

# **TAMESIDE CITIZENS ADVICE BUREAU LIMITED**

(A company limited by guarantee)

## **Financial Statements**

For the year ended 31 March 2011

Company no 2302696 (England & Wales)

Charity no 701113

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# **TAMESIDE CITIZENS ADVICE BUREAU LIMITED**

## **FINANCIAL STATEMENTS**

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# **TAMESIDE CITIZENS ADVICE BUREAU LIMITED**

## **Legal and administrative information**

### **DIRECTORS**

M Ashraf  
W Brelsford (Councillor)  
E Shorrocks (Councillor)  
G Clarke  
M Dale  
J Fieldhouse  
D Lomas  
N Mackie  
N Morgan  
S Riley  
E Rothwell  
S Rafferty  
M Sharples OBE  
E Gilmour (resigned February 2011)

### **SECRETARY**

N Morgan

### **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

### **INDEPENDENT EXAMINER**

J A Simpson & Co Ltd  
48 Bredbury Green  
Romiley  
Stockport  
SK6 3DN

## **TAMESIDE CITIZENS ADVICE BUREAU LIMITED**

### **Directors' Report (incorporating the Trustees' Report)**

The directors and trustees present their report and the examined accounts for the year ended 31 March 2011. The directors have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" issued in March 2005 in preparing the annual report and financial statements of the charity.

#### **Constitution, objects, policies and public benefit**

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. The organisation ensures that all services are available to the general public and people in poverty are not excluded as no fees are payable.

The charity has an additional aim of ensuring that individuals do not suffer through lack of knowledge of their rights and responsibilities or the services available or through an inability to express their needs effectively.

These aims are achieved through trained volunteers giving free, confidential, impartial and independent advice to the local community. These objectives remain unchanged from previous years. The company is a member of the National Association of Citizens Advice Bureaux and adheres to their policies and principles.

#### **Performance, activities and future developments**

The company is funded by grants from Tameside Metropolitan Borough Council.

The surplus for the year amounted to £9,417 (2010 £2,368 surplus). The surplus has been added to revenue reserves brought forward from last year. There has been a prior year adjustment as explained in the notes. After this adjustment total reserves stand at £199,952.

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. The company plans to continue to expand its services, in part by attracting external sources of funding.

#### **Reserves**

In accordance with Charity Commission recommendations the company tries to maintain reserves sufficient to meet at least three months running costs. This has been achieved as at 31 March 2011.

#### **Organisation**

The charity is administered by its board of directors, who meet regularly to decide policy. New directors are appointed by the approval of the board. 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 Ashraf	D Lomas
W Brelsford (Councillor)	N Mackie
E Shorrocks (Councillor)	N Morgan (Joint District Manager)
G Clarke	S Riley (Joint District Manager)
M Dale	E Rothwell
J Fieldhouse	S Rafferty
J Yates (Co-opted)	M Sharples OBE
J Howard (Resigned September 2009)	E Gilmour (Appointed November 2009)
In accordance with the company's articles of association, J Fieldhouse, S Rafferty and E Rothwell retire by rotation and offer themselves for re-election.	

# **TAMESIDE CITIZENS ADVICE BUREAU LIMITED**

## **Directors' Report (incorporating the Trustees' Report)**

### **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

### **Training and induction**

The company operates a formal induction programme for its new trustees that is used by the Citizens Advice Bureau nationally

### **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 company's affairs and of the profit or loss for that year. In doing so the directors 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 and statements of accounting practice have been followed subject to any 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 company will continue in operation,

The directors are responsible for keeping proper accounting records which disclose, with reasonable accuracy at any one time, the financial position of the company and to enable them to ensure the financial statements comply with the Companies Act 1985. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

As the company's directors, we certify that so far as we are aware, there is no relevant information of which the company's independent examiners are unaware and as the directors of the company, we have taken all the steps that we ought to have taken in order to make ourselves aware of any relevant information and to establish that the charity's independent examiners are aware of that information.

### **Risk management**

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

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

## **TAMESIDE CITIZENS ADVICE BUREAU LIMITED**

### **Directors' Report (incorporating the Trustees' Report)**

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

- a business plan and annual budgets approved by the directors,
- regular consideration by the trustees of financial results, variances to budgets, non-financial performance indicators and benchmark reviews,
- delegation of authority and segregation of duties, and
- identification and management of risks

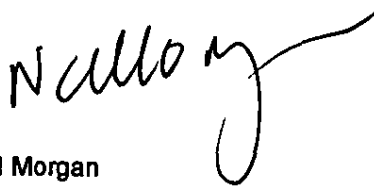
### **Independent Examiner**

A resolution will be proposed at the next Annual General Meeting to reappoint the independent examiners, J A Simpson & Co Ltd

This report has been prepared in accordance with the provisions of Part 15 of the Companies Act 2006 relating to small companies

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

By order of the board



22nd September 2011

N Morgan  
Secretary

**INDEPENDENT EXAMINERS' REPORT  
TO THE MEMBERS OF TAMESIDE CITIZENS ADVICE BUREAU LIMITED**

I report on the accounts of the company limited by guarantee for the year ended 31 March 2011, which are set out on pages 6 to 11. These accounts have been prepared in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008), under the historical cost and the accounting policies set out therein.

