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REGISTRAR

**Report of the Trustees and
Unaudited Financial Statements For The Year Ended
31 March 2010
for
Hyndburn Citizens Advice Bureau Limited**



CHARTERED CERTIFIED ACCOUNTANTS

FRIDAY



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A45	07/01/2011	44
COMPANIES HOUSE		
A19	18/12/2010	306
COMPANIES HOUSE		

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

**Report of the Trustees and
Unaudited Financial Statements For The Year Ended
31 March 2010
for
Hyndburn Citizens Advice Bureau Limited**

Hyndburn Citizens Advice Bureau Limited

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For The Year Ended 31 March 2010**

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Hyndburn Citizens Advice Bureau Limited

Report of the Trustees For The Year Ended 31 March 2010

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 2010. 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
Jean Lockwood - resigned 11 6 09
Miles Parkinson
Robert Allonby
William Pinder
Kathleen Pratt
Wendy Dwyer
Jill Webster - resigned 28 2 10

Company Secretary
Andrew Latham

Independent Examiner
Moore & Sharples Ltd
Chartered Certified 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.

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.

Hyndburn Citizens Advice Bureau Limited

Report of the Trustees For The Year Ended 31 March 2010

OBJECTIVES AND ACTIVITIES

Significant activities

Hyndburn Citizens Advice Bureau provides generalist and specialist advice in Debt and Welfare benefits. We currently operate from our main premises in 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 in Accrington.

We also provide a Possession Hearing Court Desk Service in conjunction with Hyndburn Borough Council.

Volunteers

Like most bureaux we are dependent on the good nature and hard work of our volunteers and we owe a great deal of thanks to all our volunteers. Some have been with us for many years and some have joined recently but all are equally appreciated and without their hard work and dedication we could not offer the service that we do. We are acutely aware however that with more volunteers we could achieve more and so we continue to pursue an active recruitment process and welcome enquiries from all sections of the population. We have volunteer opportunities for advisers, information assistants, social policy coordinators, admin / reception staff and Board members. Full training is given and spending time volunteering with the bureau provides an attractive addition to a CV for prospective employers, often acting as a springboard to employment. Please do not hesitate to contact us if you are interested in helping.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

Having spent much of 2008/09 putting our house in order, we were tested on the outcome of this through an audit on the quality of advice (QAA audit) in May, followed by a Citizens Advice Membership audit in July. We were delighted to hear that all our hard work had borne fruit as we comfortably passed both. The QAA report was particularly pleasing as we scored 76%, which is an increase of 15% on the previous audit. This is a significant increase and as well as a clear indication of the improvements that we have made, it is testament to the hard work done by all the staff and volunteers at the bureau over the preceding year and on behalf of the Trustees I would like to thank them for their dedication and commitment to the bureau throughout this period.

2009 saw the introduction of what was probably the largest single change in the way we operate as a bureau in recent times. The change from a straight appointment system to a Gateway approach (effectively a triage system) had a major impact on the service that we provide and the number of clients that we could see. What this meant for clients was that the time they had to wait before initial contact with bureau staff was greatly reduced and even though we can't always give them everything they need there and then, the simple fact that they feel that they have made their first step on the road to resolving their issue makes a huge difference to their general state of wellbeing.

To coincide with the launch of Gateway in April we also began a twelve month period of funding administered by Citizens Advice (CtA) called Additional Hours of Advice (AHA). This gave us the ability to employ a Gateway assessor for three hours per day, five days a week. This was invaluable in enabling us to guarantee continuity of service whilst we developed the volunteer project behind it. The subsequent increase in volunteer numbers, coupled with the introduction of Gateway meant that we were able to see over 2300 unique clients, an increase on the previous year of 16%.

In terms of the issues presented to us by clients it is significant to note that debt enquiries accounted for nearly 50% of all enquiries we received. This is perhaps unsurprising given the current economic climate but with several reports emerging this year highlighting the links between debt and mental health / general wellbeing, the need for our service is greater than it has been in recent times. It also highlights the need for us to work more closely with partner organisations to provide an overall service that best serves the needs of our community. To this end we remain committed to ensuring that all residents in Hyndburn in need of our services have access to them and we will work hard over the next year to ensure that this is the case.

