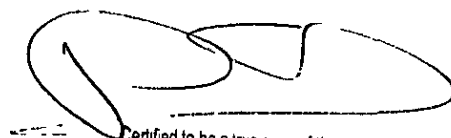


CHRISTCHURCH CITIZENS ADVICE BUREAU

ACCOUNTS
for the year ended
31 March 2012



Certified to be a true copy of the original
Solomons Solicitors
8 Seamoor Road Westbourne
Bournemouth BH4 9AN

Lewis Ball & Co
Certified Public Accountants
William House
32 Bargates
CHRISTCHURCH
Dorset
BH23 1QL

WEDNESDAY



A04

A206Y2KY

16/01/2013

#59

COMPANIES HOUSE

CHRISTCHURCH CITIZENS ADVICE BUREAU

COMPANY INFORMATION

Company Number 03024636

Charity Registration Number 1046472

Directors	P G Solomons (Chairman)	
	R Driscoll (Treasurer)	
	D Knight	resigned December 2011
	C Wilson	appointed December 2011
	J A Jamieson MBE	
	J E Spencer	resigned April 2011
	Catherine Martin	appointed April 2011

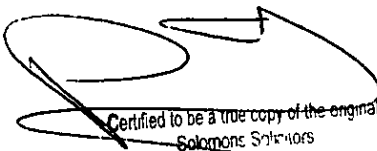
Secretary P G Solomons

Registered Office 2 Sopers Lane
Christchurch
Dorset BH23 1JG

Honorary Legal Adviser P G Solomons
Solomons Solicitors
8 Seamoor Road
Westbourne
Bournemouth
Dorset BH4 9AN

Accountants Lewis Ball and Company
Certified Public Accountants
William House
32 Bargates
Christchurch
Dorset BH23 1QL

Bankers National Westminster Bank plc
57 High Street
Christchurch
Dorset BH23 1BB



Certified to be a true copy of the original
Solomons Solicitors
8 Seamoor Road Westbourne
Bournemouth BH4 9AN

CHRISTCHURCH CITIZENS ADVICE BUREAU

REPORT OF THE DIRECTORS
FOR THE YEAR ENDED 31 MARCH 2012

Principal Activity

The principal activity of the Company, which is a registered charity, is that of providing advice to the public

Directors

The Directors at 31st March 2012 are shown on Page 1 The Directors who have served during the period under review are

P G Solomons	Chairman
P G Solomons	Secretary
R Driscoll	Treasurer
G J Hawking	
J A Jamieson MBE	
J E Spencer	

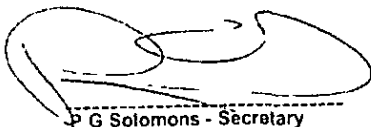
Directors Responsibilities

Company law requires the Directors to prepare Accounts for each financial period, which give a true and fair view of the state of affairs of the Company and of the profit and loss of the company for the period In preparing those Accounts the Directors are required to

- 1 select suitable accounting policies, and apply them, consistently,
- 2 make judgements and estimates that are reasonable and prudent,
- 3 follow applicable accounting standards, subject to any material departures disclosed and explained in the Accounts
- 4 prepare the Accounts on a going concern basis unless it is inappropriate to presume that the company will continue in business

The Directors are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Company and to enable it to ensure that the accounts comply with the Companies Act 2006 They are also responsible for taking reasonable steps for the prevention and detection of fraud and other irregularities

By order of the Board



P G Solomons - Secretary

2 Sopers Lane
Christchurch
Dorset BH23 1JG

CHRISTCHURCH CITIZENS ADVICE BUREAU

TRUSTEE'S REPORT

FOR THE YEAR ENDED 31ST MARCH 2012

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31st March 2012. The accounts comply with current statutory requirements, the Bureau's Memorandum and Articles of Association and the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' issued in March 2005.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company Number 03024636 (England and Wales)

Registered Charity Number 1046472

Registered Office
2 Sopers Lane
Christchurch
Dorset BH23 1JG

Trustees

Paul Solomons	
Roger Driscoll	
Catherine Martin	appointed April 2011
Josie Spencer	resigned April 11
Colin Wilson	appointed December 2011
Danny Knight	resigned December 2011

