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**citizens  
advice  
bureau**

# **Chesterfield Citizens Advice Bureau**



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**REPORT &  
FINANCIAL STATEMENTS  
FOR THE YEAR ENDED  
31 MARCH 2003**

## **REPORT OF THE MANAGEMENT COMMITTEE (TRUSTEES) OF CHESTERFIELD CITIZENS ADVICE BUREAU FOR YEAR ENDED 31 MARCH 2003**

The Management Committee presents its report and the audited financial statements for the year ended 31 March 2003

### **STATUS & GENERAL AIMS**

The Bureau was established in 1987 under a Memorandum of Association and is governed under its Articles of Association. The Bureau is:

- (a) A REGISTERED CHARITY Charity no. 700481
- (b) A COMPANY LIMITED BY GUARANTEE Registered no: 2258106.  
Registered Office: 6-8 Broad Pavement, Chesterfield, Derbyshire S40 1RP
- (c) A MEMBER OF THE NATIONAL ASSOCIATION OF CITIZENS ADVICE BUREAUX.  
Citizens Advice membership no: 45/009

As a member of Citizens Advice, the aims of Chesterfield C.A.B. are:

- to ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities, or of the service available to them, or through an inability to express their needs effectively and, equally
- to exercise a responsible influence on the development of social policies and services, both locally and nationally.

The Citizens Advice Bureau Service is independent and provides free, confidential, impartial advice to everybody regardless of race, gender, sexuality or disability.

### **ACTIVITIES**

#### **Mission Statement**

- to provide an effective, high quality Generalist Advice Service within the Aims & Principles of the CAB Service, accessible to the whole community
- to provide high quality specialist & casework services for Chesterfield in our priority areas of poverty, financial hardship, health and disability
- to promote and direct our Service to those people who are most in need throughout Chesterfield
- to provide a level of service appropriate to the needs of the individual and, wherever possible, to empower people through the provision of information and advice
- to develop our Service in response to the needs of the individuals within the local community
- to ensure our Service is non-judgemental, and our policies of confidentiality and impartiality are strictly adhered to
- to develop our Equal Opportunities policies, including positive action where appropriate
- to produce Social Policy evidence & reports to maximise influence on legislators and policy-makers
- to work with other agencies to ensure people receive the best available help for their problems & needs

#### **Main sources of financial support**

- Chesterfield CAB's core funder, Chesterfield Borough Council, has provided funding since the Bureau's inception in 1987. This funding covers the front-line generalist advice service, training of voluntary advice workers, management of the Bureau, monitoring and maintenance of standards of work, and Debt and Disability casework.
- The Legal Services Commission funds additional specialist casework in Welfare Benefits and Debt. This funding also covers the cost of administrative support, supervision and management, and makes a financial contribution to the overall work of the Bureau.
- Since 1996, Derbyshire County Council has funded Mental Health Advocacy work. This has been supplemented by Chesterfield PCT Joint Working Fund since 2002.
- A 3 year grant was awarded by the Community Fund in 1998 for the development of an accredited basic training course, with emphasis on the training of volunteers recovering from mental health problems. A further 3 year grant was awarded for 2002 to 2004 inclusive for a continuation and expansion of the work to enable the training of people with mental health problems, long-term unemployed people, and those with visual impairment.
- The Coalfields Regeneration Trust funding, which was due to finish in March 2002, was extended for a further 2 months into this financial year.

- The Partnership Innovation Budget (Legal Services Commission) awarded 3 years funding from 1 January 2002, for on-line development of the accredited training course which had been developed through the funding from the Community Fund.

### **The Legal Services Commission Quality Marks**

Chesterfield CAB has a LSC contract for Welfare Benefits and Debt casework and has the Specialist QM in these areas of law. In April 2001, following a further audit by the Legal Services Commission, Chesterfield CAB was awarded the General Help Quality Mark. All Chesterfield CAB's advice work, whether done by paid or voluntary workers, is now Quality Marked, subject to an annual audit.

