

BOURNEMOUTH CITIZENS ADVICE BUREAU
(a company limited by guarantee)

[Registered Charity No. 1074727]

Report and Unaudited Financial Statements

Year ended 31 March 2009

TUESDAY



A23 *AV2LLDOE* 285
29/09/2009
COMPANIES HOUSE

BOURNEMOUTH CITIZENS ADVICE BUREAU
(a company limited by guarantee)

REPORT AND FINANCIAL STATEMENTS - 31 March 2009

INDEX

	Page(s)
Company information	1
Report of the trustees and directors	2 - 7
Statement of financial activities	8 - 9
Summary income and expenditure account	10
Balance sheet	11 - 12
Notes to the financial statements	123– 23
Independent Examiner's Report	24

BOURNEMOUTH CITIZENS ADVICE BUREAU
(a company limited by guarantee)

COMPANY INFORMATION
AS AT 31 MARCH 2009

DIRECTORS

A.J. Hunt
M.J. Moore
E.J. Taylor
S.J. Hough

A. Ajomale
T. Thompson
D.V. Bevan

COMPANY SECRETARY

A.J. Hunt

CHARITY TRUSTEES

A.J. Hunt
M.J. Moore
E.J. Taylor
S.J. Hough

A. Ajomale
T. Thompson
D.V. Bevan

REGISTERED OFFICE

The West Wing
Town Hall
Bourne Avenue
Bournemouth
Dorset BH2 6DX

BANKERS

Lloyds TSB Bank plc
45 Old Christchurch Road
Bournemouth
Dorset BH1 1ED

REPORTING ACCOUNTANTS

Accounting for Charities Ltd
Arena
Holyrood Close
Poole
Dorset BH17 7BA

BOURNEMOUTH CITIZENS ADVICE BUREAU
(a company limited by guarantee)

REPORT OF THE TRUSTEES AND DIRECTORS
for the year ended 31 March 2009

STRUCTURE, GOVERNANCE AND MANAGEMENT

Introduction

The trustees and the directors are pleased to present their report and the financial statements of the company for the year ended 31 March 2009, being the eleventh year of operation by Bournemouth Citizens Advice Bureau as an incorporated body.

Constitution and Registration

The company was incorporated on 31 March 1998, following which it took over the net assets and operations of the former unincorporated charitable body known as the Citizens Advice Bureau, Bournemouth. The company is incorporated in England under Company No. 3537836, and is registered with the Charity Commissioners under Charity Registration No. 1074727. The constitution and principal objects of the company, and the regulations concerning its management, are embodied in the Memorandum and Articles of Association of the company as lodged with the Registrar of Companies. The company is limited by guarantee of its members and, as such, does not have a share capital. The members of the company are defined and determined by reference to its Articles of Association, and include in particular those persons currently serving as members of the company's Trustee Board, either as elected or co-opted individuals or as representative members.

Organisation

A Trustee Board, as constituted in accordance with the provisions set out in the Articles of Association, is responsible for the overall governance of the company. The Trustee Board is responsible for appointing certain of its members to act in an individual capacity, as its representatives, either as directors of the company or as company secretary, in accordance with the requirements of the Companies Acts. As a registered charity, the company is also required by the Charity Commissioners to appoint named individuals to act in a formal capacity as trustees of the charity, with duties and responsibilities as set out in charity law and regulations.

The maximum number of trustees is nine, and the minimum is four. Trustees are either elected at the annual general meeting, nominated by member organisations or co-opted by the Trustee Board, providing that the total of co-opted and nominated trustees does not exceed one third of the total number of trustees. All elected trustees must retire from office at the third annual general meeting following the annual general meeting at which they were elected but may be re-elected. All nominated or co-opted trustees must retire from office at the third annual general meeting following the ordinary meeting of the Trustee Board at which they were appointed but may be re-elected.

Directors, trustees and company secretary

The current directors and secretary of the company are as set out on page 1.

BOURNEMOUTH CITIZENS ADVICE BUREAU
(a company limited by guarantee)

REPORT OF THE TRUSTEES AND DIRECTORS (continued)
for the year ended 31 March 2009

Directors, trustees and company secretary (continued)

Mr. E J Taylor, Mr. A.J. Hunt, Mr. M.J. Moore, Mrs. S.J Hough, Ms. A. Ajomale, Mrs. T. Thompson and Mrs. D.V. Bevan all served as directors throughout the year ended 31 March 2009. Ms. N.A. Haswell resigned as a director on 14 January 2009.

The current trustees of the charity are as set out on page 1. All trustees are elected members of the company's Trustee Board.

