

REGISTERED COMPANY NUMBER: 06930004 (England and Wales)
REGISTERED CHARITY NUMBER: 1130946

Report of the Trustees and
Unaudited Financial Statements For The Year Ended 31 March 2011
for
HARROGATE CITIZEN ADVICE BUREAU

Beckingtons
2 Clifton Moor Business
Village
James Nicolson Link
York
North Yorkshire
YO30 4XG

THURSDAY



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COMPANIES HOUSE

HARROGATE CITIZEN ADVICE BUREAU

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for the Year Ended 31 March 2011

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HARROGATE CITIZEN ADVICE BUREAU

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
06930004 (England and Wales)

Registered Charity number
1130946

Registered office
Victoria Park House
18 Victoria Avenue
Harrogate
HG1 5QY

Trustees	
J Chapman	
G Charlton	
D Johnson	- resigned 28 8 10
C Kelley	
P Shore	
R Wakerly	- resigned 19 1 11
D Mills	- appointed 11 10 10
N Case-Leng	- appointed 14 3 11
P Darvill	- appointed 14 3 11
H Morley	
S Jowett	
C Brackley	

Company Secretary
C Barber

Independent Examiner
Beckingtons
2 Clifton Moor Business
Village
James Nicolson Link
York
North Yorkshire
YO30 4XG

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

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.

HARROGATE CITIZEN ADVICE BUREAU

Report of the Trustees
for the Year Ended 31 March 2011

ON BEHALF OF THE BOARD

S M. Jowett
Trustee SANDRA MARGARET JOWETT

Date 21 12 2011

Independent Examiner's Report to the Trustees of
HARROGATE CITIZEN ADVICE BUREAU

I report on the accounts for the year ended 31 March 2011 set out on pages four to sixteen

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. The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of FCCA.

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



Mr D Beckington
FCCA
Beckingtons
2 Clifton Moor Business
Village
James Nicolson Link
York
North Yorkshire
YO30 4XG

Date 20 12 2011

HARROGATE CITIZEN ADVICE BUREAU

Statement of Financial Activities **for the Year Ended 31 March 2011**

				Year Ended 31 3 11	Period 10 6 09 to 31 3 10
	Notes	Unrestricted funds £	Restricted funds £	Total funds £	Total funds £
INCOMING RESOURCES					
Incoming resources from generated funds					
Voluntary income	2	10,303	-	10,303	1,561
Activities for generating funds	3	41,868	-	41,868	21,192
Investment income	4	719	6	725	326
Incoming resources from charitable activities					
Disability Information Service		-	26,413	26,413	13,511
Mental Health Welfare		-	12,133	12,133	6,254
DTI Financial Inclusion Fund (Face to Face Debt Advice Project)		-	50,942	50,942	24,395
General Advice and Advocacy		98,277	-	98,277	-
Welfare Benefits		-	17,903	17,903	-
County Court Duty Scheme		-	20,000	20,000	-
Total incoming resources		151,167	127,397	278,564	67,239
RESOURCES EXPENDED					
Charitable activities					
Disability Information Service		-	27,886	27,886	13,285
Mental Health Welfare		-	12,586	12,586	6,064
DTI Financial Inclusion Fund (Face to Face Debt Advice Project)		-	56,197	56,197	27,304
Legal Services Commission		52,255	-	52,255	26,063
NYCC Debt Advice Project		-	8,622	8,622	17,004
General Advice and Advocacy		80,008	-	80,008	34,576
Welfare Benefits		-	24,104	24,104	11,640
County Court Duty Scheme		-	17,435	17,435	9,572
Fixed Assets		1,825	-	1,825	1,271
Total resources expended		134,088	146,830	280,918	146,779
NET INCOMING/(OUTGOING) RESOURCES before transfers					
		17,079	(19,433)	(2,354)	(79,540)
Gross transfers between funds	12	(20,039)	20,039	-	-
Net incoming/(outgoing) resources		(2,960)	606	(2,354)	(79,540)
RECONCILIATION OF FUNDS					
Total funds brought forward		95,687	12,531	108,218	187,758
TOTAL FUNDS CARRIED FORWARD		92,727	13,137	105,864	108,218

