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**TAMESIDE CITIZENS ADVICE BUREAU LIMITED**

**FINANCIAL STATEMENTS**

**for the year ended 31 March 2005**

**Registered Number: 2302696 (England & Wales)**

**MOSS & WILLIAMSON**

**CHARTERED ACCOUNTANTS**



**TAMESIDE CITIZENS ADVICE BUREAU LIMITED**

**FINANCIAL STATEMENTS**

**31 March 2005**

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**TAMESIDE CITIZENS ADVICE BUREAU LIMITED****COMPANY INFORMATION****31 March 2005****DIRECTORS**

M Dale  
A K C Goodfellow  
J Howard  
D Lomas  
N Mackie  
N Morgan  
E Rothwell  
M Sharples OBE  
S Routledge  
J Sullivan  
P Davis – Rice  
M Mistry MBE  
M Bailey

**SECRETARY**

A K C Goodfellow

**REGISTERED OFFICE**

9 George Street  
Ashton-under-Lyne  
Lancashire  
OL6 6AQ

**COMPANY LIMITED BY GUARANTEE:  
REGISTERED NUMBER**

2302696

**CHARITY:  
REGISTERED NUMBER**

701113

**BANKERS**

Barclays Bank Plc  
190 Stamford Street  
Ashton-under-Lyne  
Lancashire  
OL6 7NZ

**AUDITORS**

Moss & Williamson  
Chartered Accountants  
Booth Street Chambers  
Ashton-under-Lyne  
Lancashire  
OL6 7LQ

**TAMESIDE CITIZENS ADVICE BUREAU LIMITED****DIRECTORS' REPORT****31 March 2005**

The directors present their report and the audited financial statements for the year ended 31 March 2005. The directors have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" issued in October 2000 in preparing the annual report and financial statements of the charity

**Constitution, objects and policies**

The principal activity of the company continued to be the operation of a citizen's advice bureau.

The company, which is a company limited by guarantee, is a registered charity established for the promotion of charitable purposes for the benefit of the community in the area of Tameside.

**Results, activities and future developments**

The deficit for the year amounted to **£6,172** (2004: deficit £12,489). The deficit has been deducted from the revenue reserves brought forward from last year making a total of **£84,609**. These reserves are carried forward for the furtherance of the charity's objectives in future years.

The accounts have been prepared on a going concern basis, as the funding for the next financial year has been provisionally agreed.

**Organisation**

The charity is administered by its board of directors, who meet regularly to decide policy. A District Manager is appointed to oversee the day to day running of the charity. The directors who served during the year were as follows:

M Dale  
A K C Goodfellow  
J Howard  
D Lomas  
N Mackie  
M Mistry MBE  
N Morgan  
E Rothwell  
M Sharples OBE  
S Routledge  
J Sullivan  
P Davis – Rice  
L Fayers (resigned: May 2004)  
M Bailey (appointed: May 2004)

In accordance with the company's articles of association, M Dale, E Rothwell, P Davis-Rice, AKC Goodfellow and N Morgan retire by rotation and offer themselves for re-election.

**Investment powers**

Under the memorandum and articles of association, the charity has the power to invest the income or capital of the charity, which is not immediately required for its purposes, in or upon such investments, securities or properties as the directors see fit.

**TAMESIDE CITIZENS ADVICE BUREAU LIMITED****DIRECTORS' REPORT****31 March 2005****Statement of directors' responsibilities**

Company and Charity law requires the directors to prepare financial statements for each financial year, which gives a true and fair view of the state of the charity's affairs and of the surplus or deficit for that year. In doing so the trustees are required to:

- a. *Select suitable accounting policies and apply them consistently;*
- b. *Make judgements and estimates that are reasonable and prudent;*
- c. *State whether applicable accounting standards and statements of accounting practice have been followed. Subject to any departures disclosed and explained in the financial statements;*
- d. *Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.*

The directors are responsible for keeping accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 1985. 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.

**Risk management**

The directors have the above responsibilities, they also need to provide reasonable assurance that:

- a. *the charity is operating efficiently and effectively;*
- b. *its assets are safeguarded against unauthorised use or disposition;*
- c. *proper records are maintained and financial information used within the charity or for publication is reliable;*
- d. *the charity complies with relevant laws and regulations*

The systems of internal controls are designed to provide reasonable assurance against material loss or misstatement. They will include:

- a. *a business plan and annual budgets approved by the directors;*
- b. *regular consideration by the trustees of financial results, variance to budgets, non-financial performance indicators and benchmark reviews;*
- c. *delegation of authority and segregation of duties;*
- d. *identification and management of risks.*

TAMESIDE CITIZENS ADVICE BUREAU LIMITED

DIRECTORS' REPORT

31 March 2005

**Auditors**

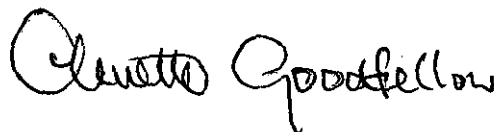
A resolution will be proposed at the next Annual General Meeting to reappoint the auditors, Moss & Williamson.