Company Secretary

Danny Knight	resigned December 11
Paul Solomons	appointed December 2011

Manager of Bureau
Christine Cook

Bankers

Nat West Christchurch Branch

Independent Examiner

Lewis Ball
Lewis Ball & Co
32 Bargates
Christchurch
BH23 1QL

CHRISTCHURCH CITIZENS ADVICE BUREAU

TRUSTEE'S REPORT

FOR THE YEAR ENDED 31ST MARCH 2012

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Christchurch Citizens Advice Bureau is a company limited by guarantee, governed by its Memorandum and Articles of Association dated 8th February 1995

Recruitment and appointment of new Trustees

Under the Articles of Association, the new trustees are elected by members at the Annual General Meeting

Induction and training of new trustees

New Trustees are briefed on their legal obligations under charity and company law, the content of the Memorandum and Articles of Association, the recent financial performance and future financial and objective plans of the charity

Organisational structure

The board meets bi-monthly

Wider network

The Bureau is a member of the National Association of Citizens Advice

Related parties

Joint grant applications have been made with other bureau who hold the funding and pay Christchurch Bureau

Risk Management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error

The risk management strategy comprises

- an annual review of the risks the charity may face
- the establishment of systems and procedures to mitigate those risks identified in the plan – and
- the implementation of procedures designed to minimise any potential impact on the charity should those risks materialise

OBJECTIVES AND ACTIVITIES

Objectives and aims

The object of the charity is to help people resolve their legal, money and other problems by providing information and advice, and by influencing policy makers

The charity aims to help people in the community by using its resources to give advice and information to them. The charity will also use its powers as a member of the National Organisation, to influence regional and national governing bodies to amend, implement or withdraw their policies

CHRISTCHURCH CITIZENS ADVICE BUREAU

TRUSTEE'S REPORT

FOR THE YEAR ENDED 31ST MARCH 2012

The trustees have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the bureau's aims and objectives and in planning future activities. In particular, the trustees consider how planned activities will contribute to the aim and objectives they have set

Volunteers

The Bureau has a high demand in enquiries that could not be met without the help of volunteers who help with all aspects of the day to day running of the Bureau and are involved in the main activities of the charity

ACHIEVEMENT AND PERFORMANCE

The continued commitment of the staff and volunteers has allowed us to deal with increasingly complex cases with multiple interlinked issues. The bureau was audited for quality of advice this year and achieved a high level pass on Quality of Advice and Membership audit

Throughput of Clients

The bureau staff and volunteers had 15264 client contacts in the year

Council funding

Christchurch Borough Council provided a grant for core funding for the year of 53780. The bureau also benefited from continuing funding from Dorset County Council

Legal Services Commission

The bureau continued to benefit from income from the Legal Services Commission throughout the year and still benefits in the 12/13 year. However the government has announced that legal aid funding for the matters that the bureau deal with, will cease in April 2013. Action is being taken to identify replacement funding sources and contingency plans are to be made

Wessex Water

Wessex Water gave a grant of £5000 to provide debt advice aimed particularly at people who have utility debts including debts to Wessex Water

Royal British Legion

This project, to assist serving and ex service personnel and their families brought in £25,899 to fund a Benefits and Money Advice Worker. (This figure includes an extra quarterly payment from the previous financial year)

Governance

The board has been reviewing its governance within the framework of the membership organisation Cit A

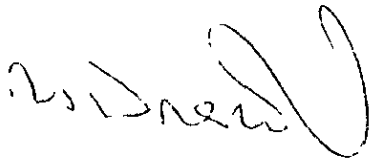
FINANCIAL REVIEW

Reserves policy

The trustees have established via the budget for 12/13 the level of reserves (that is those funds that are freely available) that the charity ought to have

The board has agreed to keep such funds in reserves to allow the bureau to operate for a period of three months. It is the policy of the Board to transfer an amount into contingency reserves based on the surplus for the year until the reserves reach an adequate level

ON BEHALF OF THE BOARD

A handwritten signature in dark ink, appearing to read 'Roger Driscoll', written over a horizontal line.