Hyndburn Citizens Advice Bureau Limited

**Report of the Trustees
For The Year Ended 31 March 2010**

ON BEHALF OF THE BOARD

Trustee



1 December 2010

IAN. J ORMEADO

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

I report on the accounts for the year ended 31 March 2010 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 Certified Accountants
37 Warner Street
Accrington
Lancashire
BB5 1HN

1 December 2010

Hyndburn Citizens Advice Bureau Limited

**Statement of Financial Activities
For The Year Ended 31 March 2010**

	Notes	Unrestricted funds £	Restricted funds £	2010 Total funds £	2009 Total funds £
INCOMING RESOURCES					
Incoming resources from generated funds					
Voluntary income		97,885	106,291	204,176	191,684
Investment income	2	73	75	148	996
Total incoming resources		97,958	106,366	204,324	192,680
RESOURCES EXPENDED					
Charitable activities					
Advisory services		92,631	123,303	215,934	200,775
Governance costs		2,922	2,924	5,846	2,173
Other resources expended		-	-	-	242
Total resources expended		95,553	126,227	221,780	203,190
NET INCOMING/(OUTGOING) RESOURCES before transfers					
		2,405	(19,861)	(17,456)	(10,510)
Gross transfers between funds	9	(17,309)	17,309	-	-
Net incoming/(outgoing) resources		(14,904)	(2,552)	(17,456)	(10,510)
RECONCILIATION OF FUNDS					
Total funds brought forward		95,669	10,066	105,735	116,245
TOTAL FUNDS CARRIED FORWARD		80,765	7,514	88,279	105,735

The notes form part of these financial statements

Hyndburn Citizens Advice Bureau Limited

**Balance Sheet
At 31 March 2010**

	Notes	Unrestricted funds £	Restricted funds £	2010 Total funds £	2009 Total funds £
FIXED ASSETS					
Tangible assets	6	978	-	978	1,313
CURRENT ASSETS					
Debtors	7	4,572	570	5,142	858
Cash at bank and in hand		79,756	23,839	103,595	146,913
		<u>84,328</u>	<u>24,409</u>	<u>108,737</u>	<u>147,771</u>
CREDITORS					
Amounts falling due within one year	8	(4,538)	(16,898)	(21,436)	(43,349)
NET CURRENT ASSETS		<u>79,790</u>	<u>7,511</u>	<u>87,301</u>	<u>104,422</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>80,768</u>	<u>7,511</u>	<u>88,279</u>	<u>105,735</u>
NET ASSETS		<u><u>80,768</u></u>	<u><u>7,511</u></u>	<u><u>88,279</u></u>	<u><u>105,735</u></u>
FUNDS					
Unrestricted funds	9			80,768	95,669
Restricted funds				7,511	10,066
TOTAL FUNDS				<u><u>88,279</u></u>	<u><u>105,735</u></u>

The notes form part of these financial statements

Hyndburn Citizens Advice Bureau Limited

**Balance Sheet - continued
At 31 March 2010**

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2010

The members have not required the charitable company to obtain an audit of its financial statements for the year ended 31 March 2010 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 1 December 2010 and were signed on its behalf by

Trustee 

IAN J. ORMEROD

Trustee 

R G ALLOMBY

Hyndburn Citizens Advice Bureau Limited

Notes to the Financial Statements For The Year Ended 31 March 2010

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 restricted projects are transferred to / from unrestricted reserves when the trustees consider it prudent to do so. At the balance sheet date deficits on restricted funds amounting, in aggregate, to £23667, were deducted from general reserves

Further explanation of the nature and purpose of each fund 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

	2010	2009
	£	£
Bank interest	148	996

Hyndburn Citizens Advice Bureau Limited

**Notes to the Financial Statements - continued
For The Year Ended 31 March 2010**

3. NET INCOMING/(OUTGOING) RESOURCES

Net resources are stated after charging/(crediting)

	2010	2009
	£	£
Depreciation - owned assets	1,097	2,898
Hire of plant and machinery	2,107	-
Other operating leases	<u>12,673</u>	<u>14,472</u>

4. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2010 nor for the year ended 31 March 2009

Trustees' Expenses

There were no trustees' expenses paid for the year ended 31 March 2010 nor for the year ended 31 March 2009

5. STAFF COSTS

	2010	2009
	£	£
Wages and salaries	177,876	155,131
Other pension costs	1,962	-
	<u>179,838</u>	<u>155,131</u>

