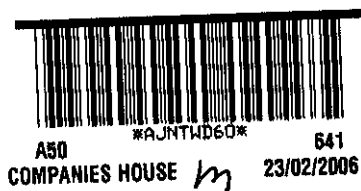


Charity number: 1097579
Company number: 4434132

WEST CORNWALL CITIZENS ADVICE BUREAU PARTNERSHIP
TRUSTEES' REPORT AND FINANCIAL STATEMENT
FOR THE PERIOD ENDED 31 MARCH 2005



WEST CORNWALL CITIZENS ADVICE BUREAU PARTNERSHIP

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WEST CORNWALL CITIZENS ADVICE BUREAU PARTNERSHIP

LEGAL AND ADMINISTRATIVE INFORMATION

STATUS

The charity is limited by guarantee and governed by its Memorandum and Articles.

Trustees	C F Brand	(Chair)
	M Willmore	(Treasurer)
	B Simm	
	B Dilks	
	N Clark	
	S Swift	

The trustees may be appointed at the Annual General Meeting, by nomination from member organisations or co-opted by the trustee board. Co-opted and nominated trustees must not exceed one third of the total number of trustees.

Secretary	M Willmore
Company number	4434132
Charity number	1097579
Registered office	3 Station Hill Redruth Cornwall TR15 2PP

Bankers	Portman Building Society Richmond Hill Bournemouth BH2 6EP
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WEST CORNWALL CITIZENS ADVICE BUREAU PARTNERSHIP

TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2005

The trustees present their report and the accounts for the year ended 31 March 2005.

Charitable objects

The charity's objects are to promote any charitable purpose for the benefit of the community in Penwith, Kerrier and Carrick ("the area of benefit") by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress.

Review of activities and achievements

The Partnership continued to recruit and train CAB volunteers for the benefit of Penwith, Kerrier and Carrick Bureaux. Two training courses were completed during the year and two more are planned for 2005-2006. The West Cornwall CAB Partnership (WCCABP) via Cornwall Regeneration applied for funding from the Neighbourhood Renewal Fund (NRF) to set up the West Cornwall Benefits Project. NRF funding distribution is overseen by both Kerrier and Penwith District Councils. An initial contribution £15,568 was provided from WCCABP during the year. A further £44,432 (making a total of £60,000) will be made available from WCCABP during 2005-2006. The Neighbourhood Renewal Fund will contribute a total of £150,000 to the project. A Court Desk project, managed by Kerrier Bureau, but for the benefit of Penwith, Kerrier and Carrick Districts was started during the year. An initial grant of £5,000 was received from the EDF Energy Trust with a further £5,000 to come in 2005-2006.

The trustees are actively considering further projects to utilise the balance of funds.

Statement of trustees' responsibilities

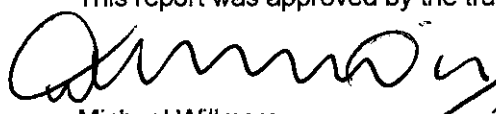
Company and charity law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the surplus or deficit of the charity for that period. In preparing those financial statements, the trustees are required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

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice have been followed subject to any departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees have overall responsibility for ensuring that the charity has an appropriate system of controls, financial and otherwise. They are also responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 1985. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

These financial statements are prepared in accordance with the special provisions of Part VII of the Companies Act 1985 relating to small companies.

This report was approved by the trustees and signed on its behalf by:



Michael Willmore
Trustee

Date: 11th October 2005

WEST CORNWALL CITIZENS ADVICE BUREAU PARTNERSHIP

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2005

	Notes	Unrestricted funds £	Restricted funds £	2005 total £	2004 total £
Incoming resources					
Grant Income	2	-	26,330	26,330	30,275
Investment income	3	367	-	367	160
		<u>367</u>	<u>26,330</u>	<u>26,697</u>	<u>30,435</u>
Total incoming resources					
Charitable expenditure					
Cost of activities in furtherance of the charity's objects:	4	(7,604)	(20,568)	(28,172)	(16,681)
Management & administration	5	(1,757)	-	(1,757)	(645)
		<u>(9,361)</u>	<u>(20,568)</u>	<u>(29,929)</u>	<u>(17,326)</u>
Total charitable expenditure					
Net movement in funds					
		(8,994)	5,762	(3,232)	13,109
Total funds brought forward		8,717	59,195	67,912	54,803
Transferred from restricted funds		<u>1,000</u>	<u>(1,000)</u>	<u>-</u>	<u>-</u>
Total funds carried forward					
		<u>723</u>	<u>63,957</u>	<u>64,680</u>	<u>67,912</u>

WEST CORNWALL CITIZENS ADVICE BUREAU PARTNERSHIP

BALANCE SHEET AS AT 31 MARCH 2005

	Notes	2005 £	2004 £
Current assets			
Debtors		5,213	-
Cash at bank and in hand		<u>60,714</u>	<u>92,892</u>
		65,927	92,892
Creditors: amounts falling due within one year	6	(1,247)	(24,980)
Net assets		<u>64,680</u>	<u>67,912</u>
<u>Funds</u>			
Unrestricted funds		723	8,717
Restricted funds		<u>63,957</u>	<u>59,195</u>
		<u>64,680</u>	<u>67,192</u>

The Trustees' statements required by section 249B(4) are shown below which form part of this Balance Sheet.