**Respective responsibilities of directors and examiner**

As described in the Statement of Directors' Responsibilities the company's directors (who are also the trustees) are responsible for the preparation of the accounts in accordance with applicable law and United Kingdom Accounting Standards. You consider that the audit requirement of s43(2) of the Charities Act 1993 (the Act) does not apply and that an independent examination is needed. The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants in England and Wales.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to

examine the accounts under section 43 of the 1993 Act,

to follow the procedures laid down in the general Directions given by the Charity Commission under section 43(7)(b) of the 1993 Act, and

to state whether particular matters have come to my attention.

**Basis of the independent examiner's report**

My examination was carried out in accordance with the general Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and the seeking of explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out below.

**Independent examiner's statement**

In connection with my examination, no matter has come to my attention

- 1 Which gives me reasonable cause to believe that, in any material respect, the requirements

to keep accounting records in accordance with s 41 of the Act, and

to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Act

have not been met, or

- 2 To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached

John A Simpson  
Chartered Accountant  
48 Bredbury Green  
Romiley  
Stockport

*JA Simpson*

Date 23<sup>rd</sup> September 2011

# TAMESIDE CITIZENS ADVICE BUREAU LIMITED

## Statement of Financial Activities for the year ended 31 March 2011

	Notes	General Fund 2011 £	Restricted Funds 2011 £	Total Funds 2011 £	2010 £
<b>Incoming resources</b>					
<b>Incoming resources from generated funds</b>					
<i>Voluntary income</i>					
Donations and grants	2	348,646	133,200	481,846	496,718
Accommodation and service charge		134	0	134	121
Other income		0	0	0	476
<b>Total incoming resources</b>		<u>348,780</u>	<u>133,200</u>	<u>481,980</u>	<u>497,315</u>
<b>Resources expended</b>					
Charitable activities	3	342,286	127,081	469,367	492,237
Governance costs	4	3,196	0	3,196	2,710
<b>Total resources expended</b>		<u>345,482</u>	<u>127,081</u>	<u>472,563</u>	<u>494,947</u>
<b>Net incoming/(expended) resources before transfers</b>	5	3,298	6,119	9,417	2,368
<b>Net movements in funds</b>		3,298	6,119	9,417	2,368
<b>Reconciliation of funds</b>					
<b>Funds brought forward at 1 April 2010 as previously stated</b>		168,677	(1,898)	166,779	
<b>Prior year adjustment</b>	15	23,756	0	23,756	164,411
<b>Funds carried forward at 31 March 2011</b>		<u>195,731</u>	<u>4,221</u>	<u>199,952</u>	<u>166,779</u>

The statement of financial activities includes all gains and losses in the year. All incoming resources and resources expended derive from continuing activities.



# TAMESIDE CITIZENS ADVICE BUREAU LIMITED

## Balance Sheet as at 31 March 2011

	Notes	2011	2010
<b>Current Assets</b>			
Debtors	8	29,689	24,163
Cash at bank	7	234,676	198,561
Cash in hand		<u>1,273</u>	<u>170</u>
		265,638	222,894
<b>Creditors, amounts falling due within one year</b>	9	<u>65,686</u>	<u>56,115</u>
<b>Net Current Assets/(Liabilities)</b>		<u>199,952</u>	<u>166,779</u>
		<u>199,952</u>	<u>166,779</u>
<b>Reserves</b>		<u>199,952</u>	<u>166,779</u>

The directors are satisfied that the company is entitled to exemption from the requirement to obtain an audit under section 477 of the Companies Act 2006 and that no member has required the company to obtain an audit in accordance with section 476 of the Act

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts

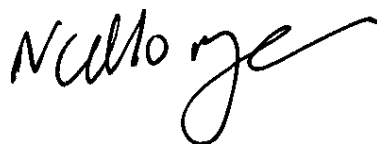
The accounts have been prepared in accordance with the provisions in Part 15 of the Companies Act 2006 applicable to companies subject to the small companies regime

The financial statements on pages 6 to 11 were approved by the directors on 22nd September 2011 and signed on their behalf by

J Fieldhouse - Director



N Morgan - Director



# TAMESIDE CITIZENS ADVICE BUREAU LIMITED

## Notes to the Financial Statements for the year to 31 March 2011

### 1 Accounting policies

#### General

These Accounts have been prepared under the historic cost convention and are in accordance with

the Financial Reporting Standard for Smaller Entities (effective April 2008 ), and the provisions of Part 15 of the Companies Act 2006 applicable to small companies

The accounts, incorporating the Statement of Financial Activities, have been prepared in accordance with the Statement of Recommended Practice - "Accounting and Reporting by Charities" issued in March 2006

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 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 2012 has been 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