The notes form part of these financial statements

HARROGATE CITIZEN ADVICE BUREAU

Balance Sheet

At 31 March 2011

	Notes	Unrestricted funds £	Restricted funds £	31 3 11 Total funds £	31 3 10 Total funds £
FIXED ASSETS					
Tangible assets	9	4,263	-	4,263	3,315
CURRENT ASSETS					
Work in progress		6,250	-	6,250	4,250
Debtors	10	-	-	-	1,037
Cash at bank and in hand		84,974	13,443	98,417	145,503
		<u>91,224</u>	<u>13,443</u>	<u>104,667</u>	<u>150,790</u>
CREDITORS					
Amounts falling due within one year	11	(2,760)	(306)	(3,066)	(45,887)
NET CURRENT ASSETS		<u>88,464</u>	<u>13,137</u>	<u>101,601</u>	<u>104,903</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>92,727</u>	<u>13,137</u>	<u>105,864</u>	<u>108,218</u>
NET ASSETS		<u>92,727</u>	<u>13,137</u>	<u>105,864</u>	<u>108,218</u>
FUNDS	12				
Unrestricted funds				92,727	95,687
Restricted funds				13,137	12,531
TOTAL FUNDS				<u>105,864</u>	<u>108,218</u>

The notes form part of these financial statements

HARROGATE CITIZEN ADVICE BUREAU

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 **26 SEPTEMBER 2011** and were signed on its behalf by

S M Jowett

Trustee **SANDRA MARGARET JOWETT**

HARROGATE CITIZEN ADVICE BUREAU

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

Fixtures and fittings	- 20% on cost
Computer equipment	- 20% on cost

Work in progress

Work in progress based on the amount of work carried out on legal help cases which has not been claimed from the Legal Services Commission

Taxation

The charity is exempt from corporation tax on its charitable activities

Fund accounting

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

Restricted funds can 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

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements

2. VOLUNTARY INCOME

	Year Ended	Period
	31 3 11	10 6 09
	£	to
		31 3 10
	£	£
Donations	6,803	561
Charitable trust donations	3,500	1,000
	<u>10,303</u>	<u>1,561</u>

HARROGATE CITIZEN ADVICE BUREAU

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

3. ACTIVITIES FOR GENERATING FUNDS

	Year Ended 31 3 11 £	Period 10 6 09 to 31 3 10 £
LSC contracts and fees	<u>41,868</u>	<u>21,192</u>

4. INVESTMENT INCOME

	Year Ended 31 3 11 £	Period 10 6 09 to 31 3 10 £
Deposit account interest	<u>725</u>	<u>326</u>

5. SUPPORT COSTS

	Staff £	Office £	Premises £	Governance £	Totals £
Disability Information Service	24,566	2,003	1,221	96	27,886
Mental Health Welfare DTI Financial Inclusion Fund (Face to Face Debt Advice Project)	11,363	653	529	41	12,586
Legal Services Commission	49,228	3,781	2,959	229	56,197
NYCC Debt Advice Project	47,071	3,054	1,972	158	52,255
General Advice and Advocacy	8,010	260	337	15	8,622
Welfare Benefits	59,649	10,424	9,080	855	80,008
County Court Duty Scheme	21,691	1,262	1,067	84	24,104
Fixed Assets	16,418	522	459	36	17,435
	1,825	-	-	-	1,825
	<u>239,821</u>	<u>21,959</u>	<u>17,624</u>	<u>1,514</u>	<u>280,918</u>

Support costs, included in the above, are as follows

HARROGATE CITIZEN ADVICE BUREAU

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

5. SUPPORT COSTS - continued

Staff

	Disability Information Service £	Mental Health Welfare £	DTI Financial Inclusion Fund (Face to Face Debt Advice Project) £
Trustees' expenses	11	5	26
Wages	22,554	10,462	44,030
Social security	1,406	652	2,745
Training	233	87	466
Travel and subsistence	321	139	1,861
Volunteer expenses	31	13	75
Sundry staff costs	10	5	25
Depreciation of tangible fixed assets	-	-	-
	<u>24,566</u>	<u>11,363</u>	<u>49,228</u>

