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Registered Company number 04174250

Registered Charity number 1085882

**DACORUM DISTRICT CITIZENS ADVICE BUREAU**  
**(A company limited by guarantee)**

**REPORT AND FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31ST MARCH 2005**



**DACORUM DISTRICT CITIZENS ADVICE BUREAU**  
**(A company limited by guarantee)**

**ANNUAL REPORT AND ACCOUNTS**  
**FOR THE YEAR ENDED 31ST MARCH 2005**

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CONTENTS

1 - 2	Legal and Administrative Information
3 - 4	Trustees' Report
5	Auditors' Report
6	Statement of Financial Activities
7	Balance Sheet
8 - 13	Notes to the Financial Statements
14	Income and Expenditure Account

Registered Company number: 04174250

Registered Charity number: 1085882

**DAÇORUM DISTRICT CITIZENS ADVICE BUREAU**  
**(A company limited by guarantee)**

**LEGAL AND ADMINISTRATIVE INFORMATION**  
**FOR THE YEAR ENDED 31ST MARCH 2005**

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**Status**

Dacorum District Citizen's Advice Bureau is a registered charity (No. 1085882) and a Company Limited By Guarantee (No. 04174250).

The company 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.

**Address**

The registered office of Dacorum District Citizen's Advice Bureau is 19 Hillfield Road, Hemel Hempstead, Hertfordshire HP2 4AA.

**Management Committee**

The following were members of the management committee during the year ended 31<sup>st</sup> March 2005:

Mrs M Coxage	Chairman
Mr C Denmead	Hon. Treasurer
Mrs P Vadaszffy MBE	Company Secretary

Cllr Mrs C Appleby  
Mrs L Bateman  
Mrs H Gray  
Mr J Greener (Resigned March 2005)  
Mrs J Hallissey  
Cllr Mrs P Hearn  
Mrs K Jameson  
Cllr Mrs A L Johnsen  
Mr M Kember  
Cllr Mr G Lanchin OBE  
Mr T Mewhew  
Mr M Mitchell  
Mrs L Morris  
Mr J Parsons  
Mr A Reay  
Mrs J Taylor

Mr D Thompson	Volunteer Staff Rep
Ms R Raggatt	Volunteer Staff Rep

**DACORUM DISTRICT CITIZENS ADVICE BUREAU**  
**(A company limited by guarantee)**

**LEGAL AND ADMINISTRATIVE INFORMATION**  
**FOR THE YEAR ENDED 31ST MARCH 2005**

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**Directors/Trustees**

The following were Directors/Trustees of the Company during the year ended 31<sup>st</sup> March 2005:

Mrs M Coxage	Chairman
Mr C Denmead	Hon. Treasurer
Mrs P Gray	
Mr J Greener	(Resigned 31 March 2005)
Mrs K Jameson	
Mr T Mehew	(Appointed November 2004)
Mr M Mitchell	
Mrs L Morris	
Mr A Reay	
Mrs J Taylor	

The Trustees are appointed annually at the Annual General Meeting. In accordance with the Articles of Association, one third retire by rotation in the year at the Annual General Meeting and being eligible may offer themselves for re-election.

**Auditors**

Hillier Hopkins LLP, Charter Court, Midland Road, Hemel Hempstead, Hertfordshire, HP2 5GE

**Solicitors**

Taylor Walton, Charter Court, Midland Road, Hemel Hempstead, Hertfordshire, HP2 5GE

**Bankers**

National Westminster Bank, 9 Bank Court, Hemel Hempstead, Hertfordshire, HP1 1FB

**DACORUM DISTRICT CITIZENS ADVICE BUREAU**  
**(A company limited by guarantee)**

**TRUSTEES' REPORT**  
**FOR THE YEAR ENDED 31ST MARCH 2005**

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**Objectives of The Bureau**

The Citizen's Advice Bureau aims to offer a professional advice service on a range of subjects to the people of Dacorum District, which is free, impartial and independent. This is achieved by the provision of a service of advising clients on a variety of topics including financial and employment problems and other activities including assisting clients claim money to which they are entitled.

**Organisation**

The Dacorum Citizen's Advice Bureau has offices in Hemel Hempstead, Berkhamsted and Tring, which are staffed by paid staff and volunteers.

**Review of the year**

The deficit for the year was £6,236. This all related to general funds. Total income for the year was £248,373 (2004 £255,674).

At the balance sheet date the Bureau held reserves of £66,062 (2004 £72,298).