Trustee Roger Driscoll

Date

CHRISTCHURCH CITIZENS ADVICE BUREAU
INDEPENDENT EXAMINERS REPORT
ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2012

Independent Examiners' Report on the Accounts of the Management Committee of Christchurch Citizens Advice Bureau

We report on the Accounts of the Company for the year ended 31 March 2012 which are set out on pages 4 to 10 from the accounting records and from information and explanations supplied to us by the management of the Company

Respective Responsibilities of the Management Committee and Examiners

As the Charity's Management Committee you are responsible for the preparation of the Accounts. You consider that the Company is exempt from the audit requirements of Section 43 (2) of the Charities Act 1993 (The Act). On the basis of procedure specified on the General directions given to the Charity Commissioners under Section 43(7)b of the Act it is our responsibility to state whether particular matters have come to our attention.

Basis of Independent Examiners' Report

Our 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 these records. It also includes consideration of any unusual items or disclosures in the Accounts and seeking explanations from you, as the Management Committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, we do not express an audit opinion on the view given by the Accounts.

Independent Examiners' Statement

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

- 1 which gives us reasonable cause to believe that in any material respect the requirements to keep accounting records in accordance with Section 41 of the Act and to prepare Accounts which accord with the accounting records and to comply with the accounting requirements of the Act have not been met or
- 2 to which in our opinion, attention should be drawn in order to enable a proper understanding of the Accounts to be reached

**WILLIAM HOUSE
32 BARGATES
CHRISTCHURCH
DORSET BH23 1QL**

LEWIS BALL AND COMPANY



Date 17-12-12

CERTIFIED PUBLIC ACCOUNTANTS

CHRISTCHURCH CITIZENS ADVICE BUREAU
STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2012
INCORPORATING THE INCOME AND EXPENDITURE ACCOUNT

	Notes	<u>Unrestricted Funds 2012</u>	<u>Restricted Funds 2012</u>	<u>Total Funds 2012</u>	<u>Total Funds 2011</u>
		£	£	£	£
INCOMING RESOURCES	1b				
Incoming resources from generated funds	2	6 572	-	6 572	4 076
Voluntary income					
Activities for generating funds					
Investment income					
Incoming resources from charitable activities	3	118,251	44 045	162,296	190 775
Other income	4				
Other incoming resources		524	-	524	330
TOTAL INCOMING RESOURCES		<u>£ 125,347</u>	<u>£ 44,045</u>	<u>£ 169 392</u>	<u>£ 195,181</u>
Resources Expended					
Cost of generating funds	5				
Cost of generating voluntary funds					
Fundraising trading costs of goods sold					
Investment management costs					
Other costs of generating funds					
Charitable Activities	5	134,541	31,595	166,136	176,193
Governance Costs	5	766	62	828	849
Total resources expended		<u>£ 135,307</u>	<u>£ 31,657</u>	<u>£ 166 964</u>	<u>£ 177,042</u>
Net incoming/(outgoing) resources before transfers		(9,960)	12 388	2,428	18,139
Transfer to/(from) unrestricted funds		-	-	-	-
Net Movement in funds for the year		<u>(9,960)</u>	<u>12 388</u>	<u>2,428</u>	<u>18 139</u>
Fund balances brought forward at 01 04 11		18 139	-	18 139	2 872
Prior year adjustment					
Opening funds as restated		<u>18 139</u>	<u>-</u>	<u>18 139</u>	<u>2,872</u>
Fund balances carried forward at 31 03 12		<u>£ 8 179</u>	<u>£ 12,388</u>	<u>£ 20 567</u>	<u>£ 21,011</u>

There are no recognized gains or losses in 2012 other than those included in the statement of financial activities

All activities derive from continuing operations

**CHRISTCHURCH CITIZENS ADVICE BUREAU
BALANCE SHEET AS AT 31 MARCH 2012**

Notes	<u>Unrestricted Funds 2012</u>	<u>Restricted Funds 2012</u>	<u>Total Funds 2012</u>	<u>Total Funds 2011</u>
	£	£	£	£
FIXED ASSETS				
Tangible Fixed Assets	195,908	-	195,908	195,908
CURRENT ASSETS				
Debtors	4,477	-	4,477	3,546
Cash at bank and in hand	106,811	-	106,811	122,421
	111,288	-	111,288	125,967
LESS				
Creditors falling due within one year	3,393	-	3,393	20,497
NET CURRENT ASSETS	107,895	-	107,895	105,470
TOTAL NET ASSETS	£ 303,803	£ -	£ 303,803	£ 301,378
Represented by				
Funds of the Charity				
Unrestricted funds	223,378	-	223,378	212,125
Accumulated fund				
Designated funds	78,000	-	78,000	71,114
Restricted funds/Profit for the year	2,425	-	2,425	18,139
Balance as at 31/03/2010	-	-	-	-
TOTAL GENERAL FUNDS	£ 303,803	£ -	£ 303,803	£ 301,378

