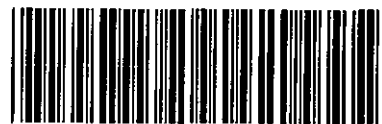


REGISTERED COMPANY NUMBER 4572959 (England and Wales)
REGISTERED CHARITY NUMBER 1110853

REGISTRAR

**Report of the Trustees and
Unaudited Financial Statements For The Year Ended
31 March 2011
for
Hyndburn Citizens Advice Bureau Limited**

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COMPANIES HOUSE

Hyndburn Citizens Advice Bureau Limited

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For The Year Ended 31 March 2011**

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Hyndburn Citizens Advice Bureau Limited

Report of the Trustees For The Year Ended 31 March 2011

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2011. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' issued in March 2005.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number
4572959 (England and Wales)

Registered Charity number
1110853

Registered office
New Era Centre
Paradise Street
Accrington
Lancashire
BB5 1PB

Trustees

Ian Ormerod	
Susan Sinclair	
John Broadley	
David Lilley	
Miles Parkinson	- resigned 28 5 10
Robert Allonby	
William Pinder	
Kathleen Pratt	
Wendy Dwyer	
Harry Grayson	- appointed 28 5 10
Graham Ashworth	- appointed 1 12 10
Deborah Clark	- appointed 28 5 10
Ciaran Wells	- appointed 28 5 10
Peter Clarke	- appointed 28 5 10
Judith Addison	- appointed 28 5 10

Company Secretary
Andrew Latham

Independent Examiner
Moore & Sharples Ltd
Chartered Accountants
37 Warner Street
Accrington
Lancashire
BB5 1HN

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its Memorandum and Articles of Association, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 1985.

Risk management

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

**Report of the Trustees
For The Year Ended 31 March 2011**

OBJECTIVES AND ACTIVITIES

Objectives and aims

To promote any charitable purpose for the benefit of the community in Hyndburn and surrounding areas in East Lancashire by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress

Significant activities

Hyndburn Citizens Advice Bureau provides generalist advice and specialist advice in debt (through the Financial Inclusion Fund) We currently operate from our main premises on Paradise Street in Accrington but also provide outreach services (through an agreement with Lancashire County Council and East Lancashire PCT through the CAB in Primary Care Project) in both Burnley and Blackburn Hospitals as well as GP Surgeries/Health Centres in Rishton, Great Harwood, Clayton-le-Moors and at Peel House

We also provide a Possession Hearing Court Desk Service at Accrington County Court in conjunction with Hyndburn Borough Council

Volunteers

In November we recruited a Volunteer Recruitment & Training worker, Rachael Allen (funded by Lloyds TSB Foundation for England and Wales) Rachael has already made an impact and has started to increase the number of volunteers we have working at the bureau This is vitally important for the bureau as we anticipate further funding cuts in the coming years, so to have a solid core of volunteers that have the experience and training to deliver advice and Gateway assessments is essential to our long term sustainability

It is early days as far as the targets for volunteer recruitment are concerned but the early signs are very positive

Let us not forget our existing volunteers however! Throughout the year volunteers have delivered almost every element of our service at one time or another It is genuinely uplifting to know that there are members of our community who want to give something back and to help those less fortunate We could not do the amount of work we do as a bureau without their continued support and dedication so a massive thank you to all those who have volunteered for us throughout the year!

**Report of the Trustees
For The Year Ended 31 March 2011**

ACHIEVEMENT AND PERFORMANCE

Charitable activities

2010-11 has been a very significant year for the bureau and one that has heralded the beginning of what is expected to be a very difficult period for charities throughout the country

We have faced some difficult decisions this year and have also received notice of significant funding cuts that may impact on the service we deliver in the coming year. Despite this, we still managed to see 2441 unique clients throughout the year. This represents a small increase of 114 compared with 2009-10 but we should remember that one of our long standing advice programmes finished mid-way through the year so in real terms it represents a significant increase in the number of clients seen.

After considerable debate the Board of Trustees decided not to bid for the renewal of the Legal Services Commission (LSC) contract to deliver specialist debt and welfare benefits advice. This was a particularly hard decision to make but given the new criteria that the LSC were asking us to work to (significantly adding an additional advice category that required the bureau to have access to a litigator) the Board did not feel that it was financially viable for us to continue.