Trustee recruitment and training

Trustees are recruited from member organisations and/or for the specific skills that they can bring to the charity. There is a trustee induction process and new trustees are invited to attend the Bureau to see the work of the charity. New trustees are also able to access relevant training and information in relation to the Bureau's affairs and operations and the role and duties of a trustee.

Risk Management

The Trustee Board actively reviews, on a regular basis, the major risks to which the charity is exposed, in particular those related to the operations and finances of the Bureau. The trustees and the directors are satisfied that systems have been established to enable regular reports to be produced so that the Trustee Board can monitor such risks and, where necessary, steps can be taken to mitigate exposure thereto.

OBJECTIVES AND ACTIVITIES

Objects

The objects of the charity are to promote any charitable purpose for the benefit of the community in the area of the Council of the Borough of Bournemouth, or any successor body to it, by the advancement of education, the protection and preservation of health, and the relief of poverty, sickness and distress.

The principal charitable object of the company is to establish and conduct a free, independent, confidential and impartial service of advice, information and counsel for the benefit of the community and general public within the Borough of Bournemouth.

Activities

In furtherance of the objects, the principal activity of the company is the operation of an independent Citizens Advice Bureau in Bournemouth, within the overall membership framework as laid down by the National Association of Citizens Advice Bureaux ("Citizens Advice").

We review our aims, objectives and activities each year. This review looks at what we achieved and the outcomes of our work in the previous 12 months. The review looks at the success of each key activity and the benefits they have brought to those groups of people we are set up to help. The review also helps us ensure our aim, objectives and activities remained focused on our stated purposes. We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aim and objectives and in planning our future activities. In particular, the trustees consider how planned activities will contribute to the aims and objectives they have set.

BOURNEMOUTH CITIZENS ADVICE BUREAU
(a company limited by guarantee)

REPORT OF THE TRUSTEES AND DIRECTORS (continued)
for the year ended 31 March 2009

Activities (continued)

In addition to the provision of the core advice service, which is principally financed by grant funding from Bournemouth Borough Council, all of which helps the Charity meet its overall aims of providing the advice for the problems people face, the company also operated the following specific projects and services during the year under review. All of these additional operations assisted Bournemouth Citizens Advice Bureau rise to the challenge of meeting an increased demand in the current recession of approximately 20%. Both central and local government have highlighted the social effects within Bournemouth that the recession has had and the Bureau's overall contribution has had a positive impact on the lives of those who use its serviced.

Financial Inclusion Fund Project - funded by government via Citizens Advice regionally

This project enables many who are financially excluded to be in a position where they can move forward with some confidence.

GP's Advice Scheme - funded by Bournemouth Primary Care Trust

This project enables both residents whose health has been affected adversely by their concerns to which the bureau through this project brings support and residents who can access the Citizens Advice Bureau service in their own part of the community through their local surgery.

County Court Advice Service - funded by Lloyds TSB Foundation

The recession has seen an increase in the number of residents facing repossession of their homes. This project is of value to the many who, in that moment of crisis and facing court proceedings, are enabled through the support from the bureau to stay in their own homes.

Housing Association Project - funded by Bournemouth Churches Housing Association

Being able to offer advice to service users of one of the Borough's largest Housing Associations means that the bureau meets residents facing a variety of issues and empowers them to move on in their lives.

Accessible Volunteering – funded by Awards for All

The advantage to any community of having a diverse workforce is clear. This service has enabled Bournemouth Citizens Advice Bureau to encourage a broader and more diverse representation within its volunteer workforce.

Wessex Water – funded by Wessex Water

This project is of clear benefit to those customers of Wessex Water who find themselves in financial difficulties.

Supporting People Debt Counsellor – funded by Supporting People, Bournemouth Borough Council

This project enables professionals working in Supporting People Floating Support projects to refer clients with whom they are working who face further difficulties because of debt to receive a holistic service.

BOURNEMOUTH CITIZENS ADVICE BUREAU
(a company limited by guarantee)

REPORT OF THE TRUSTEES AND DIRECTORS (continued)
for the year ended 31 March 2009

ACHIEVEMENTS AND PERFORMANCE

During the year ended 31 March 2009, the Bureau received 18,422 enquiries from 9,017 clients, again representing a small reduction in the number of enquiries compared to the previous year but an increase of 1,553 clients.

The breakdown of the areas of work was as follows, together with comparatives for the previous year :-

Welfare benefits	20%	(19%)
Consumer	3%	(3%)
Debt and Finance	38%	(34%)
Employment	10%	(10%)
Housing	10%	(10%)
Legal	5%	(6%)
Immigration	2%	(3%)
Signposting	4%	(4%)
Other	8%	(9%)

The management and trustees continue to monitor the number of enquiries and breakdown of areas of work to ensure resources are appropriately allocated. In addition, client feedback continues to be sought which provides information about methods of contact, waiting times and levels of satisfaction in relation to the advice offered.

