

Company No: 2350030

Charity No: 1113390

**CHELMSLEY CITIZENS ADVICE BUREAU
(A Company Limited by guarantee)
REPORT AND FINANCIAL STATEMENTS**

31 March 2009

COLLINS HART

CHARTERED ACCOUNTANTS

SUTTON COLDFIELD

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CHELMSLEY CITIZENS ADVICE BUREAU
(A Company Limited by guarantee)
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CHELMSLEY CITIZENS ADVICE BUREAU
(A Company Limited by guarantee)
Annual Report of the Directors
Reference and Administrative Information
For the year ended 31 March 2009

Directors:	R J Holt C Hodson J Armstrong (resigned 31-03-2009) P McCabe B Hodgetts L A Sorrell L W Inniss
Secretary:	K Turner
Company number:	2350030
Charity number:	1113390
Principal Address/Registered Office:	176 Bosworth Drive Chelmsley Wood Birmingham B37 5DZ
Trustee Board Members:	
Officers	Mr Richard Holt - Chairman Mrs Beth Hodgetts - Treasurer
Elected Officers:	Cllr Linda Sorrell Mr Lawrence Innis
Statutory Bodies:	Mrs Carole Hodson - Housing Department Mr Paul McCabe - Trading Standards
Members Panel/Council Representative:	Cllr A Nash - Solihull MBC Cllr R Hall - Solihull MBC Cllr A Harper - Chelmsley Wood Town Council Cllr A Wood - Chelmsley Wood Town Council Cllr F Nash - Fordbridge Parish Council Cllr K Nye - Smith's Wood Parish Council Cllr J Knibb - Castle Bromwich Parish Council
Reporting Accountants:	Collins Hart Victoria House 437 Birmingham Road Wylde Green Sutton Coldfield B72 1AX
Bankers	Lloyds TSB Poplar Road Solihull

CHELMSLEY CITIZENS ADVICE BUREAU
(A Company Limited by guarantee)
Annual Report of the Directors

For the year ended 31 March 2009

The trustees present their annual report and the unaudited financial statements for the year ended 31 March 2009.

Management

Governing Document

The organisation is a charitable company limited by guarantee. The constitution was adopted 3 February 1972 and subsequently amended 13 October 1976 , 4 June 1980 , 18 November 1981 and 14 January 2006. It was incorporated on 20 February 1989 and re-registered as a charity on 22 March 2006. The charity was established under a memorandum of association, which established the objects and powers of the charitable company and is governed under its articles of association. The memorandum and articles were amended on 11 January 2006. In the event of the company being wound up the members are required to contribute an amount not exceeding £1.

Charitable Objects

The objects are to promote any charitable purpose for the benefit of the community in the North of Solihull and surrounding areas by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress.

We also follow Citizens Advice aims and principles which are:

The Citizens Advice service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination.

The service aims:

- To provide the advice people need for the problems they face
- To improve the policies and practices that affect people's lives

Charitable Structure

Chelmsley Citizens Advice Bureau is governed by Directors, who follow the Bureaus Memorandum and Articles of Association. The Directors of the company have responsibility for daily running of the company. The paid staff are advisory to the panel and only the Manager has a vote. The Directors meet every two/three months.

To ensure that the Bureau is responsive to the local community the Board created a Members Forum, who meet three times per year. The forum directly inputs into the development and the strategic aims of the Bureau. The Members Panel include the Directors of the company, the staff (paid and voluntary), representatives from external organisations, local Parish Councillors, Borough Councillors and local residents.

The day to day management is controlled by a paid full time Manager. The Manager is supported by a full time Office Administrator and a part time, paid Advice Session Supervisor. The bureau also has two specialist Caseworkers in the areas of welfare benefits and money advice. Advice to the general public is given by 23 part time Volunteers Advisers and supported by 10 Volunteer administration workers.

CHELMSLEY CITIZENS ADVICE BUREAU

(A Company Limited by guarantee)

Annual Report of the Directors

For the year ended 31 March 2009

Activities and Achievements

Currently the bureau runs a Generalist Advice service on Mondays, Tuesdays and Fridays.

We have seen 1817 new clients between 13 Advisers. They have dealt with 8818 new issues whilst assisting in the training of new volunteers. This year we have managed to recruit 11 people to the role of Volunteer Adviser. We have had 7 people leave the Bureau in the last year, 5 gained paid employment, 1 has long term illness and 1 continued studying at university.