**Activities and Achievements**

Advice on employment problems continues to be high on the Bureau's agenda with 2,627 employment enquiries dealt with (2004 - 2,328). Pre-trial settlements and representation at employment tribunals resulted in the sum of £20,774 being recovered for our clients (2004 - £30,964).

Debt problems were still one of the largest categories of enquiries dealt with – 2,371 in 2004/2005 (2,648 in 2003/2004).

Other activities include advice on welfare benefits, specialist services for people with mental health problems and residents in Sheltered Housing schemes in the Borough and a service for people living in rural communities.

Total monies recovered for clients was £1,181,661 (2004 £1,415,816).

**Reserves Policy**

The directors have established a reserves policy which aims to maintain a general reserve to provide for 3 to 6 months running costs. This policy is reviewed annually.

**Risk Review**

The directors have carried out a review of the major risks to the charity and confirm that they have established systems to mitigate them.

The company is dependent on the continuing core-funding grant from Dacorum Borough Council. In the opinion of the Directors, there is no indication that this funding will cease.

**DACORUM DISTRICT CITIZENS ADVICE BUREAU**  
**(A company limited by guarantee)**

**TRUSTEES' REPORT**  
**FOR THE YEAR ENDED 31ST MARCH 2005**

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**Statement of Directors Responsibilities**

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

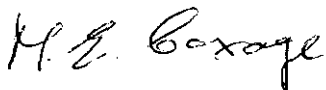
- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the company will continue in business.

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 them to ensure that the accounts comply with the Companies Act 1985. The directors 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.

**Small company provisions**

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

By order of the board



Mrs M Coxage - Chairman

31 August 05

**DACORUM CITIZENS ADVICE BUREAU**  
**(A company limited by guarantee)**

**INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF**  
**DACORUM DISTRICT CITIZENS ADVICE BUREAU**  
**FOR THE YEAR ENDED 31ST MARCH 2005**

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We have audited the financial statements of Dacorum District Citizen Advice Bureau on pages 6 to 13 for the year ended 31st March 2005. These financial statements have been prepared under the historical cost convention and the accounting policies set out therein.

This report is made solely to the members of the Trustees Board, as a body, in accordance with Section 235 of the Companies Act 1985. Our audit work has been undertaken so that we might state to the Trustees Board those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the Trustees Board as a body, for our audit work, for this report, or for the opinions we have formed.

**Respective responsibilities of the directors and auditors**

As described in the statement of directors' responsibilities on page 4 the company's directors are responsible for the preparation of the financial statements in accordance with applicable law and United Kingdom Accounting Standards.

Our responsibility is to audit the financial statements in accordance with relevant legal and regulatory requirements and United Kingdom Auditing Standards.

We report to you our opinion as to whether the financial statements give a true and fair view and are properly prepared in accordance with the Companies Act 1985. We also report to you if, in our opinion, the directors' report is not consistent with the financial statements, if the company has not kept proper accounting records, if we have not received all the information and explanations we require for our audit, or if information specified by law regarding directors' remuneration and transactions with the company is not disclosed.

We read the directors' report and consider the implications for our report if we become aware of any apparent misstatements within it.

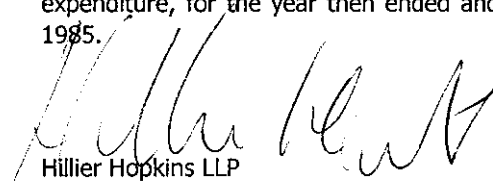
**Basis of audit opinion**

We conducted our audit in accordance with United Kingdom Auditing Standards issued by the Auditing Practices Board. An audit includes examination, on a test basis, of evidence relevant to the amounts and disclosures in the financial statements. It also includes an assessment of the significant estimates and judgements made by the directors in the preparation of the financial statements, and of whether the accounting policies are appropriate to the company's circumstances, consistently applied and adequately disclosed.

We planned and performed our audit so as to obtain all the information and explanations which we considered necessary in order to provide us with sufficient evidence to give reasonable assurance that the financial statements are free from material misstatement, whether caused by fraud or other irregularity or error. In forming our opinion we also evaluated the overall adequacy of the presentation of information in the financial statements.

**Opinion**

In our opinion the financial statements give a true and fair view of the state of the charitable company's affairs as at 31st March 2005 and of the incoming resources and application of resources, including its income and expenditure, for the year then ended and have been properly prepared in accordance with the Companies Act 1985.



