

loc

Registered Company number 04174250

Registered Charity number 1085882

**DACORUM DISTRICT CITIZENS ADVICE BUREAU**

**ACCOUNTS**

**FOR THE YEAR ENDED 31ST MARCH 2003**



**DACORUM DISTRICT CITIZENS ADVICE BUREAU**

**ANNUAL REPORT AND ACCOUNTS  
FOR THE YEAR ENDED 31ST MARCH 2003**

---

CONTENTS

1 - 3	Directors Report.
4	Auditors' Report
5	Balance Sheet
6	Statement of Reserves
7	Statement of Financial Activities
8-10	Notes to the Financial Statements
11	Income and Expenditure Account

Registered Company number: 04174250

Registered Charity number: 1085882

## **DACORUM DISTRICT CITIZENS ADVICE BUREAU**

### **REPORT OF THE DIRECTORS FOR THE YEAR ENDED 31ST MARCH 2003**

---

#### **Status**

Dacorum District Citizen's Advice Bureau is a charitable Company Limited By Guarantee.

#### **Registered number**

The registered charity number of the charity is 1085882. The company number is 04174250.

#### **Address**

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

The following were members of the management committee during the year ended 31<sup>st</sup> March 2003:

Mrs J Street OBE – Chairman	Mrs P Gray
Mrs M Coxage - Vice Chairman	Mr J Greener
Mr P Eastwood - Vice Chairman	Mr M Kember
Mr R Woolley – Hon. Treasurer (resigned Dec 2002)	Cllr. Mr G Lanchin OBE
Mr C Denmead - Hon. Treasurer (appointed Jan 2003)	Mrs S Lawton (resigned July 2002)
Mr J Stevens – Hon. Secretary (resigned Sept 2002)	Mr M Mitchell
Mr G Spittle	Mrs L Morris
Mrs P Vadaszffy MBE	Mr C Reay
Mrs S Doyle	Mr D Knight (resigned July 2002)
Mrs M Dawood	
Mrs A MacMillan (resigned May 2002)	Mr D Thompson - Volunteer Staff Rep
Mrs L Bose	Mrs C Prendergast - Volunteer Staff Rep
Mrs D Chandarana	Mrs C Banks - Volunteer Staff Rep
Mrs K Jameson	

The following were Directors/Trustees of the Company during the year ended 31<sup>st</sup> March 2003:

Mrs J Street OBE – Chairman	Mr J Greener
Mrs M Coxage - Vice Chairman	Mrs K Jameson
Mr P Eastwood - Vice Chairman	Mr M Mitchell
Mr R Woolley – Hon. Treasurer (resigned Dec 2002)	Mrs L Morris
Mr C Denmead - Hon. Treasurer (appointed Jan 2003)	Mr A Reay
Mr J Stevens – Hon. Secretary (resigned Sept 2002)	
Mrs D Chandarana	
Mrs P Gray	

The Company Secretary was Mr G Spittle

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.

## **DACORUM DISTRICT CITIZENS ADVICE BUREAU**

### **REPORT OF THE DIRECTORS FOR THE YEAR ENDED 31ST MARCH 2003**

---

#### **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.

#### **Agents And Advisors**

##### Bankers

National Westminster Bank  
9 Bank Court  
Hemel Hempstead  
Herts

##### Auditors

Hillier Hopkins LLP  
Charter Court  
Midland Road  
Hemel Hempstead  
Herts

##### Solicitors

Taylor Walton  
Charter Court  
Midland Road  
Hemel Hempstead  
Herts

#### **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.

#### **Organisation**

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

## **DACORUM DISTRICT CITIZENS ADVICE BUREAU**

### **REPORT OF THE DIRECTORS FOR THE YEAR ENDED 31ST MARCH 2003**

---

#### **Review of the year**

The surplus for the year was £1,508. The surplus on general fund expenditure was £2,839. Total income for the year was £239,845, 2001/2002 £230,332.

At the balance sheet date the Bureau held reserves of £67,177 (2001/2002 £65,669).

#### **Activities and Achievements**

Advice on employment problems continues to be high on the Bureau's agenda with 2447 employment enquiries dealt with (2001/2002- 2,791). Pre-trial settlements and representation at employment tribunals resulted in the sum of £56,574 being recovered for our clients (2001/2002 - £79,813)

Debt problems were still one of the largest categories of enquiries dealt with – 3,047 in 2002/2003 compared to 2,578 in 2001/2002.

