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# **Chesterfield Citizens Advice Bureau**



**FINANCIAL STATEMENTS  
FOR  
THE YEAR ENDED  
31 MARCH 2001**

## **REPORT OF THE MANAGEMENT COMMITTEE OF CHESTERFIELD CITIZENS ADVICE BUREAU FOR YEAR ENDED 31 MARCH 2001**

The Management Committee presents its report and audited financial statements for the year ended 31 March 2001

### **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.  
NACAB membership no: 45/009

As a member of NACAB, 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 and reports which maximise our influence on legislators and policy-makers
- to work with other local agencies to ensure people receive the best available help for their problems and needs.

#### **Information, advice and legal help**

Following the opening of Chesterfield Citizens Advice Bureau in 1987, the Bureau has developed its advice work in response to the needs of the local community. For full details of the work during the past year, see the Bureau's Annual Report.

#### **The Legal Services Commission Quality Mark**

Chesterfield CAB was awarded a Legal Services Commission contract in Welfare Benefits in July 1998, and in January 2000 was awarded a contract in Welfare Benefits & Debt. The Bureau is passported to the Specialist QM in these areas of law.

The Bureau deals with the following areas of law at the Quality Mark Level specified

(G = General help C = Casework S = Specialist) :

area of law	level of help
Welfare Benefits	G, C, S
Debt	G, C, S
Disability Rights	G
Mental Health	G
Consumer	G
Employment	G
Housing	G
Family	G

### **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.

### **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 Management Committee has responsibilities within the membership of the National Association of Citizens Advice Bureaux (NACAB) to ensure that 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 Secretary is Mrs D Wing.

### **FINANCIAL MANAGEMENT**

The financial management of the Bureau is the responsibility of the Honorary Treasurer, Mr Mark Smith. Day-to-day financial management is the responsibility of the Bureau Manager, Mrs D Wing.

The Bureau's auditor is Mr I Cameron, F.C.A., whose appointment is reconfirmed annually by the Annual General Meeting.

The Bureau holds bank accounts with the Chesterfield branch of the Cooperative Bank, and with SunBank.

Financial variance analyses are produced quarterly and presented to the Management Committee to enable a review of the current financial position, any potential financial risks, and the allocation of free reserves to appropriate funds.

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

*Catherine Sims*  
Mrs C Sims (Chair)

*8/11/01*  
date

**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 2001 and of its surplus for the year then ended and have been properly prepared in accordance with the Companies Act 1985.

*Ian L. Cameron*

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

5.9.01

.....  
date

*see following sheet for original signature*

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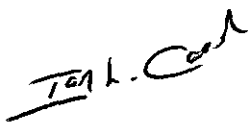
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Ian L Cameron  
Chartered Accountant and Registered Auditor  
14 Bentley Close  
Matlock  
Derbyshire

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.....  
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# CHESTERFIELD CITIZENS ADVICE BUREAU