Hillier Hopkins LLP  
Chartered Accountants  
Registered Auditor

Date: 6th September 2005

Charter Court  
Midland Road  
Hemel Hempstead  
Hertfordshire  
HP2 5GE

**DACORUM DISTRICT CITIZENS ADVICE BUREAU**  
**(A company limited by guarantee)**

**STATEMENT OF FINANCIAL ACTIVITIES**  
**(INCLUDING INCOME AND EXPENDITURE ACCOUNT)**  
**FOR THE YEAR ENDED 31ST MARCH 2005**

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2005 £	Total Funds 2004 £
<b>INCOMING RESOURCES</b>					
Donations		2,225	-	2,225	1,600
<i>Activities in Furtherance of the Charity's objects</i>					
Grants	2	158,190	82,766	240,956	249,996
<i>Other income</i>					
Miscellaneous Income		185	-	185	225
Investment income and interest		5,007	-	5,007	3,853
<b>TOTAL INCOMING RESOURCES</b>		<u>165,607</u>	<u>82,766</u>	<u>248,373</u>	<u>255,674</u>
<b>RESOURCES EXPENDED</b>					
<i>Charitable expenditure</i>					
Activities in Furtherance of the Charity's Objects	3.1	149,305	82,766	232,071	230,604
Management and Administration of the Charity	3.2	22,538	-	22,538	19,949
<b>TOTAL RESOURCES EXPENDED</b>		<u>171,843</u>	<u>82,766</u>	<u>254,609</u>	<u>250,553</u>
<b>NET INCOMING RESOURCES</b>		(6,236)	-	(6,236)	5,121
Funds at 1st April 2004		71,788	510	72,298	67,177
<b>TOTAL FUNDS AT 31ST MARCH 2005</b>		<u>65,552</u>	<u>510</u>	<u>66,062</u>	<u>72,298</u>

The Company has no other recognised gains or losses other than the surplus for the year as stated above.

All of the above amounts relate to continuing operations.

The reconciliation of movement in funds is shown in note 13 to the accounts.

*The Notes on Pages 8 to 13 form part of the Accounts.*



**DACORUM DISTRICT CITIZENS ADVICE BUREAU**  
**(A company limited by guarantee)**

**BALANCE SHEET**  
**AS AT 31ST MARCH 2005**

		2005		2004	
	Note	£	£	£	£
<b>FIXED ASSETS</b>					
Furniture and Equipment	9		6,076		5,147
<b>CURRENT ASSETS</b>					
Debtors and Prepayments		-		-	
Cash at Bank and In Hand		<u>74,814</u>		<u>74,353</u>	
			<u>74,814</u>		<u>74,353</u>
			80,890		79,500
<b>CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR</b>	10		14,828		7,202
<b>NET ASSETS</b>			<u><u>66,062</u></u>		<u><u>72,298</u></u>
<b>Restricted Funds</b>			510		510
<b>Unrestricted Funds</b>					
Designated Fund	11	35,000		30,000	
General Fund		<u>30,552</u>		<u>41,788</u>	
			65,552		71,788
<b>TOTAL FUNDS</b>	13		<u><u>66,062</u></u>		<u><u>72,298</u></u>

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

On behalf of the board

*M. E. Coxage*

Mrs M Coxage  
Chairman

31 August 05

*M. M. Mitchell*

Mr M Mitchell  
Director

*The Notes on Pages 8 to 13 form part of the Accounts.*

**DACORUM DISTRICT CITIZENS ADVICE BUREAU**  
**(A company limited by guarantee)**

**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31ST MARCH 2005**

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**1 ACCOUNTING POLICIES**

**1.1 Basis of preparation**

The financial statements have been prepared under the historical cost convention, and in accordance with the Statement of Recommended Practice 'Accounting and Reporting by Charities' and with applicable accounting standards.

The charity has availed itself of Para 3 (3) of Schedule 4 of the Companies Act and adapted the Companies Act formats to reflect the special nature of the charity's activities.

The Statement of Financial Activities (SOFA) shows the sources of income and expenditure analysed between General Fund and Restricted Funds.

The SORP (Statement of Recommended Practice) requires all sources of income to be shown, even though they may be used for purchasing fixed assets. The asset itself is charged in the balance sheet at the time of purchase and is not included in the SOFA expenditure. Depreciation of the asset is charged in the SOFA. Accordingly the net incoming resources are not necessarily operating surpluses (or deficits). They include the purchase cost of the assets less the depreciation charges.

**1.2 Depreciation of tangible fixed assets**

Depreciation is provided at the following annual rates in order to write off assets over their useful lives:

Fixtures, Fittings & Equipment	20% on reducing balance
Computer Equipment	33% on cost

**1.3 Grants**

Grants are accounted for in the financial year for which they were received.