Volunteers

The Bureau's operations are supported to a significant extent by a team of unpaid volunteers, either acting as trained advisers or providing additional clerical and administrative support. Without the assistance of such volunteers, it would not be possible for the Bureau to provide the range of services currently made available to clients. The trustees and the directors once again wish to express their appreciation of the invaluable contribution made by the volunteers during the year under review.

BOURNEMOUTH CITIZENS ADVICE BUREAU
(a company limited by guarantee)

REPORT OF THE TRUSTEES AND DIRECTORS (continued)
for the year ended 31 March 2009

FINANCIAL REVIEW

The financial statements of the company for the year ended 31 March 2009 are as set out on pages 8 to 23 attached. The results are presented on an activity basis, in accordance with the Statement of Recommended Practice 2005, which provides a clear picture of the funding resources available to finance the various operational activities undertaken.

The total incoming resources for the year ended 31 March 2009 amounted to £290,789. The total resources expended were £248,191 thereby generating a surplus for the year of £42,598, making the total funds to £38,046 at 31 March 2009.

Reserves Policy

The balance carried forward on the General Fund represents unrestricted funds arising from past operating results which are available to finance future activities. Such funds also represent the free reserves of the charity, as all fixed assets are separately designated within the Capital Equipment Fund. The level of free reserves is vital to the ongoing stability of the company's financial position, and should be viewed in relative terms with the level of operating activities and the degree of financial commitment and risk inherent therein. The Trustee Board regularly monitors this issue as part of its overall risk management assessment. The current level of free reserves is £13,814 and therefore remains low in relation to the overall activity level, and by comparison with indicative benchmarks in the UK charity sector. The longer term strategic target of the Trustee Board, notwithstanding the constraints inherent in the present funding arrangements, is to extend the balance of free reserves to a level which corresponds to approximately six months' expenditure on core activities. Additional resources of at least £100,000 would be required to meet the current target.

Investment Policy

The Trustee Board adopts a risk averse strategy in relation to the investment of surplus funds. All cash funds held by the Bureau in excess of immediate requirements to finance its charitable activities are invested in interest-bearing deposit accounts with Lloyds TSB Bank plc. There are no other investments relevant to the Bureau's activities

BOURNEMOUTH CITIZENS ADVICE BUREAU
(a company limited by guarantee)

REPORT OF THE TRUSTEES AND DIRECTORS (continued)
for the year ended 31 March 2009

PLANS FOR FUTURE PERIODS

The Trustee Board plans to continue to operate the core advice service together with other projects and services, funding permitted.

STATEMENT OF TRUSTEES' AND DIRECTORS' RESPONSIBILITIES

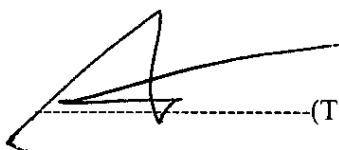
Law applicable to charities in England and Wales requires the trustees and directors to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity as at the end of the financial year and of the surplus or deficit of the charity for that period. In preparing those financial statements, the trustees and directors are required to :

- select suitable accounting policies and then apply them consistently ;
- make judgements and estimates that are reasonable and prudent ; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees and directors are responsible for keeping proper accounting records which disclose, with reasonable accuracy at any time, the financial position of the charity and which enable them to ensure that the financial statements comply with the Charities Act 1993. 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.

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

Approved by the trustees and the directors on 12 8 09 (date), and signed on their behalf by :



----- (Trustee and Director)



----- (Trustee and Director)

BOURNEMOUTH CITIZENS ADVICE BUREAU
(a company limited by guarantee)

STATEMENT OF FINANCIAL ACTIVITIES
for the year ended 31 March 2009

	Note	General Fund (Unrestricted) £	Restricted Funds (Restricted) £	Capital Equipment Fund (Designated) £	Total 2009 £	Total 2008 £
Incoming Resources						
Incoming resources from generated funds						
Voluntary income:						
Sundry donations		2,753	-	-	2,753	3,599
Accommodation – donated service from Bournemouth Borough Council		33,000	-	-	33,000	32,380
Activities for generating funds:						
Investment income – interest receivable		895	-	-	895	1,165
Fundraising income		1,719	-	-	1,719	380
Incoming resources from charitable activities	3	140,004	111,723	-	251,727	247,463
Other incoming resources						
Miscellaneous income		695	-	-	695	3,137
Total Incoming Resources		179,066	111,723	-	290,789	288,124
Resources Expended						
Costs of generating funds						
		-	-	-	-	-
Charitable activities, including support costs	4	128,787	113,412	5,192	247,391	262,132
Governance costs						
Accountancy fees		800	-	-	800	795
Exceptional Items						
Pension strain payment, former						
Legal Services contract		-	-	-	-	26,812
Legal Service Contract refund		-	-	-	-	6,669
Total Resources Expended		129,587	113,412	5,192	248,191	296,408
NET INCOMING/(OUTGOING) RESOURCES BEFORE TRANSFERS (to page 8)						
		49,479	(1,689)	(5,192)	42,598	(8,284)