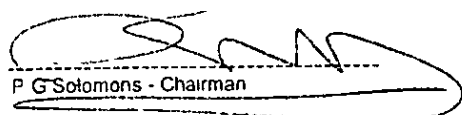
For the year ending 31 March 2012 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies

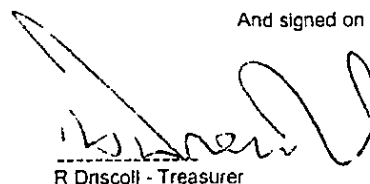
The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476

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

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime

The financial statements were approved by the Board on their behalf by


P G Solomons - Chairman

And signed on

R Driscoll - Treasurer

Company Registration No 03024636
Charity Registration No 1046472

CHRISTCHURCH CITIZENS ADVICE BUREAU
NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2012

1 ACCOUNTING POLICIES

a Basis of Accounting

The financial statements have been prepared under the historical cost convention and are in accordance with the Companies Acts 1985 to 2006 applicable accounting standards and the Statement of Recommended Practice on Accounting by Charities published in March 2005

b Incoming Resources

i) Grants Receivable

Grants made to finance the activities of the bureau are credited to the income and expenditure account in the period to which they relate

ii) Bank Interest

Bank interest is included in the income and expenditure account on receipt

iii) Other Income

Sales of services are included in the income and expenditure account in the period to which they relate. Other income including donations, gifts and covenants are included as they were received

iv) Gifts and Intangible Income

In addition to the above, the charity also receives help and support in the form of voluntary assistance in advising the public. This help and support is not included in the financial statements. However, its value to the Charity has been estimated and disclosed in the directors' report

v) Deferred Income

Grants received in advance of the period in which the funder requires the expenditure to be applied will be reflected in deferred income within the balance sheet

c Resources Expended

All expenditure is accounted for on an accruals basis. All expenditure directly related to the provision of advice services is included within charitable expenditure. Other costs incurred have been allocated between fundraising and publicity and management and administration as appropriate. Where such costs relate to more than one functional cost category they have been split on an estimate of time or floor space basis as appropriate

d Fixed Assets and Depreciation

Fixed assets are included at cost. Items are capitalised if their value is over £2000

Depreciation is charged on a straight line basis on the costs of the assets over their estimated useful lives as follows

Fixtures, Fittings And Equipment

over 4 to 10 years for items costing over £2000

Freehold Land and Buildings

It is the Directors' view that the current value as shown in the accounts represents its current market valuation

The depreciation policy has been reviewed in accordance with FRS 15 and no charge has been made from the previous year

e Restricted Funds

Income received for the restricted purposes is included in a separate restricted fund against which appropriate expenditure is allocated

f Designated Funds

Designated funds are allocated out of unrestricted funds by the trustees for specific purposes. The use of such funds is at the trustees' discretion

CHRISTCHURCH CITIZENS ADVICE BUREAU
NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2012

g Pension

The charity operates a defined contribution group personal pension plan for its employees. Payments are charged to the income and expenditure account in the period in which they are incurred.

h Leases

Rental costs under operating leases are charged to the statement of financial activities in equal amounts over the period of the leases.

i Irrecoverable VAT

The bureau is able to recover VAT in accordance with agreed partial exemption method.

j Cash Flow

The bureau has taken advantage of the exemptions in Financial Reporting Standard No 1 from the requirement to produce a cash flow statement on the grounds that it is a small company.