Other activities include advice on welfare benefits, specialist services for people with mental health problems and residents in Sheltered Housing schemes in the District.

Total monies recovered for clients was £1,361,071 (2001/2002 £1,238,951).

#### **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**

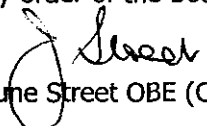
The directors have carried out a review of the major risks to the charity and confirm that they have established systems to mitigate them.

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.

#### **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

 21/9/03  
June Street OBE (Chairman)

## **DACORUM CITIZENS ADVICE BUREAU**

### **INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF DACORUM CITIZENS ADVICE BUREAU FOR THE YEAR ENDED 31 MARCH 2003**

---

We have audited the financial statements of Dacorum Citizen Advice Bureau on pages 5 to 10 for the year ended 31 March 2003. 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 2 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 31 March 2003 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

Charter Court  
Midland Road  
Hemel Hempstead  
Herts.  
HP2 5GE

3 October 2003

**DACORUM DISTRICT CITIZENS ADVICE BUREAU****BALANCE SHEET  
AS AT 31ST MARCH 2003**

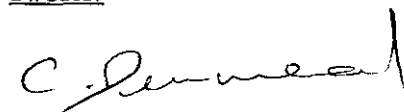
	Note	2003		2002	
		£	£	£	£
<b>FIXED ASSETS</b>					
Furniture and Equipment at Cost					
Balance as at 1st April 2002		5,745		10,608	
Additions		-		2,396	
		<u>5,745</u>		<u>13,004</u>	
Less: Depreciation		<u>2,600</u>		<u>7,259</u>	
			3,145		5,745
<b>CURRENT ASSETS</b>					
Debtors and Prepayments		-		-	
Cash at Bank and In Hand		<u>74,157</u>		<u>68,724</u>	
			<u>74,157</u>		<u>68,724</u>
			<u>77,302</u>		<u>74,469</u>
<b>CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR</b>	4		10,125		8,800
<b>NET ASSETS</b>			<u><u>67,177</u></u>		<u><u>65,669</u></u>
<b>Restricted Funds</b>			371		1,702
<b>Unrestricted Funds</b>					
Designated Fund	5	30,000		30,000	
General Fund		<u>36,806</u>		<u>33,967</u>	
			66,806		63,967
<b>TOTAL FUNDS</b>			<u><u>67,177</u></u>		<u><u>65,669</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



Mrs J Street OBE  
Director



Mr C Denmead  
Director

30/7/03

*The Notes on Pages 8 to 10 form part of the Accounts.*

**DACORUM DISTRICT CITIZENS ADVICE BUREAU**

**STATEMENT OF RESERVES  
AS AT 31ST MARCH 2003**

	-----Restricted Funds-----										Total Restricted Funds £
	Unrestricted Fund £	Lloyds TSB Foundation Fund £	DCVS Inclusion Fund £	GP Outreach Project £	Primary Care Fund £	Grove Hill Project Fund £	Dac. Credit Union Fund £				
Funds at 1st April 2002	63,967	1,702	-	-	-	-	-			1,702	
transferred from unincorporated charity										65,669	
Surplus/(Deficit) for the Year	2,839	(683)	-	-	-	(648)	-			(1,331)	
Funds at 31st March 2003	66,806	1,019	-	-	-	(648)	-			371	
										67,177	



**DACORUM DISTRICT CITIZENS ADVICE BUREAU****STATEMENT OF FINANCIAL ACTIVITIES  
(INCLUDING INCOME AND EXPENDITURE ACCOUNT)  
FOR THE YEAR ENDED 31ST MARCH 2003**

		2003			2002
	Note	Unrestricted Fund £	Restricted Fund £	Total £	Total £
<b>INCOMING RESOURCES</b>					
Donations		1,733	-	1,733	1,666
Activities in Furtherance of the Charity's objects					
Grants					
Dacorum Borough Council		213,302	-	213,302	204,610
William Sutton Trust		-	7,128	7,128	7,546
Dacorum Credit Union		-	-	-	5,384
Herts County Council		5,935	-	5,935	-
Herts Community Foundation		-	4,900	4,900	4,900
Herts Health Authority		-	-	-	850
Sundry Income		793	-	793	784
Deposit Account Interest		3,554	-	3,554	4,592
Primary Care Trust		2,000	-	2,000	-
Berkhamsted Town Council		500	-	500	-
TOTAL INCOMING RESOURCES		<u>227,817</u>	<u>12,028</u>	<u>239,845</u>	<u>230,332</u>
<b>RESOURCES EXPENDED</b>					
Activities in Furtherance of the Charity's Objects	2.1	207,361	13,359	220,720	217,988
Management and Administration of the Charity	2.2	17,617	-	17,617	16,961
TOTAL RESOURCES EXPENDED		<u>224,978</u>	<u>13,359</u>	<u>238,337</u>	<u>234,949</u>
<b>NET INCOMING RESOURCES</b>		2,839	(1,331)	1,508	(4,617)
Balance Brought Forward at 1st April 2002		63,967	1,702	65,669	70,286
Balance Carried Forward 31st March 2003		<u>66,806</u>	<u>371</u>	<u>67,177</u>	<u>65,669</u>