BOURNEMOUTH CITIZENS ADVICE BUREAU
(a company limited by guarantee)

STATEMENT OF FINANCIAL ACTIVITIES (continued)
for the year ended 31 March 2009

	Note	General Fund (Unrestricted) £	Restricted Funds (Restricted) £	Capital Equipment Fund (Designated) £	Total 2009 £	Total 2008 £
NET INCOMING/(OUTGOING) RESOURCES BEFORE TRANSFERS (from page 8)		49,479	(1,689)	(5,192)	42,598	(8,284)
GROSS TRANSFERS BETWEEN FUNDS		-	-	-	-	-
Financing of capital expenditure		(8,681)	(1,525)	10,206	-	-
Net Movement in Funds for the Year		<u>40,798</u>	<u>(3,214)</u>	<u>5,014</u>	<u>42,598</u>	<u>(8,284)</u>
Total funds at the beginning of the year		(26,984)	15,577	6,855	(4,552)	3,732
Total Funds at the End of the Year		<u>13,814</u>	<u>12,363</u>	<u>11,869</u>	<u>38,046</u>	<u>(4,552)</u>

BOURNEMOUTH CITIZENS ADVICE BUREAU
(a company limited by guarantee)

SUMMARY INCOME AND EXPENDITURE ACCOUNT
for the year ended 31 March 2009

	Note	2009	2008
		£	£
Operating Income			
Grants receivable		187,461	184,419
Other direct operational funding		97,266	95,424
Donations received		2,753	3,599
Other incoming resources		2,414	3,517
		<u>289,894</u>	<u>286,959</u>
Operating Costs			
Staff costs		158,499	187,466
Depreciation		5,192	7,269
Other operating charges		89,692	101,673
		<u>(248,191)</u>	<u>(295,408)</u>
		<u>41,703</u>	<u>(9,449)</u>
Operating Surplus/(Deficit) – continuing operations	5		
Interest receivable	7	895	1,165
Surplus/(Deficit) for the Financial Year		<u>42,598</u>	<u>(8,284)</u>
Total funds at the beginning of the year		<u>(4,552)</u>	<u>3,732</u>
Total Funds at the End of the Year		<u>38,046</u>	<u>(4,552)</u>

Further details regarding incoming resources and expenditure, and movements in funds during the year, are shown in the Statement of Financial Activities on pages 8 and 9 of these financial statements.

The summary income and expenditure account has been prepared on the basis that all operations are continuing operations.

The company had no gains or losses other than those shown above.

BOURNEMOUTH CITIZENS ADVICE BUREAU
(a company limited by guarantee)

BALANCE SHEET: 31 March 2009

	Note	2009 £	2008 £
Fixed Assets			
Tangible Fixed Assets	8	11,869	6,855
Current Assets			
Debtors	9	2,982	1,308
Cash at bank and in hand	10	62,423	31,400
		<u>65,405</u>	<u>32,708</u>
Creditors: Amounts Falling Due Within One Year	11	(23,141)	(22,352)
Net Current Assets/(Liabilities)		<u>42,264</u>	<u>10,356</u>
Creditors: Amounts Falling Due After More Than One Year	12	(16,087)	(21,763)
Total Assets less Current Liabilities		<u>38,046</u>	<u>(4,552)</u>
Total Funds	16		
Unrestricted funds:			
General Fund		13,814	(26,984)
Restricted funds:			
Financial Inclusion Project Fund		-	773
Citizens Advice – Guidance Tutor		2,157	-
County Court Advice Service Fund		2,275	2,194
Awards for All		-	10,000
Bournemouth Borough Council – Neighbourhood Management		1,134	1,702
Bournemouth Borough Council – Kinson		-	908
Bournemouth Borough Council – Affordable Warmth		3,546	-
Bournemouth Borough Council – County Court/PR work		3,251	-
Designated funds:			
Capital Equipment Fund		11,869	6,855
		<u>38,046</u>	<u>(4,552)</u>

The Trustees and Directors are satisfied that the company was entitled to exemption under subsection (2) of section 249A of the Companies Act 1985 and that members have not required an audit in accordance with subsection (2) of section 249B.