This report has been prepared in accordance with the special provisions of Part VII of the Companies Act 1985 relating to small companies.

9 George Street  
Ashton-under-Lyne  
Lancashire  
OL6 6AQ

6 September 2005

By order of the board

A handwritten signature in dark ink, appearing to read 'A K C Goodfellow', written in a cursive style.

A K C Goodfellow  
Secretary

# TAMESIDE CITIZENS ADVICE BUREAU LIMITED

## REPORT OF THE INDEPENDENT AUDITORS TO THE SHAREHOLDERS OF TAMESIDE CITIZENS ADVICE BUREAU LIMITED

We have audited the financial statements of Tameside Citizens Advice Bureau Limited for the year ended 31 March 2005 on pages six to eleven. These financial statements have been prepared under the historical cost convention and the accounting policies set out therein.

This report is made solely to the company's members, as a body, in accordance with Section 235 of the Companies Act 1985. Our audit work has been undertaken so that we might state to the company's members those matters we are required to state to them in an auditors' 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 company and the company's members as a body, for our audit work, for this report, or for the opinions we have formed.

### **Respective responsibilities of directors and auditors**

As described on page three the company's directors are responsible for the preparation of financial statements in accordance with applicable law and United Kingdom Accounting Standards.

Our responsibility is to audit the financial statements in accordance with relevant legal and regulatory requirements and United Kingdom Auditing Standards.

We report to you our opinion as to whether the financial statements give a true and fair view and are properly prepared in accordance with the Companies Act 1985. We also report to you if, in our opinion, the Report of the Directors is not consistent with the financial statements, if the company has not kept proper accounting records, if we have not received all the information and explanations we require for our audit, or if information specified by law regarding directors' remuneration and transactions with the company is not disclosed.

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

### **Basis of audit opinion**

We conducted our audit in accordance with United Kingdom 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 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 company's affairs as at 31 March 2005 and of its deficit for the year then ended and have been properly prepared in accordance with the Companies Act 1985.

*Moss & Williamson*

Moss & Williamson  
Chartered Accountants  
Registered Auditors  
Booth Street Chambers  
Ashton-under-Lyne  
Lancashire  
OL6 7LQ

6 September 2005

## TAMESIDE CITIZENS ADVICE BUREAU LIMITED

## STATEMENT OF FINANCIAL ACTIVITIES

for the year ended 31 March 2005

	Notes	General Fund £	Designated Funds £	Total Funds 2005 £	2004 £
<b>Incoming resources</b>					
Activities in the furtherance of The charity's objects:					
Donations and grants	2	76,464	399,091	475,555	428,150
Accommodation and service charge		12,000	-	12,000	14,650
Activities for generating funds:					
Other income		-	1,462	1,462	3,425
Investment income		2,058	-	2,058	1,233
<b>Total incoming resources</b>		<b>90,522</b>	<b>400,553</b>	<b>491,075</b>	<b>447,458</b>
<b>Charitable expenditure</b>					
Direct charitable expenses	3	90,843	317,595	408,438	367,907
Other expenditure:					
Administration and management	4	38,546	38,844	77,390	81,689
Fund raising and publicity	5	3,809	7,610	11,419	10,351
		42,355	46,454	88,809	92,040
<b>Total resources expended</b>		<b>133,198</b>	<b>364,049</b>	<b>497,247</b>	<b>459,947</b>
<b>Net incoming/(expenditure) for the year before transfers</b>		<b>(42,676)</b>	<b>36,504</b>	<b>(6,172)</b>	<b>(12,489)</b>
Transfers between funds		35,478	(35,478)	-	-
<b>Net incoming resources for the year</b>	6	<b>(7,198)</b>	<b>1,026</b>	<b>(6,172)</b>	<b>(12,489)</b>
<b>Fund balances brought forward at 1 April 2004</b>		<b>43,341</b>	<b>47,440</b>	<b>90,781</b>	<b>103,270</b>
<b>Fund balances carried forward at 31 March 2005</b>		<b>36,143</b>	<b>48,466</b>	<b>84,609</b>	<b>90,781</b>

The notes on pages 8 - 11 form part of these financial statements.