6. TANGIBLE FIXED ASSETS

	Office equipment £	Computer equipment £	Totals £
COST			
At 1 April 2009	2,332	8,204	10,536
Additions	-	761	761
	<u>2,332</u>	<u>8,965</u>	<u>11,297</u>
At 31 March 2010	2,332	8,965	11,297
DEPRECIATION			
At 1 April 2009	1,721	7,501	9,222
Charge for year	488	609	1,097
	<u>2,209</u>	<u>8,110</u>	<u>10,319</u>
At 31 March 2010	2,209	8,110	10,319
NET BOOK VALUE			
At 31 March 2010	<u>123</u>	<u>855</u>	<u>978</u>
At 31 March 2009	<u>611</u>	<u>703</u>	<u>1,314</u>

Hyndburn Citizens Advice Bureau Limited

Notes to the Financial Statements - continued
For The Year Ended 31 March 2010

7. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2010 £	2009 £
Other debtors	5,142	858

8 CREDITORS AMOUNTS FALLING DUE WITHIN ONE YEAR

	2010 £	2009 £
Bank loans and overdrafts	1,860	-
Other creditors	19,576	43,349
	<u>21,436</u>	<u>43,349</u>

9 MOVEMENT IN FUNDS

	At 1.4.09 £	Net movement in funds £	Transfers between funds £	At 31.3.10 £
Unrestricted funds				
General fund	95,669	8,766	(23,667)	80,768
Legal Services Commission	-	(6,358)	6,358	-
	<u>95,669</u>	<u>2,408</u>	<u>(17,309)</u>	<u>80,768</u>
Restricted funds				
Financial Inclusion Fund	2,969	(14,068)	11,099	-
CAB in Primary Care	6,539	(4,044)	-	2,495
HIV Support Services	295	3,677	-	3,972
Court desk	263	781	-	1,044
Additional hours of advice	-	(6,210)	6,210	-
	<u>10,066</u>	<u>(19,864)</u>	<u>17,309</u>	<u>7,511</u>
TOTAL FUNDS	<u>105,735</u>	<u>(17,456)</u>	<u>-</u>	<u>88,279</u>

Hyndburn Citizens Advice Bureau Limited

**Notes to the Financial Statements - continued
For The Year Ended 31 March 2010**

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	57,122	(48,356)	8,766
Legal Services Commission	40,836	(47,194)	(6,358)
	<u>97,958</u>	<u>(95,550)</u>	<u>2,408</u>
Restricted funds			
Financial Inclusion Fund	29,715	(43,783)	(14,068)
CAB in Primary Care	30,155	(34,199)	(4,044)
HIV Support Services	15,698	(12,021)	3,677
Court desk	5,046	(4,265)	781
Additional hours of advice	25,752	(31,962)	(6,210)
	<u>106,366</u>	<u>(126,230)</u>	<u>(19,864)</u>
TOTAL FUNDS	<u>204,324</u>	<u>(221,780)</u>	<u>(17,456)</u>

Hyndburn Citizens Advice Bureau Limited

**Detailed Statement of Financial Activities
For The Year Ended 31 March 2010**

	2010 £	2009 £
INCOMING RESOURCES		
Voluntary income		
Donations	17	227
Grants	162,812	158,615
Contracts	40,597	32,842
Other income	750	-
	<u>204,176</u>	<u>191,684</u>
Investment income		
Bank interest	148	996
	<u>148</u>	<u>996</u>
Total incoming resources	204,324	192,680
RESOURCES EXPENDED		
Charitable activities		
Wages and NIC	177,876	155,131
Pensions	1,962	-
Equipment hire & leasing	2,107	-
Property rent	12,673	14,472
Insurance	1,640	1,471
Telephone	2,912	2,605
Postage and stationery	4,017	3,533
Advertising	-	2,340
Sundries	852	186
Travel & subsistence	1,741	1,813
Subscriptions	1,863	1,455
Staff welfare	302	63
Childcare vouchers	1,300	-
Equipment maintenance	353	502
Bank charges	210	251
Depn of office equipment	488	544
Computer equipment	609	2,354
	<u>210,905</u>	<u>186,720</u>
Governance costs		
Accountancy	2,400	1,601
Professional fees	3,446	572
	<u>5,846</u>	<u>2,173</u>
Support costs		
Information technology		
Computer support	2,452	2,221

This page does not form part of the statutory financial statements