In October 2007 the Legal Services Commission issued the Bureau with a new contract. It has taken over one year to work through the transitional arrangements and we are now meeting all their expected targets. Through this project we are able to assist clients to complete applications forms, deal with reviews, super sessions and prepare clients for their tribunal hearings. We have assisted clients to gain over £750,000 of unclaimed benefits.

In Bureau with have a project aimed at Financial Inclusion which has been running since 2006. The project has two aims, the first to train more people to give debt advice and the second to deal with the financial inclusion. This project has rescheduled over £8.5 million to date.

The Bureau has successfully negotiated two further projects which will both start on 1st April 2009. The first of which is funded by Solihull Care Trust. An experienced Adviser will be going out to 10 GP Practices in the North of the Borough to deliver a holistic generalist advice service. Research has shown that 54% of people visit their GP with a nonmedical related issue. If we can see assist some of these people with issues they have then it may stop them from developing illnesses in the future. The second project is an Additional Hours project. We have received funding from central Government (directed through Citizens Advice) for one year. It is hoped that with this extra funding will be able to see more clients in need of our service. We have contracted to see 1000 more clients over the coming year.

Recruitment and Appointment of the Board of Directors

The directors of the company are also the charity trustees for the purposes of charity law. Under the terms of the articles of association, the maximum number of trustees shall be 9 and the minimum shall be 3 comprised as follows:

- Up to 6 persons elected at the annual general meeting,
- Up to 3 persons nominated by member organisations or co-opted by the Trustee board.

The organisations strives to ensure the diversity of its beneficiaries is reflected within the membership of the board and that directors have the relevant business and practical experience required.

Trustee Induction and Training

When a vacancy arises on the Board for a Volunteer to join them an advertisement including a job description will be placed in the local press and on the Chelmsley Citizens Advice Bureau website. When approached by a volunteer the Manager will arrange time for the volunteer to attend the Bureau so that they can ask questions and become familiar with the work the Bureau undertakes. They are given a copy of the business plan, last annual report and a copy of last years accounts. Any interested parties would then complete an application and if short listed would be interviewed by three or more Directors. The next step would be to co-opted on to the Board at the next Board meeting. At the next AGM the members of the Chelmsley Citizens Advice Bureau would be able to vote as to whether they agreed with this appointment. Each Board Member stands for three years before they need to be re-elected.

Risk Management

The Board review the risks the charity faces on a regular basis and take appropriate steps to mitigate those risks.

CHELMSLEY CITIZENS ADVICE BUREAU
(A Company Limited by guarantee)
Annual Report of the Directors

For the year ended 31 March 2009

Reserves

The members have a formal reserves policy which maintains reserves at a level to cover such circumstances at least equal to an amount not exceeding six months operating expenditure.

Legal Services Contract - The members have a formal agreement to hold funds separately for this project. Monies are paid to the Bureau in advance of the final outcome of the project. Should the bureau not meet with the contracted provisions the Bureau is contractually obliged to repay any outstanding balance back to the Legal Services Commission.

Financial Inclusion Fund - The members have a formal agreement to holds funds separately for this project. The Bureau requests the grant for this project six months before it receives payment. Monies are paid in advance for the quarter and any under spend from previous quarter is recouped.

Statement Of Directors Responsibilities

Company law requires the directors to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the surplus or deficit of the charity for that period. In preparing those financial statements, the trustees are required to;

- select suitable accounting policies and then apply them consistently.
- make judgements and estimate that are reasonable and prudent.
- state whether applicable accounting standards and statements of recommended 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 charity will continue in business.

The Directors have overall responsibility for ensuring that the charity has appropriate system of controls, financial and otherwise. They are also responsible for keeping proper 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.

The Directors and Members have approved the Trustees' report above.

Signature:



Full Name:

Mr Richard Holt

Position:

Director/Chairperson of the Members Panel

Date:

25 June 2009

CHELMSLEY CITIZENS ADVICE BUREAU
(A Company Limited by guarantee)
Report of the Accountants

We report on the accounts for the year ended 31 March 2009 set out on pages 6 to 11.