BOURNEMOUTH CITIZENS ADVICE BUREAU
(a company limited by guarantee)

BALANCE SHEET: 31 March 2009 (continued)

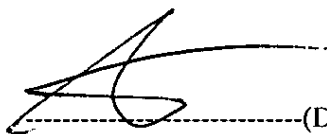
The Directors acknowledge their responsibilities for:

- 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 as 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 this company.

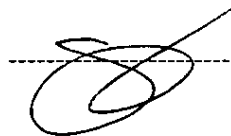
These accounts have been prepared in accordance with the special provisions of Part VII of the Companies Act 1985 relating to small companies.

These financial statements were formally approved by the Directors and Trustees on 12 8 09
(date)

Signed on behalf of the Directors and Trustees :



----- (Director and Trustee)



----- (Director and Trustee)

BOURNEMOUTH CITIZENS ADVICE BUREAU
(a company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
for the year ended 31 March 2009

1. BASIS OF PREPARATION

The financial statements are prepared in accordance with applicable accounting standards, and in line with the recommendations set out in the Statement of Recommended Practice, Accounting and Reporting by Charities, as issued by the Charity Commission. The particular accounting policies adopted by the directors and the trustees are described below.

2. ACCOUNTING POLICIES

Accounting convention

The financial statements are prepared under the historical cost convention. Except as indicated in the following paragraphs, the financial statements are prepared on an accruals basis, that is, income and expenditure is recognised as it becomes receivable or is incurred, not as it is received or paid.

Fund accounting

Unrestricted funds are incoming resources and donations receivable or generated in furtherance of the charitable objects of the company without further specified purpose.

Designated funds are unrestricted funds earmarked by the Trustee Board for particular purposes.

Restricted funds are incoming resources to be used for specific purposes as laid down by the donor. Such resources are allocated to separate funds against which relevant expenditure is charged.

Further information and explanation regarding the nature and purpose of each fund is included in note 16 to the financial statements.

Grants receivable

Grants receivable are recognised as income in the period to which they relate. Grants received in advance which relate to a subsequent period are treated as deferred income and are carried forward within creditors.

Other operational funding

Other operational funding is normally recognised as an incoming resource, and is credited to the relevant fund, in the period in which it is received.

Donations

Income from donations is recognised in the financial statements upon receipt. In respect of sundry donations placed into collecting boxes located within the Bureau's premises, such income is recognised when the collecting boxes are emptied. This takes place on a frequent basis, and any monies remaining within collecting boxes, and therefore unaccounted for, at any particular time are considered to be immaterial.

Interest receivable

Interest earned on surplus cash balances, as invested in bank or building society deposit accounts, is recognised in the financial statements when such interest is credited to the related accounts.

BOURNEMOUTH CITIZENS ADVICE BUREAU
(a company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS (continued)
for the year ended 31 March 2009

2. ACCOUNTING POLICIES...continued

Resources expended

All expenditure is accounted for on an accruals basis. Expenditure which is associated with the provision of advice services, including related support costs, is included within charitable activities. Support costs relate to expenditure incurred centrally in support of the advice services provided. Other expenditure is allocated as appropriate between governance costs and, where applicable, costs of generating funds. Governance costs represent costs incurred in compliance with constitutional and statutory requirements. Where costs cannot be directly attributed to particular headings they are allocated to activities on a basis consistent with the use of the resources.

Donated Services

The accommodation provided without charge by Bournemouth Borough Council has been valued by Bournemouth Borough Council and included in the financial statements as a donated service and accommodation cost.

Tangible fixed assets and depreciation

All material expenditure on the acquisition of tangible fixed assets is capitalised at cost. Depreciation is calculated to write off the cost of tangible fixed assets on a straight line basis over their estimated useful economic lives. The rates of depreciation used are as follows :-

Computer systems and equipment	-	25% per annum
Office furniture and other equipment	-	20% per annum

Taxation

The company is a registered charity, and is exempt from UK corporation tax under the provisions of Section 505 of the Income and Corporation Taxes Act 1988.

Value Added Tax

The company is registered for Value Added Tax (VAT) in relation to certain of its activities which are deemed to be standard-rated. A significant part of the company's activities remain exempt from VAT, and therefore a proportion of the total input tax suffered on expenditure is not recoverable. Such irrecoverable VAT input tax is written off in the financial statements under a separate heading.

Pension costs

Pension costs are accounted for as described in Note 15 to the financial statements.

Operating leases

Rentals under operating leases, where substantially all the benefits and risks of ownership remain with the lessor, are charged to expenditure on a straight line basis over the lease term.

