mr I R Harris
Director

Newcastle upon Tyne Citizens' Advice Bureau

Accounting policies

-Basis of Preparation

The financial statements have been prepared under the historical cost convention and in accordance with applicable United Kingdom accounting standards, the Statement of Recommended Practice "Accounting and Reporting by Charities" issued in March 2005 (SORP 2005) and the Companies Act 2006

-Cash flow statement

The trustees have taken advantage of the exemption in Financial Reporting Standard No 1 (revised) from including a cash flow statement in the financial statements on the grounds that the company is small

-Fixed Assets and Depreciation

The charity's fixed assets consist of items of office equipment and the refurbishment at Nelson Street. Depreciation is calculated so as to write off the cost of an asset, less its estimated residual value, over the useful economic life of that asset as follows

Office equipment - 25% reducing balance
Alterations to leasehold premises - over the period of the lease

-Fund Accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes

Restricted funds represent monies received and expended for specific purposes, in accordance with conditions imposed by the providers of the restricted fund income

-Pension Costs

The charity contributes to defined contribution schemes for certain employees, the assets of which are held in independently administered funds. Annual contributions payable are charge to the income and expenditure account

-Incoming Resources

Voluntary income and donations are accounted for as received by the charity. The income from fund raising ventures is shown gross, with the associated costs included in fund-raising costs. Grants, where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant. Investment income is included when receivable

-Resources expended

Liabilities are recognised as resources expended as soon as there is a legal or constructive obligation committing the charity to the expenditure. All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category

Charitable activities - are those costs incurred in trading activities that raise funds, which are for the direct benefit of the charity's beneficiaries, associated with the provision of supporting services and include the direct costs and support costs relating to the activities of the charity

Governance costs - include those incurred in the governance of the charity and its assets and are primarily associated with constitutional and statutory requirements. Support costs have been allocated to activity cost categories and to governance cost on a basis consistent with the time spent by employees on each activity and those activities necessary to properly govern the charity

-Deferred Income

Deferred income represents amounts received for the future periods and is released to incoming resources in the period for which it has been received

-Financial instruments

Financial instruments are classified and accounted for, according to the substance of the contractual arrangement, as either financial assets, financial liabilities or equity instruments. An equity instrument is any contract that evidences a residual interest in the assets of the company after deducting all of its liabilities

Newcastle upon Tyne Citizens' Advice Bureau

Notes to the financial statements for the year ended 31 March 2010

1 Net incoming/(outgoing) resources

This is stated after charging/(crediting)

	2010	2009
	£	£
Depreciation	21,234	15,246
Auditors' remuneration	2,500	1,750
Grant release	(400)	(470)
Bank interest received	(128)	(1,086)

2 Particulars of employees

Total staff costs were as follows

	2010	2009
	£	£
Wages and salaries	591,338	539,045
Social security costs	55,660	52,049
Other pension costs	11,396	12,471
	658,393	603,565

Particulars of employees

The average number of employees during the year, calculated on the basis of full-time equivalents, was as follows

	2010	2009
Number of administrative staff	5	5
Number of management staff	3	3
Number of other staff - definable	20	17
	28	25

No remuneration or expenses, directly or indirectly out of the funds of the charity, was paid or payable for the year to any director or to any person or persons known to be connected with any of them

No remuneration was paid in excess of £60,000 to any employee for the year (2009 - £60,000 None)

Newcastle upon Tyne Citizens' Advice Bureau

Notes to the financial statements for the year ended 31 March 2010

3 Taxation

The company is a registered charity and as such is not liable to taxation

4 Allocation of overheads and support costs

	Basis	Support Costs £	Governance £	Total £
General costs	Time spent	28,588	1,753	30,341
Staff and travel costs	Time spent	205,909	13,040	218,949
Property costs	Time spent	15,213	1,364	16,577
		249,711	16,156	265,867

5 Governance

	2010 £	2009 £
Audit Fee	2,500	1,750
Allocation of overheads & support costs (note 5)	16,156	16,892
	18,656	18,642

