

Charity Number: 1113390  
Company Number: 2350030

**CHELMSLEY CITIZENS ADVICE BUREAU**  
**(A Company limited by guarantee)**

**FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED**  
**31 MARCH 2008**

**DAINS LLP**  
**CHARTERED ACCOUNTANTS**  
**138 High Street**  
**Coleshill**  
**Birmingham**  
**B46 3BJ**

SATURDAY



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COMPANIES HOUSE

**CHELMSLEY CITIZENS ADVICE BUREAU**  
**(A Company limited by guarantee)**

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**CHELMSLEY CITIZENS ADVICE BUREAU**  
(A Company limited by guarantee)

**REFERENCE AND ADMINISTRATIVE INFORMATION**

<b>Directors:</b>	R J Holt C Hodson J Armstrong P McCabe B Hodgetts L A Sorrell L W Inniss	appointed 26/07/2007 appointed 31/05/2007
<b>Company Secretary:</b>	K Turner	
<b>Trustee Board Members</b>		
<b>Officers:</b>	Richard Holt Beth Hodgetts	- Chairman - Treasurer
<b>Elected Officers:</b>	Jenny Armstrong Linda Sorrell Lawrence Innis	
<b>Statutory Bodies:</b>	Mrs Caroline Hodson Mr Paul McCabe	- Housing Department - Trading Standards
<b>Members Panel / Council Representatives:</b>	Cllr A Nash Cllr R Hall Cllr A Harper Cllr A Wood Cllr F Nash Cllr K Nye Cllr M Jones Cllr J Knibb	- Solihull MBC - Solihull MBC - Chelmsley Wood Town Council - Chelmsley Wood Town Council - Fordbridge Parish Council - Smith's Wood Parish Council - Bickenhall Parish Council - Castle Bromwich Parish Council
<b>Company Number:</b>	2350030	
<b>Registered Charity Number:</b>	1113390	
<b>Registered / Principal Address:</b>	176 Bosworth Drive Chelmsley Wood Birmingham B37 5DZ	
<b>Reporting Accountant:</b>	Dains LLP Chartered Accountants 138 High Street Coleshill Birmingham B46 3BJ	
<b>Bankers:</b>	Lloyds TSB Poplar Road Solihull	

**CHELMSLEY CITIZENS ADVICE BUREAU**  
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**ANNUAL REPORT OF THE DIRECTORS**  
**FOR THE 1 APRIL 2007 TO 31 MARCH 2008**

The reference and administrative information on page 1 forms part of this report.

The trustees present their annual report and the unaudited financial statements for the year ended 31 March 2008.

**Structure, Governance and 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.

**Objectives and Activities**

The objects of the charity 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.

The Charity also follow Citizens Advice aims and principles which are;

- (1) To ensure that individuals do not suffer through ignorance of their rights and responsibilities or of the service available to them, or through an inability to express their needs effectively; and equally
- (2) The Citizens Advice Bureau Service is independent, and provides free, confidential and impartial advice to everyone regardless of race, gender, sexuality or disability.

**Aims**

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:

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

**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 number 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 organisation 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.

**CHELMSLEY CITIZENS ADVICE BUREAU**  
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**ANNUAL REPORT OF THE DIRECTORS (CONTINUED)**  
**FOR THE 1 APRIL 2007 TO 31 MARCH 2008**

**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 CAB 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 the last years accounts.

Any interested parties would then complete an application and if shortlisted would be interviewed by three or more Directors. The next step would be to be co-opted on to the Board at the next Board meeting. At the next AGM the members of Chelmsley CAB 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 Management Committee review the risks the charity faces on a regular basis and take appropriate steps to mitigate those risks.

**Organisational Structure**

Chelmsley Citizens Advice Bureau is governed by its Directors, who follow the Bureaus Memorandum and Articles of Association. The Directors have responsibility for the daily running of the charity. 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 charity, 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 13 part time unpaid volunteers Advisers and supported by 6 Volunteer administration workers.

**Achievements and Performance**

Currently the Bureau runs an open door service on Mondays, Tuesday and Fridays.

The charity has seen 1,693 new clients between 13 advisers. They have dealt with 6,826 new issues whilst assisting in the training of new volunteers. This year the charity managed to recruit 9 people to the role of Volunteer Adviser. The charity had 4 people leave the Bureau in the last year, 2 people have retired, 1 gained paid employment and 1 passed away.

The charity has a contract with the Legal Services Commission to deliver welfare benefits advice and we gained a specialist quality mark for delivering Welfare Benefits help. We can assist clients to complete applications forms, with reviews, super sessions and tribunal representation.