Cash flow statement

The company has taken advantage of the exemption for small companies as contained in Financial Reporting Standard No.1 (Cash Flow Statements). Accordingly, a cash flow statement is not presented as part of these financial statements.

BOURNEMOUTH CITIZENS ADVICE BUREAU
(a company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS (continued)
for the year ended 31 March 2009

	Unrestricted £	Restricted £	Total 2009 £	Total 2008 £
3. Incoming resources from charitable activities				
Core Advice Service				
Bournemouth Borough Council				
– direct grant	135,004	-	135,004	152,039
- additional grant	5,000	-	5,000	-
Guidance Tutor				
- Citizens Advice	-	7,366	7,366	-
Financial Inclusion Fund				
- Citizens Advice	-	47,457	47,457	54,757
GP's Advice Scheme				
- Bournemouth Primary Care Trust	-	17,874	17,874	17,023
Housing Association Project –				
Bournemouth Churches Housing Association	-	4,834	4,834	4,093
County Court Advice Scheme –				
Lloyds TSB Foundation	-	5,460	5,460	5,265
Awards for All Project – Accessible Volunteering	-	-	-	10,000
Neighbourhood Management Outreach – Bournemouth Borough Council	-	-	-	1,702
Kinson Outreach – Bournemouth Borough Council	-	-	-	2,170
Equipment Support – Bournemouth Borough Council	-	-	-	414
Wessex Water	-	9,000	9,000	-
Bournemouth Borough Council				
Supporting People	-	8,606	8,606	-
County Court work	-	5,751	5,751	-
Affordable Warmth	-	5,375	5,375	-
	<u>140,004</u>	<u>111,723</u>	<u>251,727</u>	<u>247,463</u>

BOURNEMOUTH CITIZENS ADVICE BUREAU
(a company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS (continued)
for the year ended 31 March 2009

	General Fund (Unrestricted)	Financial Inclusion Fund (Restricted)	Other Restricted Funds (Restricted)	Capital Equipment Fund (Designated)	Total 2009	Total 2008
	£	£	£	£	£	£
4. Charitable activities, including support costs						
Salaries and National Insurance	84,258	38,007	31,592	-	153,857	180,220
Employer pension contributions	3,639	-	565	-	4,204	6,958
Other staff costs	438	-	-	-	438	288
Travelling expenses	9,034	469	674	-	10,177	6,670
Accommodation	33,000	-	-	-	33,000	32,380
Telephone and fax	4,085	349	-	-	4,434	4,002
Postage, stationery and advertising	8,137	-	300	-	8,437	4,677
Photocopier leasing and maintenance	5,026	-	-	-	5,026	4,470
Information and reference material	4,375	-	-	-	4,375	4,458
Training costs – external	3,070	-	-	-	3,070	350
Repairs and maintenance	2,320	-	-	-	2,320	1,162
Insurance	2,561	-	-	-	2,561	2,925
Miscellaneous expenses	5,303	-	225	-	5,528	3,247
Irrecoverable VAT input tax	4,738	34	-	-	4,772	3,056
Depreciation of equipment				5,192	5,192	7,269
Common overheads allocated to other activities	(41,197)	9,371	31,826	-	-	-
	<u>128,787</u>	<u>48,230</u>	<u>65,182</u>	<u>5,192</u>	<u>247,391</u>	<u>262,132</u>

BOURNEMOUTH CITIZENS ADVICE BUREAU
(a company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS (continued)
for the year ended 31 March 2009

	2009	2008
	£	£
4. Charitable activities, including support costs		
Other restricted funds – breakdown of expenditure between projects		
GP's Advice Scheme Fund	17,874	17,023
County Court Advice Service	5,379	4,738
Housing Association Project	4,834	4,093
Neighbourhood Management	568	-
Wessex Water Project	9,000	-
Awards for All Project	9,163	-
Bournemouth BC – Supporting People	8,606	-
Bournemouth BC – Affordable Warmth	1,829	-
Bournemouth BC – CC advice and PR	2,500	-
Citizens Advice – Guidance Tutor	5,209	-
Bournemouth BC – Kinson	220	-
Total charitable expenditure – other restricted funds	65,182	25,854

BOURNEMOUTH CITIZENS ADVICE BUREAU
(a company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS (continued)
for the year ended 31 March 2009

5. OPERATING SURPLUS	2009	2008
The operating surplus is arrived at after charging :	£	£
Depreciation of tangible fixed assets – owned assets	5,192	7,269
Rentals under operating leases	2,473	2,473
Independent Examiners Fee	800	795
Staff costs (see note 6)	158,499	187,466

6. INFORMATION REGARDING DIRECTORS, TRUSTEES AND EMPLOYEES

None of the directors or trustees received any emoluments or expenses from the company during the year.