6 Fixed assets

	Fixtures and Fittings £	Alterations to Leasehold Property £	Total £
Cost			
At 1 April 2009	140,782	180,730	321,512
Additions	10,455	-	10,455
At 31 March 2010	151,238	180,730	331,968
Depreciation			
At 1 April 2009	95,396	50,452	145,848
Charge for the year	13,998	7,236	21,234
At 31 March 2010	109,395	57,688	167,083
Net book amount			
At 31 March 2010	41,843	123,042	164,885
At 31 March 2009	45,386	130,278	175,664

Newcastle upon Tyne Citizens' Advice Bureau

Notes to the financial statements for the year ended 31 March 2010

7 Debtors

	2010	2009
	£	£
Prepayments and accrued income	50,515	32,949
	<u>50,515</u>	<u>32,949</u>

8 Creditors' amounts falling due within one year

	2010	2009
	£	£
Taxation and social security	33,729	884
Other creditors	39,672	43,924
	<u>73,401</u>	<u>44,808</u>

9 Unrestricted funds

	£
At 1 April 2009	113,368
Net Surplus for the year	14,341
	<u>127,709</u>
At 31 March 2010	

10 Restricted funds

	At 1 April 2009	Incoming Resources	Outgoing Resources	At 31 March 2010
	£	£	£	£
Computer Grant	496	-	-	496
Premises Grant	113,466	-	7,326	106,140
FIF (formerly DTI)	-	301,990	302,799	(809)
Legal Services Commission	-	92,935	96,154	(3,219)
Newcastle Health Trust	1,865	8,000	7,386	2,479
Newcastle P C Trust	900	8,184	7,386	1,698
Royal British Legion	28,579	54,988	34,969	48,598
Nestle	8,097	10,000	12,789	5,308
Barclaycard Horizons	-	26,494	24,247	2,246
FSA	-	22,264	23,865	(1,601)
AHA	-	37,204	31,085	6,119
	<u>153,403</u>	<u>562,059</u>	<u>548,007</u>	<u>167,455</u>

Purpose of restricted funds

Computer Grant	This was a grant provided to purchase computer equipment
Premises Grant	This was a grant provided to provide assistance with the purchase and alteration of the leasehold property
FIF (formerly DTI)	This is a fund to provided face to face debt advice
Legal Services Commission	This is a fund to provide specialist in welfare, benefit and debt
Newcastle Health Trust	This is a fund to provide a provision of generalist advice at the patient information centre at St Nicholas Hospital, Newcastle upon Tyne
Newcastle P C Trust	This is a fund to provide a provision of generalist advice at the patient information centre at Saville Medical Practice, Newcastle upon Tyne
Royal British Legion	This is a fund to allow the provision of benefits and money advice to service personnel, ex service personnel and family members thereof

Newcastle upon Tyne Citizens' Advice Bureau

Notes to the financial statements for the year ended 31 March 2010

Nestle	This is a fund to allow the provision of generalist advice at Fawdon Factory, Newcastle
Barclaycard Horizons	This funds a part time financial capability worker for lone parents Contract to March 2011
Financial Services Authority	This funds a full time Money Guide under the Money Made Clear programme Contract to March 2011
Additional Hours of Advice	This funds extra hours of opening late evenings and Saturday morning Contract to March 2010

11 Pensions

The charity contributes to defined contribution schemes for certain employees, the assets of which are held in independently administered funds. Annual contributions payable are charged to the income and expenditure account.

12 Lease obligations

A new 25 year lease relating to the premises at Nelson Street commenced on 24th January 2002 at an annual commitment of £25,000.

13 Capital commitments

At 31 March 2010 the company had no capital commitments (2009 Nil)

14 Analysis of net assets between funds

	Tangible Fixed Assets	Other Net Assets	Total
	£	£	£
Restricted funds	164,885	2,570	167,455
Unrestricted funds	-	127,709	127,709
	164,885	130,279	295,164

15 Contingent liabilities

In the previous year's accounts the directors reported on the future potential liability that might arise on the Bureau as a participator in a multi-employer pension scheme, called the Pensions Trust Growth Plan. The directors are now pleased to report that on 21st September 2009 the Pensions Trust confirmed that there is now no liability, contingent or otherwise, arising on the Bureau.

16 Related party transactions

There were no related party transactions during the year.

17 Company limited by guarantee

The company is limited by guarantee and does not have any share capital.