For the last three years we have been delivering the CAB in Primary Care Project, (funded by East Lancashire Primary Care Trust) which enables us to provide advice sessions within GP surgeries and Health Centres within Hyndburn. We received notice in December that the PCT intended to withdraw this funding at the end of the financial year and we were forced to conduct a redundancy process as a result, which resulted in one member of staff being given notice of redundancy. We have challenged this decision on the grounds that proper needs assessment and consultation was not conducted and the PCT have agreed to review the decision and to fund the service in the interim period (which enables us to postpone the redundancy). To lose this well used service would be a real blow and we are determined to do everything we can to fight the decision to cut funding.

We did manage to reach agreement with Hyndburn Borough Council to fund the bureau for the next three years and whilst this represented a 12-13% cut in funding from previous years, in the current climate it still represents a significant amount that should enable us to guarantee continuity of service and gives us a solid platform on which to build.

The Financial Inclusion Fund funding programme finished at the end of March. Coupled with other significant reductions in funding compared to 2009-10, this forced the bureau to undertake a review of staffing and hours. The result of this was that we were forced to reduce all but one member of staff to part time hours and it remains to be seen how this will impact on service delivery. It is hoped that we can retain the majority of staff and bring in additional funding during the coming year whilst maintaining a good level of service.

We are very fortunate to have an extremely talented and experienced pool of staff at the bureau and whilst this was an incredibly stressful time for all concerned, it is testament to our paid staff that they continued to deliver an extremely high level of service throughout this period and it goes without saying that the Board are extremely grateful once again for their hard work throughout the year.

ON BEHALF OF THE BOARD


Trustee *R. G. Allonby*

Date *22/12/11*

**Independent Examiner's Report to the Trustees of
Hyndburn Citizens Advice Bureau Limited**

I report on the accounts for the year ended 31 March 2011 set out on pages five to eleven

Respective responsibilities of trustees and examiner

The charity's trustees (who are also the directors for the purposes of company law) are responsible for the preparation of the accounts. The charity's 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 required.

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 the 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 charity 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 in the statements below.

Independent examiner's statement

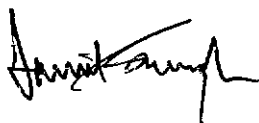
In connection with my examination, no matter has come to my attention

(1) which gives me reasonable cause to believe that, in any material respect, the requirements

- to keep accounting records in accordance with Section 386 and 387 of the Companies Act 2006, and
- to prepare accounts which accord with the accounting records, comply with the accounting requirements of Sections 394 and 395 of the Companies Act 2006 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



Moore & Sharples Ltd
Chartered Accountants
37 Warner Street
Accrington
Lancashire
BB5 1HN

Date

22 December 2011

Hyndburn Citizens Advice Bureau Limited

**Statement of Financial Activities
For The Year Ended 31 March 2011**

	Notes	Unrestricted funds £	Restricted funds £	2011 Total funds £	2010 Total funds £
INCOMING RESOURCES					
Incoming resources from generated funds					
Voluntary income		76,116	119,479	195,595	204,176
Investment income	2	150	-	150	148
Total incoming resources		76,266	119,479	195,745	204,324
RESOURCES EXPENDED					
Charitable activities					
Advisory services		85,624	109,039	194,663	215,934
Governance costs		2,871	2,929	5,800	5,846
Total resources expended		88,495	111,968	200,463	221,780
NET INCOMING/(OUTGOING) RESOURCES before transfers					
		(12,229)	7,511	(4,718)	(17,456)
Gross transfers between funds	9	(1,276)	1,276	-	-
Net incoming/(outgoing) resources		(13,505)	8,787	(4,718)	(17,456)
RECONCILIATION OF FUNDS					
Total funds brought forward		80,768	7,511	88,279	105,735
TOTAL FUNDS CARRIED FORWARD		67,263	16,298	83,561	88,279