In April 2006, Citizens Advice won a bid from the DTI to deliver a project aimed at Financial Inclusion. Chelmsley Bureau applied and won the bid to deliver money advice to the people of the Solihull Borough. The project had two aims, the first to train more people to give debt advice and the second to deal with financial inclusion. This project did exceptionally well in its first year and has continued to grow. Through this project we have reached 116 people (November to March) and rescheduled over £1.7million of non priority debt, i.e. store cards and personal loans.

**CHELMSLEY CITIZENS ADVICE BUREAU**  
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**ANNUAL REPORT OF THE DIRECTORS (CONTINUED)**  
**FOR THE 1 APRIL 2007 TO 31 MARCH 2008**

**Reserves**

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

Legal Services Contract – The Directors 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 Directors have a formal agreement to hold 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.

Free reserves at 31 March 2008 totalled £57,139.

**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;

- (1) select suitable accounting policies and then apply them consistently;
- (2) make judgements and estimates that are reasonable and prudent;
- (3) 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
- (4) 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.

This report has been prepared in accordance with the Statement of Recommended Practice :Accounting and Reporting by Charities (issued in March 2005) and in accordance with the Special Provisions of part VII of the Companies Act 1985 relating to small entities.

Approved and authorised for issue by the Board of Directors and signed on their behalf by:

Signature:



Date: 25 September 2008

Full Name: Mr Richard Holt

Position: Director / Chairperson of the Members Panel

**CHELMSLEY CITIZENS ADVICE BUREAU**  
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**ACCOUNTANT'S REPORT**

**Accountant's Report to the trustees on the unaudited accounts**

We report on the accounts for the year ended 31 March 2008 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 the exemption specified in section 249B(1) of the Companies Act 1985.

.....  
Dains LLP  
Chartered Accountants  
138 High Street  
Coleshill  
Birmingham  
B46 3BJ

25 September 2008

**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 2008**

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2008 £	Total 2007 £
<b>Incoming resources</b>					
<b>Incoming resources from generated funds</b>					
Voluntary income	2	7,075	79,869	86,944	75,647
<b>Investment income</b>					
Bank interest received		-	-	-	141
<b>Incoming resources from charitable activities</b>	3	92,656	-	92,656	90,396
<b>Total incoming resources</b>		99,731	79,869	179,600	166,184
<b>Resources expended</b>					
<b>Charitable activities</b>					
Water rates and insurance		112	44	156	2,295
Telephone charges		2,751	1,568	4,319	1,751
Heating & lighting		763	399	1,162	1,182
Equipment purchase and repairs		4,730	-	4,730	503
Hire of office equipment		354	1,005	1,359	1,157
Computer consumables		75	370	445	1,972
Publications and subscriptions		3,194	1,171	4,365	3,772
Salaries and wages	4	58,729	72,472	131,201	115,207
Travel expenses		704	257	961	1,426
Printing postage & stationery		1,051	1,874	2,925	3,496
Miscellaneous		2,216	1,133	3,349	3,406
Advertising		38	-	38	1,312
Depreciation		355	-	355	1,590
Profit on disposal of fixed assets		(1,616)	-	(1,616)	-
<b>Governance costs</b>					
Accountancy fees		880	-	880	850
<b>Total resources expended</b>		74,336	80,293	154,629	139,919
<b>Net incoming / (outgoing) resources</b>		25,395	(424)	24,971	26,265
<b>For the year [Net Income / (expenditure)]</b>					
<b>Balances brought forward at 1 April 2007</b>		31,744	25,393	57,137	30,872
<b>Balances carried forward at 31 March 2008</b>		57,139	24,969	82,108	57,137

An analysis of the restricted fund between the Financial Inclusion Fund and Legal Help Unit Project 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**  
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**BALANCE SHEET AS AT**  
**31 MARCH 2008**

		<b>2008</b>		<b>2007</b>	
		<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Fixed Assets</b>					
Tangible assets	<b>7</b>		4,815		3,328
<b>Current Assets</b>					
Debtors	<b>8</b>	168		50	
Cash at Bank and In Hand		78,005		54,609	
		<u>78,173</u>		<u>54,659</u>	
<b>Creditors: Amounts</b>					
Falling due within one year	<b>9</b>	(880)		(850)	
<b>Net Current Assets</b>			<u>77,293</u>		<u>53,809</u>
<b>Total Assets Less Current Liabilities</b>			<u>82,108</u>		<u>57,137</u>
<b>Capital and Reserves</b>					
Restricted Funds	<b>10</b>	24,969		25,393	
Unrestricted Funds	<b>10</b>	57,139		31,744	
		<u>82,108</u>		<u>57,137</u>	

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 with the Financial Reporting Standard for Smaller Entities (effective January 2007).