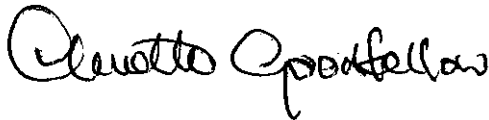
## TAMESIDE CITIZENS ADVICE BUREAU LIMITED

## BALANCE SHEET

as at 31 March 2005

	Notes	£	2005 £	£	2004 £
<b>Current assets</b>					
Cash in hand			750		750
Cash at bank	8		81,580		76,758
Debtors	9		21,248		18,724
			<u>103,578</u>		<u>96,232</u>
<b>Creditors: amounts falling due within one year</b>	10		18,969		5,451
			<u>84,609</u>		<u>90,781</u>
<b>Reserves</b>	11/12		<u>84,609</u>		<u>90,781</u>

These financial statements have been prepared in accordance with the special provisions of Part VII of the Companies Act 1985 relating to small companies and with the Financial Reporting Standard for Smaller Entities (effective March 2000). Approved by the board of directors on 6 September 2005 and signed on its behalf.



A K C Goodfellow  
Director



N Mackie  
Director

The notes on pages 8 - 11 form part of these financial statements.

## TAMESIDE CITIZENS ADVICE BUREAU LIMITED

## NOTES TO THE FINANCIAL STATEMENTS

for the year 31 March 2005

**1 Accounting policies****Accounting convention**

The financial statements are prepared under the historical cost convention and are drawn up in accordance with the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP 2000) issued in October 2000, applicable accounting standards and the Companies Act 1985. The charity has taken advantage of the exemption in FRS 1 from the requirement to prepare a cash flow statement on the grounds that it is a small company. The principal accounting policies adopted in the preparation of the financial statements are as follows:

**Going concern**

The financial statements have been prepared on a going concern basis, which presumes that the trust will continue to receive financial support. Notification of support for the year ended 31 March 2006 has been provisionally agreed.

**Incoming resources****Grants**

All grants and voluntary income are accounted for gross on a receivable basis.

**Investment income**

Investment income is accounted for on a receivable basis.

**Resources expended**

Expenditure is accounted for on an accruals basis.

**Pensions**

The company operates a defined benefit pension scheme within the Greater Manchester Pension Fund. The assets of the scheme are held separately from those of the company. Contributions to the Scheme are paid in accordance with the advice and recommendations of independent actuaries and are charged to the statement of financial activities so as to spread the cost of pensions over the employees' working lives with the company.

**2 Donations and grants**

	2005 £	2004 £
Local Authority Funding		
General purpose	75,440	67,740
Advocacy	75,544	72,146
Residential care information shop*	47,087	25,552
Single regeneration budget	38,694	31,602
Legal Services Commission in conjunction with the Local Authority (Tameside Metropolitan Borough Council)		
Specialist advice services, debt, employment and welfare benefits	237,766	230,232
Donations	1,024	878
	<u>475,555</u>	<u>428,150</u>

\* including payments from participating care homes.

## TAMESIDE CITIZENS ADVICE BUREAU LIMITED

## NOTES TO THE FINANCIAL STATEMENTS

for the year ended 31 March 2005

<b>3</b>	<b>Direct charitable expenses</b>	<b>2005</b>	<b>2004</b>
		£	£
	Wages and salaries (note 7)	402,990	357,451
	Recruitment costs	1,316	2,641
	Capital spending	-	1,254
	Volunteers' travel and training	4,132	6,561
		<u>408,438</u>	<u>367,907</u>
<b>4</b>	<b>Administration and management</b>	<b>2005</b>	<b>2004</b>
		£	£
	Computer costs	9,365	7,635
	Accountancy	2,000	1,800
	AGM costs	1,341	1,358
	Bank charges	29	12
	Building repairs	3,069	9,016
	Catering and cleaning	2,761	2,701
	Electricity	1,942	1,755
	Gas	1,745	1,046
	Water	724	899
	Insurance	4,188	3,825
	Legal fees	68	301
	Miscellaneous	50	253
	Postage	3,355	3,362
	Rent	24,046	25,135
	Subscriptions	2,641	3,477
	Telephone	6,999	6,941
	Equipment repairs	-	25
	Language line	1,067	148
	Accommodation	12,000	12,000
		<u>77,390</u>	<u>81,689</u>
<b>5</b>	<b>Fund raising and publicity</b>	<b>2005</b>	<b>2004</b>
		£	£
	Printing and stationery	10,266	10,056
	Publicity	1,153	295
		<u>11,419</u>	<u>10,351</u>
<b>6</b>	<b>Net incoming resources for the year</b>	<b>2005</b>	<b>2004</b>
		£	£
	Net incoming resources are stated after charging:		
	Staff costs (note 7)	402,990	357,451
	Auditor's remuneration	500	500
		<u></u>	<u></u>

## TAMESIDE CITIZENS ADVICE BUREAU LIMITED

## NOTES TO THE FINANCIAL STATEMENTS

for the year ended 31 March 2005

## 7 Staff costs

	2005	2004
	£	£
Directors' remuneration	46,052	44,819
Salaries	300,490	263,367
Social security costs	26,014	23,767
Pension	30,434	25,498
	<u>402,990</u>	<u>357,451</u>

The average number of employees during the year was 19. None of these employees received emoluments greater than £50,000. There is one director accruing pension benefits.