The notes form part of these financial statements

Hyndburn Citizens Advice Bureau Limited

**Balance Sheet
At 31 March 2011**

	Notes	Unrestricted funds £	Restricted funds £	2011 Total funds £	2010 Total funds £
FIXED ASSETS					
Tangible assets	6	464	-	464	977
CURRENT ASSETS					
Debtors	7	858	7,708	8,566	5,142
Cash at bank and in hand		71,014	35,017	106,031	103,596
		<u>71,872</u>	<u>42,725</u>	<u>114,597</u>	<u>108,738</u>
CREDITORS					
Amounts falling due within one year	8	(5,075)	(26,425)	(31,500)	(21,436)
NET CURRENT ASSETS		<u>66,797</u>	<u>16,300</u>	<u>83,097</u>	<u>87,302</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		67,261	16,300	83,561	88,279
NET ASSETS		<u>67,261</u>	<u>16,300</u>	<u>83,561</u>	<u>88,279</u>
FUNDS	9				
Unrestricted funds				67,261	80,768
Restricted funds				<u>16,300</u>	<u>7,511</u>
TOTAL FUNDS				<u>83,561</u>	<u>88,279</u>

The notes form part of these financial statements

Hyndburn Citizens Advice Bureau Limited

Balance Sheet - continued

At 31 March 2011

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2011

The members have not required the charitable company to obtain an audit of its financial statements for the year ended 31 March 2011 in accordance with Section 476 of the Companies Act 2006

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small charitable companies and with the Financial Reporting Standard for Smaller Entities (effective April 2008)

The financial statements were approved by the Board of Trustees on 22 December 2011 and were signed on its behalf by

R.G. Alloby 22/12/11
Trustee

R.G. Alloby

ES Sinclair
Trustee
ES SINCLAIR
22/12/11

Notes to the Financial Statements
For The Year Ended 31 March 2011

1 ACCOUNTING POLICIES

Accounting convention

The financial statements have been prepared under the historical cost convention, and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008), the Companies Act 2006 and the requirements of the Statement of Recommended Practice, Accounting and Reporting by Charities

Incoming resources

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy

Resources expended

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life

Office equipment	- 25% on cost
Computer equipment	- 33% on cost

Taxation

The charity is exempt from corporation tax on its charitable activities

Fund accounting

Unrestricted funds may be used in accordance with the charitable objectives, at the discretion of the trustees

Restricted funds may only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes

Irrecoverable deficits and non-repayable surpluses on projects are transferred to / from general reserves when the trustees consider it prudent to do so

Further explanation of the nature and purpose of each fund, including amounts transferred between funds, is included in the notes to the financial statements

Hire purchase and leasing commitments

Rentals paid under operating leases are charged to the statement of financial activities on a straight line basis over the period of the lease

Pension costs and other post-retirement benefits

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate

2 INVESTMENT INCOME

	2011	2010
	£	£
Bank interest	<u>150</u>	<u>148</u>

Notes to the Financial Statements - continued
For The Year Ended 31 March 2011**3 NET INCOMING/(OUTGOING) RESOURCES**

Net resources are stated after charging/(crediting)

	2011	2010
	£	£
Depreciation - owned assets	513	1,097
Hire of plant and machinery	1,833	2,107
Other operating leases	12,278	12,673
	<u>12,278</u>	<u>12,673</u>

4 TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2011 nor for the year ended 31 March 2010

Trustees' Expenses

There were no trustees' expenses paid for the year ended 31 March 2011 nor for the year ended 31 March 2010

5. STAFF COSTS

	2011	2010
	£	£
Wages and salaries	144,283	177,876
Other pension costs	2,100	1,962
	<u>146,383</u>	<u>179,838</u>

6 TANGIBLE FIXED ASSETS

	Office equipment £	Computer equipment £	Totals £
COST			
At 1 April 2010 and 31 March 2011	<u>2,332</u>	<u>8,964</u>	<u>11,296</u>
DEPRECIATION			
At 1 April 2010	2,209	8,110	10,319
Charge for year	<u>123</u>	<u>390</u>	<u>513</u>
At 31 March 2011	<u>2,332</u>	<u>8,500</u>	<u>10,832</u>
NET BOOK VALUE			
At 31 March 2011	<u>-</u>	<u>464</u>	<u>464</u>
At 31 March 2010	<u>123</u>	<u>854</u>	<u>977</u>