All of the above amounts relate to continuing operations.

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

*The Notes on Pages 8 to 10 form part of the Accounts.*

## **DACORUM DISTRICT CITIZENS ADVICE BUREAU**

### **NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2003**

---

#### **1 ACCOUNTING POLICIES**

##### **1.1 Accounting Convention**

The financial statements have been prepared under the Historical Cost Convention.

The accounts are prepared in accordance with the statement of recommended practice 'Accounting and Reporting by Charities' and with applicable accounting standards.

##### **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 and Donations**

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

The DBC grant of £213,302 consists of £167,480 for core funding of the service, and £45,822 for income maximisation projects.

##### **1.4 Investment Income**

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

##### **1.5 Expenditure**

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

##### **1.6 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

#### **2. STATEMENT OF FINANCIAL ACTIVITIES**

	<b>2003</b>			<b>2002</b>
	<b>Unrestricted Fund £</b>	<b>Restricted Funds £</b>	<b>Total £</b>	<b>Total £</b>
<b>2.1 Activities in furtherance of the charity's objects</b>				
Staff Costs	148,913	10,561	159,474	162,310
Premises Costs	9,704	-	9,704	8,766
Other Expenses	48,744	2,798	51,542	46,912
	<u>207,361</u>	<u>13,359</u>	<u>220,720</u>	<u>217,988</u>

**DACORUM DISTRICT CITIZENS ADVICE BUREAU****NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31ST MARCH 2003****2. STATEMENT OF FINANCIAL ACTIVITIES continued**

	<b>2003</b>			<b>2002</b>
	<b>Unrestricted Fund £</b>	<b>Restricted Funds £</b>	<b>Total 2003 £</b>	<b>Total 2002 £</b>
<b>2.2 Management and Administration of the Charity</b>				
Staff Costs	16,736	-	16,736	16,127
Audit Fees	881	-	881	834
	<u>17,617</u>	<u>-</u>	<u>17,617</u>	<u>16,961</u>

**3. ANALYSIS OF NET ASSETS BY FUND  
AT 31ST MARCH 2002**

	<b>Unrestricted Fund £</b>	<b>Restricted Funds £</b>	<b>Total 2003 £</b>	<b>Total 2002 £</b>
Tangible Fixed Assets	2,636	509	3,145	5,745
Debtors and Prepayments	-	-	-	-
Cash at Bank and in Hand	73,647	510	74,157	68,724
Creditors due within one Year	(10,125)	-	(10,125)	(8,800)
<b>NET ASSETS</b>	<u>66,158</u>	<u>1,019</u>	<u>67,177</u>	<u>65,669</u>

**4. CREDITORS**

	<b>2003 £</b>	<b>2002 £</b>
Other Taxation and Social Security	3,418	3,020
Accruals	<u>6,707</u>	<u>5,780</u>
	<u>10,125</u>	<u>8,800</u>

**5. 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 2002 £</b>	<b>Transfers £</b>	<b>Balance at 31st March 2003 £</b>
<u>30,000</u>	<u>-</u>	<u>30,000</u>

## **DACORUM DISTRICT CITIZENS ADVICE BUREAU**

### **NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2003**

---

#### **7. STAFF COSTS AND NUMBERS**

The average number of persons employed by the Company during the year was 11.

The staff costs were as follows:

	<b>2003</b>	<b>2002</b>
	<b>£</b>	<b>£</b>
Wages and salaries	157,680	160,426
Social security costs	11,959	11,804
Pension costs	6,571	6,207
	<u>176,210</u>	<u>178,437</u>

No directors or trustees received any remuneration during the year.

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

#### **8. PENSIONS**

The company fulfils its requirement under stakeholder pension legislation.

#### **9. INDEMNITY INSURANCE**

£79 was spent on annual Trustee indemnity insurance.