### **THE MANAGEMENT COMMITTEE**

The Management Committee of Chesterfield Citizens Advice Bureau comprises representatives of local statutory and voluntary groups and bodies, interested individuals, and Bureau workers. Every effort is made to ensure that differing groups and interests are represented, including those who may experience discrimination, such as disabled people and black people.

Members of the Bureau's Management Committee are both charity trustees and company directors. In addition to having legal responsibilities within charity and company law, the Committee has responsibilities within the membership of Citizens Advice (NACAB) to ensure the Bureau works within the Aims and Principles of the Association to produce the best possible advice service for the local community. The Committee also has responsibilities as an employer.

A full list of Management Committee members is provided in the Bureau's Annual Report. The Chair of the Management Committee is Mrs C Sims and the Company Secretary is Mrs D Wing.

### **The development planning process**

Chesterfield C.A.B.'s Service Plan includes Development, Marketing, Training, Equal Opportunities Action Plans, covering the current and following 2 years, and the current budget. The Development Plan includes financial resources needed to achieve objectives and any restraints on progress.

The Development Plan is reviewed by the Management Committee four times a year. The full Service Plan is reviewed annually at the first meeting in the calendar year.

### **FINANCIAL MANAGEMENT & FUNDS**

Overall financial management is the responsibility of the Honorary Treasurer, Mark Smith. Day-to-day financial management is the responsibility of the Chief Executive, Daphne Wing. The Bureau's auditor is Mr I Cameron, F.C.A., whose appointment is reconfirmed by the Annual General Meeting.

The Bureau currently holds accounts with Chesterfield Cooperative Bank and with Triodos Bank. The account with Triodos was opened in June 2002. An account with Sunbank was closed in July 2002.

Potential financial risks have been identified and reviewed by the Management Committee, and systems established to mitigate these risks. Quarterly Variance Analyses enable the Management Committee to review the current financial position and risks, and to allocate free reserves to designated funds.

**Funds.** In 2003-4, the Management Committee has designated £40,500 as the minimum reserve figure necessary for the viability of the charity.

In recent years, the increase in the number of funders supporting the work of the Bureau has resulted in a substantial increase in income and in the number of paid staff. Annual increments for the current 15 members of staff total approximately £15,000. Therefore, reserves are required to ensure that paid staff can receive their contractual annual increments in the event of any reduced or standstill funding, and so minimise the risk of any redundancies and reduced service to the public. A reserve fund 'Future Salary Increments Fund' has been designated for this purpose, and currently stands at £26,000.

Any further developments involving additional staff are now restricted by the size of the building. However, the Bureau is in the process of leasing additional premises on Broad Pavement as a training centre, which will help to alleviate the space problem. £5,000 for initial capital expenditure has been allocated within the reserve funds for these premises. It should be noted that the Community Fund income (restricted) includes income of £2,500 for capital expenditure in 2003, which has not yet been used.

*Approved by the Management Committee and signed on its behalf:*

Signed *Catherine Sims*  
(CHAIR)

Date *13/11/2003/*

**AUDITOR'S REPORT TO THE MEMBERS OF THE MANAGEMENT COMMITTEE OF  
CHESTERFIELD CITIZENS ADVICE BUREAU**

I have audited the accounts which have been prepared in accordance with the Financial Reporting Standard for Smaller Entities (effective March 2000) under the historical cost convention and the accounting policies.

**Respective responsibilities of management committee and auditor**

The charity's management committee is responsible for the preparation of accounts. It is my responsibility to form an independent opinion based on my audit on those accounts and to report my opinion to you.

**Basis of opinion**

I conducted my 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 accounts. It also includes an assessment of the significant estimates and judgements made by the management committee in the preparation of the accounts and of whether the accounting policies are appropriate to the charity's circumstances consistently applied and adequately disclosed.

I planned and performed my audit so as to obtain all the information which I considered necessary in order to provide me with sufficient evidence to give reasonable assurance that the accounts are free from material misstatement whether caused by fraud or other irregularity or error. In forming my opinion I also evaluated the overall adequacy of the presentation of information in the accounts.