2 Incoming Resources from Generated Funds

	Unrestricted	Restricted	2012	2011
	£	£	£	£
a Voluntary Income				
General	4,994	-	4,994	2,300
Gift Aided	917	-	917	1,526
Total Donations	£ 5,911	-	5,911	3,826
b Activities for Generating Funds				
Rent from bureau meeting rooms	-	-	-	250
Fundraising Events	727	-	727	-
	£ 727	-	727	250
c Investment Income				
Bank Interest Received	£ 457	-	457	330

3 Incoming Resources from Charitable Activities

	Unrestricted	Restricted	2012	2011
	£	£	£	£
Legal Services Commission	35,076		35,076	48,599
Government and Public authority contracts	63,961	18,146	82,107	121,759
Other paid advisory services	19,214	25,899	45,113	20,417
	£ 118,251	44,045	162,296	190,775

4 Other Income

Profit on disposal of fixed assets

£	-	-	-	-
---	---	---	---	---

CHRISTCHURCH CITIZENS ADVICE BUREAU
NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2012

5 Charitable Activities Costs

	Unrestricted	Restricted	Total 2012	Total 2011
Operation of Bureau				
Trustee Expenses				
Wages				
Social Security				
Pensions				4020
Telephone	6868		6868	5031
Postage and Stationery	6830		6830	6731
Advertising				
Subscriptions	1950		1950	1295
Sundries	495		495	1995
Grants paid to other CABs				
Insurance - general	1080		1080	1384
Staff Training & Trainers	2021		2021	669
Computers	6754		6754	3085
Repairs	761		761	3764
Payroll expenses	360		360	
Travelling	236	30	266	7208
Gross charges	95207	29250	124457	134195
Salaries				
Staff Costs				
Office				
Premises	5330		5330	5969
Governance				
Volunteers	7041		7041	
Other	121		121	210
Professional				804
Depreciation - fixtures & fittings				
Other	1103		1103	
Cost of generating funds	£ 136157	£ 29280	£ 165437	£ 176360

6 Governance Costs

Accountancy & payroll fees	779		779	682
Auditors' remuneration	750		750	
Cost of generating funds	£ 1529	£ -	£ 1529	£ 682

7 Net Income Resources for the Year

2012

2011

This is stated after charging

Depreciation

Management Committee's remuneration

£ -

£ -

During the year no expenses were reimbursed to Directors The Directors did not receive any remuneration

CHRISTCHURCH CITIZENS ADVICE BUREAU
NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2012

8 Staff Costs	2012	2011
Staff costs were as follows		
Wages and Salaries	112,239	124,243
Social Security Costs	8,152	9,952
Pension Costs	4,066	4,020
	<u>£ 124,457</u>	<u>£ 138,215</u>

There were no employees with emoluments over £60,000 in the year
Included in the above staff costs are the following -

Directors Emoluments	<u>£ -</u>	<u>£ -</u>
----------------------	------------	------------

During the year the number of directors accruing benefits under money purchase pensions schemes was nil

	2012	2011
The number of employees, by function was -		
Charitable Activities	5	9
Fundraising	-	-
Governance	-	-
	<u>5</u>	<u>9</u>

During the year the Bureau has relied on 32 voluntary advisors (including 2 in training) and helpers
The number of full time employees was calculated by the Treasurer and has been apportioned on the number of hours each employee spends on each function

9 Restricted Funds

Purpose of restricted funds -

Surestart	-	This funding from Dorset County Council provides for a part time worker to advise parent and carers at the West Christchurch and Somerford children's centres
Royal British Legion	-	This provides for a part time Benefits and Money Advice Worker to advise serving and ex-service personnel and their families either in the bureau or at their home
Mary Magdalene	-	This fund provides a part time worker to visit and advise people in their own home For people who are unable to access services any other way
Wessex Water	-	This provides funding towards a debt supervisor There is no set criteria

CHRISTCHURCH CITIZENS ADVICE BUREAU
NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2012

10 Designated Funds

Redundancy Reserve - These reserves have been designated by the Trustees for the purpose of covering three months running costs (including redundancy) costs totalling £54,000. No redundancies are expected in the next 12 months.

Premises Fund - This has been designated by the Trustees for the purpose of refurbishment totalling £ 24,000. The refurbishments will be carried out within the next Three Years.

11 Related Party Transactions

Various Trustees are also members of councils or authorities who have provided grants to the Charity.

12 Taxation

The Charity is exempt from corporation tax as all income is applied to charitable purposes.

13 Pension

The Charity operates a non contributory pension scheme. The assets of the scheme are held separately from those of the charity in an independently administered fund. The pension cost and charge represents contributions payable by the charity to the fund and amounted to £ 4 066.