Respective responsibilities of directors and reporting accountants

As described on page 4 the trustees, who are also the directors of Chelmsley Citizens Advice Bureau Limited for the purposes of company law, are responsible for the preparation of the accounts, and they consider that the company is exempt from an audit. It is our responsibility to carry out procedures designed to enable us to report our opinion.

Basis of opinion

Our work was conducted in accordance with the Statement of Reporting Accountants, and so our procedures consisted of comparing the accounts with the accounting records kept by the company, and making such limited enquiries of the officers of the company as we considered necessary for the purposes of this report. These procedures provide only the assurance expressed in our opinion.

Opinion

In our opinion

- a) The accounts are in agreement with the accounting records kept by the company under section 221 of the Companies Act 1985.
- b) having regard only to, and on the basis of, the information contained in those accounting records;
- i) the accounts have been drawn up in a manner consistent with the accounting requirements specified in section 249C(6) of the Act and;
- ii) the company satisfied the conditions for exemption from an audit of the accounts for the year specified in section 249A(4) of the Act as modified by section 249A(5) and did not, at any time within the last year, fall within any of the categories of companies not entitled to exemption specified in section 249B(1) of the Companies Act 1985.

Victoria House
437 Birmingham Road
Wylde Green
Sutton Coldfield
West Midlands
B72 1AX

Collins Hart
Chartered Accountants

Date: 25 June 2009

CHELMSLEY CITIZENS ADVICE BUREAU
(A Company Limited by guarantee)

Statement of Financial Activities
(Including summary Income and Expenditure Account)
For the year ended 31 March 2009

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2009 £	Unrestricted Funds £	Restricted Funds £	Total 2008 £
Incoming Resources							
Incoming Resources							
From generated funds							
Voluntary Income	2	8,394	75,001	83,395	7,075	79,869	86,944
Investment Income							
Bank Interest Received		705	-	705	-	-	-
Incoming Resources							
from charitable							
	3	94,975	-	94,975	92,656	-	92,656
Total Incoming Resources		<u>104,074</u>	<u>75,001</u>	<u>179,075</u>	<u>99,731</u>	<u>79,869</u>	<u>179,600</u>
Resources expended							
Charitable Activities							
Water, rates and insurance		2,649	887	3,536	112	44	156
Telephone		1,288	647	1,935	2,751	1,568	4,319
Heat & light		1,965	857	2,822	763	399	1,162
Equipment purcs & rpr		3,774	50	3,824	4,730	-	4,730
Hire of Office Equipment		1,032	1,003	2,035	354	1,005	1,359
Computer Consumables		476	96	572	75	370	445
Publications & subscriptions		3,449	1,296	4,745	3,194	1,171	4,365
Salaries & Wages	4	51,875	66,114	117,989	58,729	72,472	131,201
Travel Expenses		772	94	866	704	257	961
Printing postage stationery		885	1,615	2,500	1,051	1,874	2,925
Miscellaneous		2,538	342	2,880	2,216	1,133	3,349
Advertising		64	797	861	38	-	38
Depreciation		1,294	-	1,294	355	-	355
Disposal of assets		-	-	-	(1,616)	-	(1,616)
Governance Costs							
Accounting		981	-	981	880	-	880
Total Resources Expended		<u>73,042</u>	<u>73,798</u>	<u>146,840</u>	<u>74,336</u>	<u>80,293</u>	<u>154,629</u>
Net							
incoming/(outgoing)		31,032	1,203	32,235	25,395	(424)	24,971
Transfers		(202)	202	-	-	-	-
Balances brought							
forward at 1 April 2008		57,139	24,969	82,108	31,744	25,393	57,137
Balances carried							
forward to 31 March							
2009		<u>87,969</u>	<u>26,374</u>	<u>114,343</u>	<u>57,139</u>	<u>24,969</u>	<u>82,108</u>

An analysis of the restricted fund between the Financial Inclusion Fund, Legal Help Unit Project and Volunteer Training can be found in note 13 to the accounts.

The statement of financial activities includes all gains and losses recognised in the year. All amounts derive from continuing activities.

CHELMSLEY CITIZENS ADVICE BUREAU
(A Company Limited by guarantee)

The statement of financial activities includes all gains and losses recognised in the year. All amounts derive from continuing activities.