	2011	2010
Local Authority and Funding		
General purpose	197,583	183,475
Advocacy	70,900	89,120
Choice information shop	50,528	49,586
FIF	104,261	98,764
F & D	5,930	7,903
POPPS	0	0
Innovation	5,157	17,109
Tameside Trust	4,890	14,136
AHA	23,782	20,904
New Charter Housing Trust and Irwell Valley Housing	16,200	14,500
Donations	2,615	1,221
	481,846	496,718

# TAMESIDE CITIZENS ADVICE BUREAU LIMITED

Notes to the Financial Statements for the year to 31 March 2011

## 3 Charitable activities

	2011	2010
	£	£
Wages and salaries (note 6)	389,302	392,275
Recruitment costs	36	430
Capital spending	335	6,948
Computer costs	4,025	8,472
Building repairs	1,670	6,215
Catering and cleaning	1,584	2,024
Electricity	2,246	3,987
Gas	1,704	1,467
Water	778	1,084
Insurance	4,190	2,142
Legal fees	0	204
Miscellaneous	1,193	790
Postage	3,044	2,425
Rent	28,358	26,061
Subscriptions	6,135	7,740
Telephone	7,407	8,516
Language line	161	384
Printing and stationery	7,701	8,040
Publicity	424	1,337
Volunteers' travel and training	9,074	11,696
	<u>469,367</u>	<u>492,237</u>

## 4 Governance costs

Accountancy	1,400	1,200
AGM costs	1,796	1,510
	<u>3,196</u>	<u>2,710</u>

## 5 Net incoming resources for the year

Net incoming resources are stated after charging

Staff costs (note 6)	389,302	392,275
Auditor's remuneration	0	0
Independent examiner's remuneration	1,400	1,200
	<u></u>	<u></u>

# TAMESIDE CITIZENS ADVICE BUREAU LIMITED

## Notes to the Financial Statements for the year to 31 March 2011

6 Staff costs	2011	2010
Directors' remuneration	53,337	53,834
Salaries	295,830	296,704
Social security costs	26,873	26,907
Pension	13,262	14,830
	<u>389,302</u>	<u>392,275</u>

The average number of employees during the year was 23 (2010 - 21) None of these employees received emoluments greater than £50,000 There are no directors accruing pension benefit

7 Cash at bank	2011	2010
Business premium and current accounts	132,432	96,367
High interest account	102,244	102,194
	<u>234,676</u>	<u>198,561</u>

8 Debtors	2011	2010
Trade debtors and prepayments	29,689	24,163
	<u>29,689</u>	<u>24,163</u>

9 Creditors amounts falling due within one year	2011	2010
Accruals	26,739	54,414
Trade creditors	38,947	1,701
	<u>65,686</u>	<u>56,115</u>

## 10 Movement of funds

	General £	Restricted funds £	Total £	2010 £
Balance at 1 April 2010/09	168,677	(1,898)	166,779	164,411
Net incoming resources	3,298	6,119	9,417	2,368
Prior year adjustment	23,756	0	23,756	
Balance at 31 March 2011/10	<u>195,731</u>	<u>4,221</u>	<u>199,952</u>	<u>166,779</u>

## **TAMESIDE CITIZENS ADVICE BUREAU LIMITED**

### **Notes to the Financial Statements for the year to 31 March 2011**

#### **11 Funds**

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 Choice Information Shop provides information for older people and vulnerable adults on residential care and nursing homes available in the area, sheltered accommodation, home care and home support and other sub-threshold services.

FIF is a government funded project (Business innovation and skills) to provide face to face debt advice to clients who are eligible for legally aided services.

ASP is an outreach project funded by Ashton St Peters People, a local partnership organisation.

Innovation Fund was funding received from Tameside council working neighbourhoods fund to run the advice services at children's centres and to provide training for volunteers in debt advice.

F & D is payment received for the facilitation of outside agencies within the bureau.

AHA is a project funded by Citizens Advice and the government to increase opening hours of the bureau for the duration of the funding.

#### **12 Pensions**

The company is a small admitted body in 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. The company is unable to identify its share of the underlying assets and liabilities. Contributions to the scheme are charged to the profit and loss account to spread the cost of the pensions over the employee's 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 31 March 2010, when the value of the fund's assets represented 96% of the benefits that had accrued to members based on an anticipated excess annual return from equities of 1.5%. Other assumptions used were investment returns of 6.3% salary increases of 4.4%. The rates of contribution for the year 2010-11 was set at 13.7%, 2011 - 12 is 14.5%, 2012 - 13 is 15.4% and 2013 - 14 is 16.3% of payroll costs. The pension charge for the year was £13,262.

#### **13 Related party transactions**

The company relies for most of its funding on Tameside Metropolitan Borough Council. Their contributions are analysed in note 2 to the accounts.

#### **14 Contingent liability**

In the possible event of the company discontinuing operations due to cuts in funding, this would give rise to a potential liability in the form of redundancy and notice payments to staff, office rents and running costs, accountancy and removal fees, and the crystallisation of the obligation to pay outstanding amounts relating to the building of the extension, amounting in total to an estimated value of £80,000.

#### **15 Prior year adjustment**

The FIF fund had been treated as money received in advance of the work done on the project. Payments are in fact received in arrears and so an adjustment was made to the revenue for year ended 31 March 2011.