The DBC grant of £158,190 is for core funding of the service. The £8,500 restricted income from DBC consists of £4,000 to enable continued quality audits and £4,500 to set up a computer data system.

**1.4 Donations**

Donation income is recorded in the financial period for which it was received. The value of services provided by volunteers has not been included.

**1.5 Investment Income**

Investment income is accounted for on an accruals basis and recorded in the period for which it is received.

**1.6 Resources Expended**

Expenditure is allocated to charitable or administration expenses, based on the bureau's estimate of the proportion of expenses incurred for each activity.

**1.7 Designated Fund**

Designated funds are amounts which have been set aside at the discretion of the trustees for a specific, but not legally binding purpose

**1.8 Restricted Funds**

Restricted funds are used for the specific purpose as laid down by the funder. Expenditure which meets these criteria is charged to the fund, together with an allocation of management and support costs.

**1.9 General Fund (Unrestricted)**

Unrestricted funds are donations and other incoming resources receivable, or generated, for the objects of the charity without further specified purpose, and are available as general funds.

**DACORUM DISTRICT CITIZENS ADVICE BUREAU**  
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31ST MARCH 2004**

**2. INCOMING RESOURCES TO FURTHER THE CHARITY'S OBJECTIVES**

	<b>Unrestricted Fund £</b>	<b>Restricted Fund £</b>	<b>2005 Total £</b>	<b>2004 Total £</b>
Dacorum Borough Council	158,190	8,500	166,690	218,863
Herts Community Foundation	-	500	500	11,215
Herts County Council - Benefits Take up	-	5,167	5,167	-
PCT	-	17,000	17,000	-
Rural Learning Project	-	-	-	3,420
Business Link - Village Links Project	-	25,552	25,552	6,515
NHS Trust	-	12,946	12,946	-
William Sutton trust	-	7,576	7,576	9,983
Lloyds TSB	-	5,000	5,000	-
Dacorum Community Trust	-	525	525	-
	<u>158,190</u>	<u>82,766</u>	<u>240,956</u>	<u>249,996</u>

A Service Level Agreement with Dacorum Borough Council supports the majority of the Bureau's objectives. 75% of this funding is received at the beginning of the financial year; the remaining 25% is made available for the last quarter of the year. The Service Level Agreement requires a review of performance indicators at the end of each financial year.

**3. TOTAL RESOURCES EXPENDED**

**3.1 Activities in furtherance of the charity's objects**

	<b>Unrestricted Fund £</b>	<b>Restricted Funds £</b>	<b>2005 Total £</b>	<b>2004 Total £</b>
Staff Costs	102,905	71,912	174,817	176,697
Premises Costs	11,133	-	11,133	8,397
Other Expenses	35,267	10,854	46,121	45,510
	<u>149,305</u>	<u>82,766</u>	<u>232,071</u>	<u>230,604</u>

**3.2 Management and Administration of the Charity**

	<b>Unrestricted Fund £</b>	<b>Restricted Funds £</b>	<b>2005 Total £</b>	<b>2004 Total £</b>
Staff Costs	21,738	-	21,738	19,238
Audit Fees	800	-	800	711
	<u>22,538</u>	<u>-</u>	<u>22,538</u>	<u>19,949</u>

**DACORUM DISTRICT CITIZENS ADVICE BUREAU**  
**(A company limited by guarantee)**

**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31ST MARCH 2005**

**4. NET INCOMING RESOURCES**

	<b>2005</b>	<b>2004</b>
	<b>£</b>	<b>£</b>
Depreciation	2,629	1,585
Auditors' remuneration	800	703
	<u>          </u>	<u>          </u>

**5. The staff costs were as follows:**

	<b>2005</b>	<b>2004</b>
	<b>£</b>	<b>£</b>
Wages and salaries	171,794	172,216
Social security costs	15,377	13,819
Pension costs	9,384	9,900
	<u>196,555</u>	<u>195,935</u>

The average number of persons employed by the Company during the year was 12 (2004: 11).

No directors or trustees received any remuneration or expenses during the year.

No employee received remuneration of more than £50,000.

**6. PENSIONS**

The company operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the company in an independently administered scheme. The pension cost charge represents contributions payable by the company to the fund.

**7. TAXATION**

The charity is exempt from corporation tax on its charitable activities.

**8. INDEMNITY INSURANCE**

£89 was spent on annual Trustee indemnity insurance.