CHELMSLEY CITIZENS ADVICE BUREAU
(A Company Limited by guarantee)
Balance sheet

At 31 March 2009

		2009		2008	
	Notes	£	£	£	£
Fixed assets					
Tangible assets	7		3,521		4,815
Current assets					
Debtors	8	56		168	
Cash at bank and in hand		117,600		78,005	
		<u>117,656</u>		<u>78,173</u>	
Creditors: amounts falling due within one year	9	<u>6,834</u>		<u>880</u>	
Net current assets			<u>110,822</u>		<u>77,293</u>
Total assets less current liabilities			<u>114,343</u>		<u>82,108</u>
Capital and reserves					
Restricted Funds	10		26,374		24,969
Unrestricted funds	10		87,969		57,139
			<u>114,343</u>		<u>82,108</u>

The directors are satisfied that the company was entitled to exemption under subsection 1 of section 249A of the Companies Act 1985 and that no member or members have requested an audit pursuant to subsection 2 of section 249B.

The directors acknowledge their responsibilities for:

- i ensuring that the company keeps accounting records which comply with section 221; and
- ii preparing accounts which give a true and fair view of the state of affairs of the company at the end of the financial year and of its profit or loss for the financial year in accordance with the requirements of section 226, and which otherwise comply with the requirements of this Act relating to accounts so far as applicable to the company.

The financial statements have been prepared in accordance with the special provisions of Part VII of the Companies Act 1985 relating to small companies, and in accordance with the Financial Reporting Standard for Smaller Entities (effective June 2007).

The financial statements were approved by the board on

On behalf of the board

Director

Richard H. W.

Date: 25 June 2009

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

CHELMSLEY CITIZENS ADVICE BUREAU
(A Company Limited by guarantee)
Notes to the Financial Statements

As at 31 March 2009

1 Accounting Policies

Basis Of Accounting

The Financial Statements have been prepared under the historical cost convention and are in accordance with the FRSSE (effective January 2007), the Statement of Recommended Practice: Accounting and Reporting by Charities (SORP 2005) issued March 2005 and the Companies Act 1985.

True and Fair View

In complying with Accounting by Charities - Statement of Recommended Practice issued by the Charity Commission, the Council considered that the financial statements give a true and fair view and in doing so have placed reliance on section 226(5) of the Companies Act 1985.

Incoming Resources

Donations and Grants

Voluntary income including donations and grants that provide core funding or are of a general nature are recognised where there is entitlement, certainty of receipt and the amount can be measured with sufficient reliability. Such income is only deferred when;

- (i) The donor specifies that the grant or donation must only be used in future accounting period; or
- (ii) The donor has imposed conditions which must be met before the charity has unconditional entitlement. Grants for the purchase of fixed assets are recognised in full in the Statement of Financial Activities in the period in which they are receivable and are accounted for as restricted funds.

Income from Charitable Activities

Income from charitable activities is recognised as earned.

Bank Interest Receivable

Bank interest receivable is recognised on a receivable basis.

Resources Expended

Resources expended are included in the Statement of Financial Activities on an accruals basis.

Apportionments are based on the estimated amount attributed to an activity, normally based on staff time.

Tangible Fixed Assets and Depreciation

Fixed assets for charity use are capitalised at cost. Depreciation is calculated to write off the cost less the estimated residual value, over their expected useful lives as follows:

Computer Equipment	25% straight line basis
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Funds

The charity has a number of restricted income funds to account for situations where a donor requires that a donation or grant must be spent on a particular purpose. All other funds are unrestricted income funds.

CHELMSLEY CITIZENS ADVICE BUREAU
(A Company Limited by guarantee)
Notes to the Financial Statements (continued)

As at 31 March 2009

2	Voluntary Income	Unrestricted Funds £	Restricted Funds £	Total 2009 £	Total 2008 £
	Donations				
	General	6,094	-	6,094	3,468
	Friends of Chelmsley CAB	2,300	-	2,300	2,107
	Grants				
	Financial Inclusion Fund	-	29,714	29,714	33,022
	Legal Services Commission	-	41,120	41,120	48,347
	Volunteer Training	-	4,167	4,167	-
		<u>8,394</u>	<u>75,001</u>	<u>83,395</u>	<u>86,944</u>

		£	£	£	£
3	Incoming Resources from Charitable Activities	<u>94,975</u>	<u>-</u>	<u>94,975</u>	<u>92,656</u>
	Solihull MBC				

	2009 £	2008 £
4	Staff Costs	
	Salaries & Wages	120,635
	National Insurance	10,566
	<u>117,989</u>	<u>131,201</u>

- 5 Trustees Remuneration and Related Party Transactions**
 No trustee received any remuneration or expenses during the year (2007-£nil).
 There were no related party transactions during the year (2007-£nil).