Staff costs during the year were as follows :	2009	2008
	£	£
Wages and salaries	141,921	166,358
Agency staff and other sundry staff costs	438	288
Social security costs	11,936	13,862
Pension costs	4,204	6,958
	158,499	187,466

The total emoluments, including pension contributions, of the highest paid employee amounted to:	31,928	31,606
--	---------------	---------------

The average number of persons employed during the year, excluding directors, was as follows:	9	10
--	----------	-----------

In addition to the staff employed, as above, the Bureau's operations are supported to a significant extent by a team of unpaid volunteer advisers who are trained to standards laid down by the National Association of Citizens Advice Bureaux ("Citizens Advice"). Additional clerical and administrative support is also provided by unpaid volunteers.

BOURNEMOUTH CITIZENS ADVICE BUREAU
(a company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS (continued)
for the year ended 31 March 2009

		2009	2008
		£	£
7. INTEREST RECEIVABLE			
Bank and building society deposit interest		895	1,165
		<hr/>	<hr/>
8. TANGIBLE FIXED ASSETS			
	Computer Systems and Equipment	Office Furniture and Other Office Equipment	Total
	£	£	£
Cost			
At 1 April 2008	30,032	8,881	38,913
Additions	8,100	2,106	10,206
Disposals	-	-	-
At 31 March 2009	38,132	10,987	49,119
	<hr/>	<hr/>	<hr/>
Depreciation			
At 1 April 2008	24,613	7,445	32,058
Charge for the year	4,473	719	5,192
Disposals	-	-	-
At 31 March 2009	29,086	8,164	37,250
	<hr/>	<hr/>	<hr/>
Net Book Value			
At 31 March 2009	9,046	2,823	11,869
	<hr/>	<hr/>	<hr/>
At 31 March 2008	5,419	1,436	6,855
	<hr/>	<hr/>	<hr/>

All the tangible fixed assets recognised above are held for use by the company in undertaking its charitable activities.

BOURNEMOUTH CITIZENS ADVICE BUREAU
(a company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS (continued)
for the year ended 31 March 2009

	2009 £	2008 £
9. DEBTORS		
Prepayments and accrued income	3,942	1,308
	<hr/>	<hr/>
10. CASH AT BANK AND IN HAND	2009 £	2008 £
Bank current account	(7,021)	11,585
Bank deposit account	68,184	19,571
Cash in hand	300	244
	<hr/>	<hr/>
	61,463	31,400
	<hr/>	<hr/>
11. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR	2009 £	2008 £
Taxation and social security	4,016	4,501
Other creditors	13,522	12,110
Accruals and deferred income	5,603	5,741
	<hr/>	<hr/>
	23,141	22,352
	<hr/>	<hr/>
12. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR	2009 £	2008 £
Pension Scheme strain payment (Legal Aid) (2 to 5 years)	16,087	21,763
	<hr/>	<hr/>
13. CAPITAL COMMITMENTS	2009 £	2008 £
Authorised but not contracted for	-	-
	<hr/>	<hr/>
14. OPERATING LEASE COMMITMENTS		
At 31 March 2009 the company was committed to making the following payments during the year in respect of operating leases:		
	2009 £	2008 £
Leases expiring between one and five years – office equipment	2,473	2,473
	<hr/>	<hr/>

BOURNEMOUTH CITIZENS ADVICE BUREAU
(a company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS (continued)
for the year ended 31 March 2009

15. PENSION SCHEME

Up until June 2008, the company participated in and contributed to the Dorset County Pension Fund in relation to certain of its employees. Since June 2008, there are no active members of the Dorset County Pension Fund and contributions are made for certain employees to a stakeholder pension scheme operated by HBOS plc.

This local government pension scheme is a multi-employer defined benefit scheme, and the company, whilst having no direct constitutional link with Dorset County Council, has been permitted to participate in the scheme as an Admitted Body. The assets of the scheme are held in separate trustee administered funds.

Although the Dorset County Pension Fund is a defined benefit scheme, in view of the size of the scheme and the extent of its membership, it is not practicable or cost effective to commission an actuarial report to separately identify the assets and liabilities relating specifically to those employees of the company, past and present, who have a retained interest in the scheme. Consequently, from the perspective of the company as an individual employer, the scheme is effectively treated for accounting purposes as a defined contribution scheme. Pension costs are therefore recognised in the financial statements based on the contributions payable to the scheme as they fall due.

The total pension cost for the company in respect of the year ended 31 March 2009 was £4,204 (2008 - £6,958). Contributions amounting to £0 were outstanding at 31 March 2009 (2008 - £393).