**DACORUM DISTRICT CITIZENS ADVICE BUREAU**  
**(A company limited by guarantee)**

**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31ST MARCH 2005**

**9. FIXED ASSETS**

	<b>Furniture &amp; Computer Equipment</b>		<b>Total 2005</b>
	<b>£</b>	<b>£</b>	<b>£</b>
<b>COST</b>			
Balance brought forward	12,037	34,464	46,501
Additions	-	3,558	3,558
Disposals	-	-	-
Balance carried forward	<u>12,037</u>	<u>38,022</u>	<u>50,059</u>
<b>DEPRECIATION</b>			
Balance brought forward	10,159	31,195	41,354
Charge in the year	375	2,254	2,629
On disposals	-	-	-
Balance carried forward	<u>10,534</u>	<u>33,449</u>	<u>43,983</u>
<b>NET BOOK VALUE AT 31ST MARCH 2005</b>	<u>1,503</u>	<u>4,573</u>	<u>6,076</u>
<b>NET BOOK VALUE AT 31ST MARCH 2004</b>	<u>1,878</u>	<u>3,269</u>	<u>5,147</u>

**10. CREDITORS**

	<b>2005 £</b>	<b>2004 £</b>
Other Taxation and Social Security	4,146	4,403
Accruals and deferred income	10,682	2,799
	<u>14,828</u>	<u>7,202</u>

**11. DESIGNATED FUND**

The income funds of the charity include the following designated fund which was set aside out of the general fund by the trustees to be used in the event of the Bureau being unable to continue in business.

<b>Balance at 1st April 2004</b>	<b>Transfers</b>	<b>Balance at 31st March 2005</b>
<b>£</b>	<b>£</b>	<b>£</b>
<u>30,000</u>	<u>5,000</u>	<u>35,000</u>

**DACORUM DISTRICT CITIZENS ADVICE BUREAU**  
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31ST MARCH 2005**

**12. ANALYSIS OF NET ASSETS BETWEEN FUNDS**

	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>Total Funds £</b>	<b>2004 £</b>
Tangible fixed assets	6,076	-	6,076	6,076
Debtors and prepayments	-	-	-	-
Cash at bank and in hand	74,304	510	74,814	74,814
Creditors due in one year	(14,828)	-	(14,828)	(14,828)
Net assets at 31st March 2005	<u>65,552</u>	<u>510</u>	<u>66,062</u>	<u>66,062</u>

**13. MOVEMENTS IN FUNDS**

	<b>At 01/04/2004 £</b>	<b>Incoming Resources £</b>	<b>Outgoing Resources £</b>	<b>At 31/03/2005 £</b>
<b>Restricted funds:</b>				
Lloyds TSB Foundation Fund	510	-	-	510
GP Outreach Project	-	30,101	(30,101)	-
Village Links Project	-	25,552	(25,552)	-
Community Mental Health Centre (CMHC)	-	12,946	(12,946)	-
Training	-	500	(500)	-
Benefits Take up	-	5,167	(5,167)	-
Quality Audits	-	4,000	(4,000)	-
Computer Data System	-	4,500	(4,500)	-
Total restricted funds	<u>510</u>	<u>82,766</u>	<u>(82,766)</u>	<u>510</u>
<b>Unrestricted funds:</b>				
General funds	71,788	165,607	(171,843)	65,552
Total funds	<u>72,298</u>	<u>248,373</u>	<u>(254,609)</u>	<u>66,062</u>

**GP Outreach Service**

Funding from:

Primary Care Trust to provide an outreach service to patients in two GP Surgeries and Mind in Dacorum;

Dacorum Community Trust to contribute to the cost of the Mind in Dacorum Project;

William Sutton Trust and Lloyds TSB to provide an outreach service to the community in Highfield.

**DACORUM DISTRICT CITIZENS ADVICE BUREAU**  
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**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31ST MARCH 2005**

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**13. MOVEMENTS IN FUNDS (continued)**

**Village Links Project (also known as East of England Development Agency)**

To provide outreach services in selected rural outlets within Dacorum.

**Community Mental Health Centre**

To provide a Benefit take-up service to users of the Community Mental Health Centre.

**Training**

Funding from Herts Community Foundation to support the training of paid and volunteer staff.

**Benefits Take Up**

Funding from Herts County Council to provide a home visiting service to over 60's housebound residents in Dacorum.

**Quality Audits**

Funding from Dacorum Borough Council to enable continued quality audits to be performed.

**Computer Data System**

Funding from Dacorum Borough Council to set up a computer data system to track enquiries according to post codes and wards of clients.