- 6 Taxation**
 As a charity, Chelmsley Citizens Advice Bureau is exempt from tax on income falling within S505 of the Taxes Act 1988 to the extent that this is applied to its charitable objects. No tax charge arises in respect of the year ended 31 March 2009 (2008-£nil).

CHELMSLEY CITIZENS ADVICE BUREAU LIMITED

Trading and Profit and Loss Account

For the year ended 31 March 2009

	2009		2008	
	£	£	£	£
Work done				179,600
Overheads				
Rent			-	
Rates and water			156	
Light and heat			1,162	
Wages and national insurance			131,201	
Repairs and renewals			4,730	
Telephone Charges			4,319	
Printing postage and stationery			2,925	
Advertising			38	
Travel Expenses			961	
Publications and Subscriptions			4,365	
Computer Consumables			445	
Hire of office equipment			1,359	
Professional charges			880	
Depreciation			355	
Micellaneous			3,349	
Profit on sale of fixed assets			(1,616)	
		-		154,629
Net profit		-		24,971

CHELMSLEY CITIZENS ADVICE BUREAU
(A Company Limited by guarantee)
Notes to the Financial Statements (continued)

As at 31 March 2009

7	Tangible Fixed Assets		Computer Equipment £	
	Cost			
	At 1 April 2008		5,243	
	Additions		-	
	Disposals		-	
	At 31 March 2009		<u>5,243</u>	
	Depreciation			
	At 1 April 2008		428	
	Charge for the year		1,294	
	Eliminated on disposal		-	
	At March 2009		<u>1,722</u>	
	Net Book Value			
	At 31 March 2009		<u>3,521</u>	
8	Debtors			
		2009	2008	
		£	£	
	Prepayments	<u>56</u>	<u>168</u>	
9	Creditors			
	Accruals & Deferred Income	<u>6,834</u>	<u>880</u>	
10	Analysis of Net Assets Between Funds	Unrestrict ed Funds	Restricted Funds	Total 2009
		£	£	£
	Fixed Assets	3,521	-	3,521
	Current Assets	85,449	32,207	117,656
	Creditors: Amount falling due within one year	<u>(1,001)</u>	<u>(5,833)</u>	<u>(6,834)</u>
	Total Net Assets	<u>87,969</u>	<u>26,374</u>	<u>114,343</u>
				<u>82,108</u>

CHELMSLEY CITIZENS ADVICE BUREAU
(A Company Limited by guarantee)
Notes to the Financial Statements (continued)

As at 31 March 2009

11 Capital Commitments and Contingent Liabilities

There were no capital commitments or contingent liabilities at the balance sheet date.

12 Share Capital and Status

The Company was incorporated on 20 February 1989 as a company limited by guarantee and not having a share capital. The liability of each member in the event of winding up is limited to £1.

13 Income and Expenditure account by restricted fund

	Legal Help Unit £	FIF £	Volunteer Training £	Total £
Restricted funds at 1 April 2008	24,000	969	-	24,969
Grants Received	41,120	29,714	4,167	75,001
	<u>65,120</u>	<u>30,683</u>	<u>4,167</u>	<u>99,970</u>
Expenditure				
Water rates and insurance	443	444	-	887
Telephone	324	323	-	647
Heat & light	429	428	-	857
Equipment purcs & rpr	50	-	-	50
Hire of Office Equipment	57	946	-	1,003
Computer Consumables	48	48	-	96
Publications & subscriptions	648	648	-	1,296
Salaries & Wages	36,989	26,349	2,776	66,114
Travel Expenses	12	82	-	94
Printing postage stationery	817	798	-	1,615
Miscellaneous	320	22	-	342
Recruitment costs	-	797	-	797
	<u>40,137</u>	<u>30,885</u>	<u>2,776</u>	<u>73,798</u>
Transfer unrestricted funds	-	(202)	-	(202)
	<u>40,137</u>	<u>30,683</u>	<u>2,776</u>	<u>73,596</u>
Restricted funds at 31 March 2009	<u>24,983</u>	<u>-</u>	<u>1,391</u>	<u>26,374</u>