## STATEMENT OF FINANCIAL ACTIVITY FOR YEAR TO 31 MARCH 2001

yr ended 31.3.00		Restricted Fund	Restricted Fund	Unrestricted Fund	TOTAL
£			£	£	£
	<b>INCOME</b>				
	Chesterfield Borough Council			142,500	142,500
	Derbyshire County Council			32,496	32,496
	Legal Services Commission (Legal Aid Board)			92,897	92,897
	National Lottery Charities Board		22,320		22,320
	N.D.H. Joint Finance & Small Schemes			2,194	2,194
	Coalfields Regeneration Trust	27,718			27,718
	Tudor Trust			15,000	15,000
	Deposit a/c interest, less bank charges			2,293	2,293
	VAT recovered			3,883	3,883
	Earnings from training & sales			4,160	4,160
253,895	<b>TOTAL INCOME</b>	<b>27,718</b>	<b>22,320</b>	<b>295,423</b>	<b>345,461</b>
	<b>EXPENDITURE</b>				
	<b>Direct charitable expenditure</b>				
199,920	Salaries, including N.I. & Pension	15,210	19,963	207,710	242,883
12,500	Rent			12,500	12,500
1,648	Heat, Light, Water, Sewerage, Refuse			1,699	1,699
1,219	Cleaning			1,683	1,683
1,225	Equipment, small items & maintenance			991	991
4,300	Volunteers' Travelling Expenses		1,200	2,700	3,900
326	Volunteers' Childcare Expenses			144	144
2,700	Training	75	450	2,698	3,223
628	Conferences & Meetings		60	821	881
2,561	Postages	50	30	3,072	3,152
4,020	Telephone	60	150	4,891	5,101
925	Outreach Travel	92		928	1,020
2,134	Advertising & Publicity	1,118	135	317	1,570
4,326	Printing & Stationery	25	160	4,158	4,343
616	Books & Publications	25	35	1,162	1,222
2,030	Subscriptions & Fees		250	1,167	1,417
1,074	Insurances			1,060	1,060
497	Sundries	10	32	533	575
o	Building alterations (Tudor Trust grant)			15,000	15,000
o	Coalfields capital expenditure	2,673			2,673
1,000	Transfer to Repairs & Renewals Fund			5,000	5,000
o	Transfer to Future Salary Increments Fund			15,000	15,000
	<b>Other expenditure</b>				
176	Professional fees			1,969	1,969
700	Treasurer's Honorarium			700	700
300	Management and admin.			300	300
244,825	<b>TOTAL EXPENDITURE</b>	<b>19,338</b>	<b>22,465</b>	<b>286,203</b>	<b>328,006</b>
9,070	<b>BALANCE</b>	<b>8,380</b>	<b>-145</b>	<b>9,220</b>	<b>17,455</b>

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

Mrs C Sims (Chair)

*Catherine Sims*

date

8/11/01

# CHESTERFIELD CITIZENS ADVICE BUREAU

BALANCE SHEET AS AT 31 MARCH 2001

## ASSETS

£		£	£	£
	<b>CURRENT ASSETS</b>			
	Debtors	4,141		
	Co-operative Bank Current Account	219		
	Sun Bank Deposit Account	48,120		
	Petty Cash	64		
24,892	<b>TOTAL CURRENT ASSETS</b>		52,544	
	<b>CURRENT LIABILITIES</b>			
	National Lottery Charities Board income in advance	5,696		
	VAT	5,125		
	Other creditors	568		
15,314	<b>TOTAL CURRENT LIABILITIES</b>		11,389	
<u>9,578</u>	<b>NET ASSETS</b>			<u>41,155</u>

## FUNDS

### UNRESTRICTED FUNDS

#### General Purpose Fund

	Balance at 31 March 2000	8,445		
	TRANSFER from income & expenditure account	9,220		
	LESS expenditure in 2000-2001	3,124		
8,445	Balance carried forward		14,541	

#### Repairs & Renewals Fund (designated)

	Balance at 31 March 2000	-72		
	TRANSFER from Income & Expenditure Account	5,000		
	LESS expenditure in 2000-2001	2,754		
-72	Balance carried forward		2,174	

#### Equal Opportunities Reserve (designated)

	Balance at 31 March 2000	941		
941	Balance carried forward		941	

#### Future Salary Increments Fund (designated)

	Balance at 31 March 2000	0		
	TRANSFER from Income & Expenditure Account	15,000		
0	Balance carried forward		15,000	

9,314 **NET UNRESTRICTED FUNDS** 32,656

### RESTRICTED FUNDS

#### National Lottery Charities Board

	Balance at 31 March 2000	264		
	TRANSFER from Income & Expenditure Account	-145		
264	Balance carried forward		119	

#### Coalfields Regeneration Trust

	Balance at 31 March 2000	0		
	TRANSFER from Income & Expenditure Account	8,380		
0	Balance carried forward		8,380	

264 **NET RESTRICTED FUNDS** 8,499

9,578 **NET FUNDS** 41,155

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

Mrs C Sims (Chair)

*Catherine Sims*

date

8/11/01

## CHESTERFIELD CITIZENS ADVICE BUREAU

### NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2001

#### 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	4290
LESS Expenditure	<u>4290</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.

Carried forward from previous year	56
Income from LSC in current year	1000
LESS Expenditure on experts' reports	2072
Balance owed	<u>1016</u> note 1

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

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

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Mrs C Sims (Chair)

*8/11/01*  
date