BOURNEMOUTH CITIZENS ADVICE BUREAU
(a company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS (continued)
for the year ended 31 March 2009

16. TOTAL FUNDS

	Balance at 1.4.2008 £	Movements in the Year £	Transfers between Funds £	Balance at 31.3.2009 £
Unrestricted Funds				
General Fund	(26,984)	49,479	(8,681)	13,814
Restricted Funds				
Awards for All Fund	10,000	(9,163)	(837)	-
Financial Inclusion Fund	773	(773)	-	-
Guidance Tutor	-	2,157	-	2,157
Affordable Warmth	-	3,546	-	3,546
County Court Advice Service Fund	2,194	81	-	2,275
Neighbourhood Management Fund	1,702	(568)	-	1,134
Kinson Fund	908	(220)	(688)	-
County Court advice/PR Fund	-	3,251	-	3,251
Designated Funds				
Capital Equipment Fund	6,855	(5,192)	10,206	11,869
	<u>(4,552)</u>	<u>42,598</u>	<u>-</u>	<u>38,046</u>

The General Fund reflects the incoming resources and expenditure in relation to the general operation of the Bureau including, in particular, the core CAB advice service provided to the citizens of Bournemouth. No specific restrictions are placed on the funds within the General Fund, except that they are to be generally applied in furtherance of the broad objectives of the charity.

The Financial Inclusion Fund covers funds provided by government via Citizens Advice regionally, the application of which is restricted to financing the related project work.

The Guidance Tutor Fund covers funds provided by Citizens Advice, the application of which is restricted to financing the related project work.

The County Court Advice Service Fund covers funds provided by Lloyds TSB Foundation, the application of which is restricted to financing the operation of that particular activity.

The Neighbourhood Management Fund, Affordable Warmth Fund and County Court advice/PR Fund covers funds provided by Bournemouth Borough Council, the application of which is restricted to specific agreed expenditure.

The Capital Equipment Fund reflects the financing of capital equipment used in relation to the Bureau's operations. Depreciation of such equipment is charged against this designated fund.

BOURNEMOUTH CITIZENS ADVICE BUREAU
(a company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS (continued)
for the year ended 31 March 2009

16. NET ASSETS APPLICABLE TO SPECIFIC FUNDS

The following table gives a breakdown of the net assets, as shown in the Balance Sheet at 31 March 2009, between the General Fund and other specific funds operated by the Bureau :

Fund	Tangible Fixed Assets £	Bank and Cash Balances £	Other Current Assets £	Liabilities £	Total £
General Fund	-	50,060	2,982	(39,228)	13,814
County Court Advice Service Fund	-	2,275	-	-	2,275
Guidance Tutor	-	2,157	-	-	2,157
Capital Equipment Fund	11,869	-	-	-	11,869
Neighbourhood Management Fund	-	1,134	-	-	1,134
Affordable Warmth	-	3,546	-	-	3,546
County Court advice and PR	-	3,251	-	-	3,251
	11,869	62,423	2,982	(39,228)	38,046

17. LIMITED LIABILITY OF MEMBERS

The company is limited by guarantee of its members and, as such, does not have a share capital. The liability of each member of the company is limited to a contribution of £1 to the assets of the company in the event of a winding-up. As the company's membership is principally comprised of those persons serving as members of the Trustee Board, the aggregate amount of such potential contributions would be relatively insignificant.

18. CONTROLLING PARTY

The company is effectively controlled by the Trustee Board, including the directors and the charity trustees, acting in accordance with the Memorandum and Articles of Association.

19. COPIES OF THE FINANCIAL STATEMENTS

Further copies of these financial statements may be obtained by written request to the company secretary at the registered office address shown on page 1.

BOURNEMOUTH CITIZENS ADVICE BUREAU
(a company limited by guarantee)

Independent Examiner's Report to the trustees of Bournemouth Citizen's Advice Bureau

I report on the accounts of the company for the year ended 31 March 2009, which are set out on pages 8 to 23.

Respective responsibilities of trustees and examiner

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 43(2) of the Charities Act 1993 ("the 1993 Act") and that an independent examination is needed.

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 independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the company and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking 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.

This report is made solely to the company's board of trustees, as a body, in accordance with the General Directions given by the Charity Commission. My examination has been undertaken so that I might state to the company's trustees those matters I am required to state to them in an Independent Examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the company and the company's trustees as a body, for my examination, for this report, or for the opinions I have formed.

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 section 221 of the Companies Act 1985; and to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 226 of the Companies Act 1985 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities; 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.

Keilah Towers

Keilah Towers FCA

Director

Accounting for Charities Ltd

Arena, Holyrood Close, Poole, BH17 7BA

date 16 September 2009