**Opinion**

In my opinion the accounts give a true and fair view of the state of the charity's affairs as at 31 March 2003 and of its surplus for the year then ended and have been properly prepared in accordance with the Companies Act 1985.

*Tan L. Cameron*  
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*Ian L Cameron*  
*Chartered Accountant and Registered Auditor*  
*14 Bentley Close*  
*Matlock*  
*Derbyshire*

*8.9.03*  
.....  
*date*

# CHESTERFIELD CITIZENS ADVICE BUREAU

## STATEMENT OF FINANCIAL ACTIVITY FOR YEAR TO 31 MARCH 2003

yr ended 31.3.02		Restricted Fund	Restricted Fund	Unrestricted Fund	TOTAL
£			£	£	£
<b>INCOME</b>					
146,060	Chesterfield Borough Council			149,710	149,710
32,976	Derbyshire County Council			33,771	33,771
96,234	Legal Services Commission			97,517	97,517
29,616	Community Fund		53,654		53,654
0	Joint Finance			4,356	4,356
43,432	Coalfields Regeneration Trust	8,364			8,364
2,901	Bank interest, less charges			3,023	3,023
1,467	VAT recovered			1,050	1,050
16,180	LSC Partnership Innovation Budget			30,668	30,668
14,135	Earnings			2,001	2,001
<b>383,001</b>	<b>TOTAL INCOME</b>	<b>8,364</b>	<b>53,654</b>	<b>322,096</b>	<b>384,114</b>
<b>EXPENDITURE</b>					
<b>Direct charitable expenditure</b>					
285,428	Salaries, including N.I. & Pension	7,807	47,419	270,912	326,138
12,500	Rent	104		12,396	12,500
2,149	Heat, Light, Water, Sewerage, Refuse	13		1,507	1,520
1,775	Cleaning	16		1,916	1,932
2,001	Equipment, small items & maintenance		52	2,807	2,859
3,911	Volunteers' Travelling Expenses		215	3,059	3,274
115	Volunteers' Childcare Expenses		123	51	174
4,607	Training		2,785	2,183	4,968
10,500	PIB training project technical partnership			8,063	8,063
541	Conferences & Meetings		97	415	512
4,178	Postages	22	10	2,632	2,664
3,387	Telephone	42	120	4,912	5,074
2,170	Outreach Travel & Premises	281		1,811	2,092
104	Interpreting fees			31	31
2,112	Advertising & Publicity		10	1,354	1,364
3,283	Stationery & office supplies	30	180	3,399	3,609
2,220	Books, Publications, Subscriptions	20	18	2,376	2,414
1,244	Insurances	12		1,495	1,507
530	Sundries		13	634	647
797	Repairs & Renewals expenditure			94	94
257	Equal Opps expenditure			0	0
7,193	Major capital expenditure			5,775	5,775
<b>Other expenditure</b>					
309	Professional fees			344	344
700	Treasurer's Honorarium			700	700
300	Management and admin.			300	300
<b>352,311</b>	<b>TOTAL EXPENDITURE</b>	<b>8,347</b>	<b>51,042</b>	<b>329,166</b>	<b>388,555</b>
<b>30,690</b>	<b>Net Income for the year</b>	<b>17</b>	<b>2,612</b>	<b>-7,070</b>	<b>-4,441</b>
<b>41,155</b>	<b>Total funds at 1 April 2002</b>	<b>-17</b>	<b>-876</b>	<b>72,738</b>	<b>71,845</b>
<b>71,845</b>	<b>Total funds at 31 March 2003</b>	<b>0</b>	<b>1,736</b>	<b>65,668</b>	<b>67,404</b>