## 8 Cash at bank

	2005	2004
	£	£
Current account	1,250	1,141
Business premium	38,068	34,017
High interest account	42,262	41,600
	<u>81,580</u>	<u>76,758</u>

## 9 Debtors

	2005	2004
	£	£
VAT	-	120
Debtors	15,447	13,529
Prepayments	5,801	5,075
	<u>21,248</u>	<u>18,724</u>

## 10 Creditors: amounts falling due within one year

	2005	2004
	£	£
VAT	7,086	-
Accruals	10,648	2,213
Trade creditors	1,235	3,238
	<u>18,969</u>	<u>5,451</u>

## 11 Analysis of net assets between funds

	General	Unrestricted designated funds	Total	2004
	£	£	£	£
Cash in hand	750	-	750	750
Cash at bank	35,076	46,504	81,580	76,758
Debtors	3,200	18,048	21,248	18,724
Creditors	(2,883)	(16,086)	(18,969)	(5,451)
	<u>36,143</u>	<u>48,466</u>	<u>84,609</u>	<u>90,781</u>

All designated funds are held by the charity.

## TAMESIDE CITIZENS ADVICE BUREAU LIMITED

## NOTES TO THE FINANCIAL STATEMENTS

for the year ended 31 March 2005

## 12 Movement of funds

	General £	Unrestricted designated funds £	Total £	2004 £
Balance at 1 April 2004	43,341	47,440	90,781	103,270
Net incoming resources	(7,198)	1,026	(6,172)	(12,489)
Balance at 31 March 2005	<u>36,143</u>	<u>48,466</u>	<u>84,609</u>	<u>90,781</u>

The designated funds are unrestricted funds earmarked by the charity for the following projects:

	2005 £	2004 £
Advocacy	(2,257)	11,927
Legal Services Commission	34,571	35,478
Residential Care Information Shop	16,184	67
Single Regeneration Budget	(32)	(32)
	<u>48,466</u>	<u>47,440</u>

The general fund relates to the main bureau where volunteers offer advice to the Tameside population on an open-door basis and by appointment.

The Advocacy Service provides representation for older people in residential care and nursing homes.

The Legal Services Commission contract offers counselling for debt cases and for welfare benefits. In accordance with the Legal Services Commission contract, surplus funds brought forward were transferred to the general fund.

The Residential Care Information Shop provides information on residential care and nursing homes available in the area.

Single Regeneration Budget – The money management project based at Acresfield, Newton, Hyde is a fixed term project delivering debt and welfare benefit services to the Harbour Farm, Copley and Brushes estates.

## 13 Pensions

The company operates a defined benefit pension scheme, administered by Tameside Metropolitan Borough Council on behalf of The Greater Manchester Pension Fund. The assets of the scheme are held separately from those of the company. Contributions to the scheme are charged to the profit and loss account so as to spread the cost of the pensions over the employees' working lives with the company. The contributions are determined by a qualified actuary on the basis of triennial valuations using the projected unit method. The most recent valuation was at 31 March 2004, at which time the value of the fund's assets represented 85% of the benefits that had accrued to members based on an anticipated excess annual return from equities of 1.5%. The other assumptions used were investment returns of 6.3%, salary increases of 4.4% and pension increases of 2.9% per annum. The rates of contribution for the 3 years following the valuation were set 12.6% of payroll costs. The pension charge for the year was £30,434.

## 14 Related party transactions

During the year, the charity paid £1,200 to J Howard, a director of the charity, in respect of accountancy work undertaken.

**TAMESIDE CITIZENS ADVICE BUREAU**

**TRUSTEE BOARD 2005/06**

**PART I INDIVIDUAL MEMBERS**

J. Howard  
M. Dale  
P. Davis-Rice  
S. Routledge  
N. Mackie  
E. Rothwell  
M. Sharples OBE

**PART II REPRESENTATIVE MEMBERS**

D. Lomas	<i>Ashton Rotary</i>
M. Mistry MBE	<i>Tameside Council for Racial Equality</i>
M. Bailey	<i>Cllr. TMBC</i>

**PART III BUREAU STAFF MEMBERS**

A.K.C. Goodfellow	<i>Tameside CAB</i>
N. Morgan	<i>Tameside CAB</i>