In approving these financial statements as trustees of the company we hereby confirm:

- (a) that for the period stated above the company was entitled to the exemption conferred by Section 249A(1) of the Companies Act 1985;
- (b) that no notice has been deposited at the registered office of the company pursuant to Section 249B(2) requesting that an audit be conducted for the period ended 31 March 2005 and
- (c) that we acknowledge our responsibilities for:
 - (1) ensuring that the company keeps accounting records which comply with Section 221, and
 - (2) preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of the financial period and of its profit or loss for the period then ended in accordance with the requirements of Section 226 and which otherwise comply with the provisions of the Companies Act relating to financial statements, so far as applicable to the company.

These financial statements are prepared in accordance with the special provisions of Part VII of the Companies Act 1985 relating to small companies and in accordance with the Financial Reporting Standard for Smaller Entities (effective June 2002).

The financial statements were approved by the Board and signed on its behalf by


Chair: C.F. Brand


Treasurer: M. Willmore

Date: 11th October 2005

WEST CORNWALL CITIZENS ADVICE BUREAU PARTNERSHIP
NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2005

1. Accounting policies

1.1 Accounting convention

The financial statements are prepared in line with the governing document of the charity under the historical cost convention and in accordance with the Financial Reporting Standard for Smaller Entities (effective June 2002) and follow the recommendations in 'Accounting and Reporting by Charities: Statement of Recommended Practice' issued in October 2000.

The accounts have been prepared in accordance with the Companies Act, except that they do not include an income and expenditure account in the form specified by the Companies Act 1985. This is a departure from the statutory format of the accounts but is required by S226(5) Companies Act 1985 to enable the accounts to give a true and fair view.

1.2 Incoming resources

Voluntary income received by way of donations is included in full in the Statement of Financial Activities when receivable. The value of services provided by volunteers has not been included.

Grants, including grants for the purchase of fixed assets, are recognised in full in the Statement of Financial Activities in the year in which they are receivable.

Income from investments is included in the year in which it is receivable.

1.2 Resources expended

Resources expended are recognised in the year in which they are incurred.

Management and administration costs are those incurred in connection with administration of the charity and compliance with constitutional and statutory requirements.

2. Grant Income	Unrestricted funds	Restricted funds	2005	2004
	£	£	£	£
National Association of CABx	-	21,330	21,330	30,275
EDF Energy Trust	<u> </u>	<u>5,000</u>	<u>5,000</u>	<u>-</u>
	<u>-</u>	<u>26,330</u>	<u>26,330</u>	<u>30,275</u>
3. Investment income				
Bank and Building society interest recd	<u>367</u>	<u>-</u>	<u>367</u>	<u>160</u>

WEST CORNWALL CITIZENS ADVICE BUREAU PARTNERSHIP
NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2005

4. Costs of activities in furtherance of the objects of the charity

	Unrestricted funds	Restricted funds	2005	2004
	£	£	£	£
West Cornwall Benefits Project	-	15,568	15,568	-
Court Desk Project	-	5,000	5,000	-
Salaries and National Insurance	3,659	-	3,659	8,670
Travelling expenses, childcare & training	2,511	-	2,511	4,095
Rent	1,000	-	1,000	3,000
Insurances	269	-	269	269
Telephone	65	-	65	308
Advertising	100	-	100	339
	<u>7,604</u>	<u>20,568</u>	<u>28,172</u>	<u>16,681</u>

5. Management and administration

	Unrestricted funds	
	2005	2004
	£	£
Printing & stationery	59	490
Postage	40	27
General Expenses	358	128
Partnership co-ordination	<u>1,300</u>	-
	<u>1,757</u>	<u>645</u>

6. Creditors: amounts falling due within one year

Accruals and deferred income	<u>1,247</u>	<u>24,980</u>
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	Charitable Expenditure	
	2005	2004
	£	£
7. Employment Costs		
Wages & Salaries	3,378	8,080
Social Security Costs	<u>281</u>	<u>590</u>
	<u>3,659</u>	<u>8,670</u>

The Trustees have not received any remuneration from the charity during the year.

WEST CORNWALL CITIZENS ADVICE BUREAU PARTNERSHIP

NOTES TO THE FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2005

8.	Unrestricted funds	01/04/04	Incoming	Outgoing	31/03/05
		£	£	£	£
	General fund	8,717	1,367	(9,361)	723
9.	Restricted funds	01/04/04	Incoming	Outgoing	31/03/05
		£	£	£	£
	Income funds				
	NACAB grant for development	59,195	21,330	(16,568)	63,957
	EDF court desk project	-	<u>5,000</u>	<u>(5,000)</u>	-
		<u>59,195</u>	<u>26,330</u>	<u>(21,568)</u>	<u>63,957</u>