# CHESTERFIELD CITIZENS ADVICE BUREAU

## BALANCE SHEET AS AT 31 MARCH 2003

ASSETS				
£	CURRENT ASSETS	£	£	£
	Debtors	3,257		
	Co-operative Bank Current Account	646		
	Triodos Deposit Account	101,244		
	Petty Cash	96		
107,863	<b>TOTAL CURRENT ASSETS</b>		105,243	
	<b>CURRENT LIABILITIES</b>			
	Community Fund income in advance	13,569		
	Triodos interest received in advance	739		
	PIB income in advance	11,396		
	VAT	7,607		
	Other creditors	4,528		
36,018	<b>TOTAL CURRENT LIABILITIES</b>		37,839	
<b>71,845</b>	<b>NET ASSETS</b>			<b>67,404</b>
FUNDS				
UNRESTRICTED FUNDS				
General Purpose Fund				
	Balance at 31 March 2002	18,907		
	TRANSFER from Income & Expenditure Account	-1,201		
	TRANSFER from Temporary Contracts Fund	14,000		
	LESS expenditure in 2002-2003	5,775		
	LESS transfer to Repairs & Renewals Fund	1,500		
	LESS transfer to Future Training Project fund	4,500		
	LESS transfer to Training Fund for Training Centre capital expenditure	5,000		
	LESS transfer to Future Salary Increments Fund	4,000		
18,907	Balance carried forward		10,931	
Repairs & Renewals Fund (designated)				
	Balance at 31 March 2002	7,917		
	TRANSFER from General Purpose Fund	1,500		
	LESS expenditure in 2002-2003	94		
7,917	Balance carried forward		9,323	
Equal Opportunities Reserve (designated)				
	Balance at 31 March 2002	684		
	LESS expenditure in 2002-2003	0		
684	Balance carried forward		684	
Future Salary Increments Fund (designated)				
	Balance at 31 March 2002	22,000		
	TRANSFER from General Purpose Fund	4,000		
22,000	Balance carried forward		26,000	
Fund for future Training Project				
	Balance at 31 March 2002	9,230		
	TRANSFER from General Purpose Fund	4,500		
	TRANSFER from General Purpose Fund for Training Centre	5,000		
9,230	Balance carried forward		18,730	
Fund for extension of temporary contracts in 2002-3				
	Balance at 31 March 2002	14,000		
	LESS expenditure on extension of temporary contracts in 2002-3	14,000		
14,000	Balance carried forward		0	
<b>72,738</b>	<b>NET UNRESTRICTED FUNDS</b>			<b>65,668</b>
RESTRICTED FUNDS				
Community Fund				
	Balance at 31 March 2002	-876		
	TRANSFER from Income & Expenditure Account	2,612		
-876	Balance carried forward		1,736	
Coalfields Regeneration Trust				
	Balance at 31 March 2002	-17		
	TRANSFER from Income & Expenditure Account	17		
-17	Balance carried forward		0	
<b>-893</b>	<b>NET RESTRICTED FUNDS</b>			<b>1,736</b>
<b>71,845</b>	<b>NET FUNDS</b>			<b>67,404</b>

*Whig* 13.11.03

## CHESTERFIELD CITIZENS ADVICE BUREAU

### NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2003

#### Accounting Policies

1. The financial statements have been prepared under the historic cost accounting rules and are in accordance with the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" published in October 2000 and applicable accounting standards.
2. The accounts have been prepared in accordance with the special provisions of Part VII of the Companies Act 1985 relating to small companies.

#### Funds

1. Restricted funds are to be used for specific purposes as laid down by the donor.
2. Unrestricted funds comprise those funds which the Management Committee is free to use in accordance with the charitable objectives.
3. Designated funds are unrestricted funds earmarked by the Management Committee for particular purposes.

#### Grants for clients from charities and trust funds

From time to time, the Bureau applies for grants for clients in financial hardship, the grants being administered by the Bureau.

Income	1253
LESS Expenditure	<u>1253</u>
Balance	0

#### Legal Services Commission (Legal Aid) Disbursements

Funds are received from the Legal Services Commission (LSC) to cover the cost of obtaining reports from experts and specialists to assist with casework. Any excess expenditure is reimbursed by the LSC retrospectively at the beginning of the following financial year.

In hand from previous year	310
Income from LSC in current year	3000
LESS Expenditure on experts' reports in current year	<u>2940</u>
Balance carried forward	<u>370</u> note 1

Note 1. This figure is included within the Creditors figure on the balance sheet.

Approved by the Management Committee and signed on its behalf:

signed.....



date.....13.11.2003.....

(TREASURER)