For the year ended 31 March 2008, the company was entitled to exemption under section 249A(1) of the Companies Act 1985.

No members have required the company to obtain an audit of its accounts for the year in question in accordance with section 249B(2).

The directors acknowledge their responsibility for:

- i) ensuring 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 as at the year end and of its profit and loss for the financial year in accordance with 226 and which otherwise comply with the requirements of the Companies Act relating to accounts, so far as applicable to the company.

The Financial Statements on pages 6 to 11 were approved and authorised for issue by the board of directors on 25 September 2008 and signed on its behalf by:

Signature:



Full Name:

RICHARD HOLT

Position:

Chairman

Signature:

Full Name:

Position:

**CHELMSLEY CITIZENS ADVICE BUREAU**  
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**NOTES TO THE FINANCIAL STATEMENTS**  
**YEAR ENDED 31 MARCH 2008**

**1 Accounting Policies**  
**Basis of Accounting**

The Financial Statements have been prepared under the historical cost convention and are in accordance with the FRSE (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 consider 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 periods; 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**  
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**NOTES TO THE FINANCIAL STATEMENTS**  
**YEAR ENDED 31 MARCH 2008**

	Unrestricted Funds £	Restricted Funds - £	Total 2008 £	Total 2007 £
<b>2 Voluntary Income</b>				
<b>Donations</b>				
General	3,468	-	3,468	1,333
Friends of Chelmsley CAB	2,107	-	2,107	2,069
<b>Grants</b>				
Financial Inclusion Fund	1,500	31,522	33,022	36,095
Legal Services Commission	-	48,347	48,347	36,150
	<u>7,075</u>	<u>79,869</u>	<u>86,944</u>	<u>75,647</u>

	Unrestricted Funds £	Restricted Funds £	Total 2008 £	Total 2007 £
<b>3 Incoming Resources from Charitable Activities</b>				
Solihull MBC	92,656	-	92,656	90,396

	2008 £	2007 £
<b>4 Staff Costs</b>		
Salaries & wages		
National Insurance	120,635	105,744
	10,566	9,463
	<u>131,201</u>	<u>115,207</u>

The average number of employees during the year was 8 (2007 - 8).  
During the year no employee earned in excess of £60,000.

**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 2008 (2007 - £nil).

**CHELMSLEY CITIZENS ADVICE BUREAU**  
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**NOTES TO THE FINANCIAL STATEMENTS**  
**YEAR ENDED 31 MARCH 2008**

**7 Tangible Fixed Assets**

	<b>Computer Equipment £</b>
<b>Cost</b>	
At 1 April 2007	6,357
Additions	5,327
Disposals	(6,441)
At 31 March 2008	<u>5,243</u>
<b>Depreciation</b>	
At 1 April 2007	3,029
Charge for the year	355
Eliminated on disposal	(2,956)
At 31 March 2008	<u>428</u>
<b>Net Book Value</b>	
At 31 March 2008	<u><u>4,815</u></u>

**8 Debtors**

	<b>2008 £</b>	<b>2007 £</b>
Prepayments	168	50

**9 Creditors**

	<b>2008 £</b>	<b>2007 £</b>
Accruals	880	850

**10 Analysis of Net Assets Between Funds**

	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>Total 2008 £</b>	<b>Total 2007 £</b>
Fixed Assets	4,815	-	4,815	-
Current Assets	53,204	24,969	78,173	57,987
Creditors: Amounts falling due within one year	(880)	-	(880)	(850)
<b>Total Net Assets</b>	<u><u>57,139</u></u>	<u><u>24,969</u></u>	<u><u>82,108</u></u>	<u><u>57,137</u></u>

**CHELMSLEY CITIZENS ADVICE BUREAU**  
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**NOTES TO THE FINANCIAL STATEMENTS**  
**YEAR ENDED 31 MARCH 2008**

**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 £	Total £
Restricted funds on hand 1 April 2007	15,220	10,173	25,393
Grants received	48,347	31,522	79,869
	63,567	41,695	105,262
<b>Expenditure</b>			
water rates and insurance	22	22	44
Telephone charges	426	1,142	1,568
Heating & lighting	179	220	399
Hire of office equipment	28	977	1,005
Computer consumables	9	361	370
Publications and subscriptions	542	629	1,171
Salaries and wages	37,600	34,872	72,472
Travel expenses	56	201	257
Printing postage & stationery	501	1,373	1,874
Miscellaneous	204	929	1,133
Advertising	-	-	-
	39,567	40,726	80,293
Restricted funds on hand 31 March 2008	24,000	969	24,969