**CHRISTCHURCH CITIZENS ADVICE BUREAU
DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31st MARCH 2012**

	<u>Unrestricted Funds 2012</u>	<u>Restricted Funds 2012</u>	<u>Total Funds 2012</u>	<u>2,011</u>
	£	£	£	£
GRANTS				
Christchurch Borough Council	53,780 00	-	53,780 00	53,780
			-	
Legal Services Commission Debt & Welfare Benefits	35 076 00	-	35,076 00	48,599
			-	
Dorset County Council - Training	7,825 00	-	7 825 00	7,750
			-	
Lottery - Advice Plus	-	-	-	14,843
			-	
DCC Home Visiting	2 356 00	-	2 356 00	
			-	
Royal British Legion	-	25 899 00	25 899 00	20,417
			-	
Additional Hours Project		-	-	9,434
			-	
Twynham Housing Association	12 360 00	-	12,360 00	9,652
			-	
Wessex Water	-	5,000 00	5,000 00	7 300
			-	
Mary Magdalene	6 854 00	6 146 00	13 000 00	13,000
			-	
Sure Start	-	7,000 00	7 000 00	6,000
			-	
TOTAL GRANTS	<u>118,251 00</u>	<u>44,045 00</u>	<u>162,296 00</u>	<u>190,775</u>
DONATIONS				
General	4,995 00	-	4 995 00	2 300
			-	
Gift Aided	917 00	-	917 00	1 526
			-	
CAB Friends Fund Raising etc	<u>727 00</u>	<u>-</u>	<u>727 00</u>	<u>250</u>
			-	
TOTAL DONATIONS	<u>6,639 00</u>	<u>-</u>	<u>6,639 00</u>	<u>4,076</u>
INVESTMENT INCOME	457 00	-	457 00	330
			-	
TOTAL INCOMING RESOURCES	<u>125,347 00</u>	<u>44,045 00</u>	<u>169,392 00</u>	<u>195,181</u>

**CHRISTCHURCH CITIZENS ADVICE BUREAU
DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31st MARCH 2012**

	<u>Unrestricted</u> <u>Funds 2012</u>	<u>Restricted</u> <u>Funds 2012</u>	<u>Total Funds</u> <u>2012</u>	<u>2011</u>
	£	£	£	£
MANAGEMENT & ADMINISTRATION EXPENSES				
ESTABLISHMENT COSTS				
Accountancy and Professional Fees	779 00	-	779 00	682
Heat Light, Water, Sewerage	3 120 00	-	3,120 00	5,969
Insurance	1 303 00	-	1 303 00	1 384
Maintenance Office Equipment	761 00	-	761 00	1 388
Maintenance Premises	2 735 00	-	2 735 00	2,376
Sundry Expenses	<u>1 463 00</u>	<u>-</u>	<u>1,463 00</u>	<u>1 995</u>
	<u>10,161 00</u>	<u>-</u>	<u>10,161 00</u>	<u>13,794</u>
GENERAL ADVICE & PROFESSIONAL SUPPORT				
Postage	3 072 00	-	3 072 00	3 408
Printing & Stationery	3,758 00	-	3,758 00	3 323
Telephone Calls & Rentals	6 868 00	-	6 868 00	5,031
Professional Indemnity	-	-	-	804
Reference Material	1,950 00	-	1 950 00	1,295
Software & Equipment	6 754 00	-	6 754 00	3 085
Case Expenses	<u>-</u>	<u>-</u>	<u>-</u>	<u>210</u>
	<u>22,402 00</u>	<u>-</u>	<u>22,402 00</u>	<u>17,155</u>
STAFF COSTS				
Salaries & Wages	95 207 00	29 250 00	124,457 00	134,195
Volunteer Costs	7,657 00	-	7,657 00	-
Pensions	-	-	-	4,020
Travel Expenses	<u>236 00</u>	<u>30 00</u>	<u>266 00</u>	<u>7 208</u>
	<u>103,100 00</u>	<u>29,280 00</u>	<u>132,380 00</u>	<u>145,424</u>
TRAINING & MAINTAINING ADVISER SKILLS				
Training costs	<u>2 021 45</u>	<u>-</u>	<u>2,021 45</u>	<u>669</u>
TRANSFERS				
- Operating Reserve	-	-	-	-
- Premises Reserve	-	-	-	-
Reallocation of Running Expenses	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
TOTAL MANAGEMENT & ADMINISTRATION EXPENSES	<u>137,684 45</u>	<u>29,280 00</u>	<u>166,964 45</u>	<u>177,042</u>