7 DEBTORS AMOUNTS FALLING DUE WITHIN ONE YEAR

	2011	2010
	£	£
Other debtors	<u>8,566</u>	<u>5,142</u>

Notes to the Financial Statements - continued
For The Year Ended 31 March 2011

8 CREDITORS AMOUNTS FALLING DUE WITHIN ONE YEAR

	2011 £	2010 £
Bank loans and overdrafts	6,306	1,860
Other creditors	25,194	19,576
	<u>31,500</u>	<u>21,436</u>

9 MOVEMENT IN FUNDS

	At 1 4 10 £	Net movement in funds £	Transfers between funds £	At 31 3 11 £
Unrestricted funds				
General fund	80,768	9,752	(23,259)	67,261
Legal Services Commission	-	(21,983)	21,983	-
	<u>80,768</u>	<u>(12,231)</u>	<u>(1,276)</u>	<u>67,261</u>
Restricted funds				
Financial Inclusion Fund	-	(4,229)	-	(4,229)
CAB in Primary Care	2,495	1,170	-	3,665
HIV Support Services	3,972	1,798	-	5,770
Court desk	1,044	5,904	-	6,948
Additional hours of advice	-	(1,276)	1,276	-
Volunteer recruitment	-	4,146	-	4,146
	<u>7,511</u>	<u>7,513</u>	<u>1,276</u>	<u>16,300</u>
TOTAL FUNDS	<u>88,279</u>	<u>(4,718)</u>	<u>-</u>	<u>83,561</u>

Notes to the Financial Statements - continued
For The Year Ended 31 March 2011

9. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	57,517	(47,765)	9,752
Legal Services Commission	18,749	(40,732)	(21,983)
	<u>76,266</u>	<u>(88,497)</u>	<u>(12,231)</u>
Restricted funds			
Financial Inclusion Fund	43,280	(47,509)	(4,229)
CAB in Primary Care	29,999	(28,829)	1,170
HIV Support Services	15,715	(13,917)	1,798
Court desk	9,001	(3,097)	5,904
Additional hours of advice	13,484	(14,760)	(1,276)
Volunteer recruitment	8,000	(3,854)	4,146
	<u>119,479</u>	<u>(111,966)</u>	<u>7,513</u>
TOTAL FUNDS	<u><u>195,745</u></u>	<u><u>(200,463)</u></u>	<u><u>(4,718)</u></u>

Hyndburn Citizens Advice Bureau Limited

**Detailed Statement of Financial Activities
For The Year Ended 31 March 2011**

	2011 £	2010 £
INCOMING RESOURCES		
Voluntary income		
Donations	-	17
Grants	176,481	162,812
Contracts	19,114	40,597
Other income	-	750
	<u>195,595</u>	<u>204,176</u>
Investment income		
Bank interest	150	148
	<u>195,745</u>	<u>204,324</u>
Total incoming resources		
RESOURCES EXPENDED		
Charitable activities		
Wages and NIC	144,283	177,876
Pensions	2,100	1,962
Equipment hire & leasing	1,833	2,107
Property rent	12,278	12,673
Insurance	1,450	1,640
Telephone	3,155	2,912
Postage and stationery	3,078	4,017
Sundries	297	852
Travel & subsistence	1,698	1,741
Subscriptions	4,988	1,863
Staff welfare	510	302
Childcare vouchers	2,920	1,300
Equipment maintenance	270	353
Bank charges	254	210
Depn of office equipment	123	488
Computer equipment	390	609
	<u>179,627</u>	<u>210,905</u>
Governance costs		
Accountancy	2,601	2,400
Professional fees	3,199	3,446
	<u>5,800</u>	<u>5,846</u>
Support costs		
Information technology		
Computer support	576	2,452
Human resources		
Training & recruitment	726	493
Supervision expenses	12,500	1,719
Carried forward	13,226	2,212

This page does not form part of the statutory financial statements

Hyndburn Citizens Advice Bureau Limited

**Detailed Statement of Financial Activities
For The Year Ended 31 March 2011**

	2011	2010
	£	£
Human resources		
Brought forward	13,226	2,212
Volunteer expenses	1,234	365
	14,460	2,577
Total resources expended	200,463	221,780
Net expenditure	(4,718)	(17,456)