	Legal Services Commission £	NYCC Debt Advice Project £	General Advice and Advocacy £	Welfare Benefits £
Trustees' expenses	18	2	81	9
Wages	43,726	7,437	51,954	20,249
Social security	2,726	464	3,239	1,262
Training	307	38	524	21
Travel and subsistence	228	53	962	114
Volunteer expenses	49	12	2,812	27
Sundry staff costs	17	4	77	9
Depreciation of tangible fixed assets	-	-	-	-
	<u>47,071</u>	<u>8,010</u>	<u>59,649</u>	<u>21,691</u>

	County Court Duty Scheme £	Fixed Assets £	Total activities £	Total activities £
Trustees' expenses	4	-	156	-
Wages	15,374	-	215,786	115,270
Social security	958	-	13,452	9,342
Training	17	-	1,693	476
Travel and subsistence	49	-	3,727	1,762
Volunteer expenses	12	-	3,031	907
Carried forward	88,051	32,576	308,857	198,676

HARROGATE CITIZEN ADVICE BUREAU

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

5. SUPPORT COSTS - continued

Staff - continued

			Year Ended 31 3 11	Period 10 6 09 to 31 3 10
	County Court Duty Scheme £	Fixed Assets £	Total activities £	Total activities £
Brought forward	88,051	32,576	308,857	198,676
Sundry staff costs	4	-	151	48
Depreciation of tangible fixed assets	-	1,825	1,825	1,271
	<u>16,418</u>	<u>1,825</u>	<u>239,821</u>	<u>129,076</u>

HARROGATE CITIZEN ADVICE BUREAU

Notes to the Financial Statements - continued **for the Year Ended 31 March 2011**

5. SUPPORT COSTS - continued

Office

	Disability Information Service £	Mental Health Welfare £	DTI Financial Inclusion Fund (Face to Face Debt Advice Project) £	Legal Services Commission £	NYCC Debt Advice Project £
Telephone	313	136	1,122	513	58
Printing and stationery	305	132	733	500	57
Postage	175	76	421	339	33
Repairs and renewals	585	75	418	979	32
Legal and professional fees	46	20	110	75	9
NACAB information	547	200	901	596	65
Sundry office expenses	32	14	76	52	6
Subscriptions	-	-	-	-	-
	<u>2,003</u>	<u>653</u>	<u>3,781</u>	<u>3,054</u>	<u>260</u>
				Year Ended 31 3 11	Period 10 6 09 to 31 3 10
	General Advice and Advocacy £	Welfare Benefits £	County Court Duty Scheme £	Total activities £	Total activities £
Telephone	2,348	273	118	4,881	2,391
Printing and stationery	2,287	266	114	4,394	2,710
Postage	1,312	152	66	2,574	1,557
Repairs and renewals	1,304	152	65	3,610	631
Legal and professional fees	342	40	17	659	428
NACAB information	2,594	351	130	5,384	17
Sundry office expenses	237	28	12	457	28
Subscriptions	-	-	-	-	107
	<u>10,424</u>	<u>1,262</u>	<u>522</u>	<u>21,959</u>	<u>7,869</u>

HARROGATE CITIZEN ADVICE BUREAU

Notes to the Financial Statements - continued **for the Year Ended 31 March 2011**

5. SUPPORT COSTS - continued

Premises

	Disability Information Service £	Mental Health Welfare £	DTI Financial Inclusion Fund (Face to Face Debt Advice Project) £	Legal Services Commission £	NYCC Debt Advice Project £
Rent	1,181	512	2,862	1,907	326
Insurance	40	17	97	65	11
	<u>1,221</u>	<u>529</u>	<u>2,959</u>	<u>1,972</u>	<u>337</u>
				Year Ended 31 3 11	Period 10 6 09 to 31 3 10
	General Advice and Advocacy £	Welfare Benefits £	County Court Duty Scheme £	Total activities £	Total activities £
Rent	8,782	1,032	444	17,046	7,775
Insurance	298	35	15	578	567
	<u>9,080</u>	<u>1,067</u>	<u>459</u>	<u>17,624</u>	<u>8,342</u>

HARROGATE CITIZEN ADVICE BUREAU

Notes to the Financial Statements - continued **for the Year Ended 31 March 2011**

5. SUPPORT COSTS - continued

Governance

	Disability Information Service £	Mental Health Welfare £	DTI Financial Inclusion Fund (Face to Face Debt Advice Project) £	Legal Services Commission £	NYCC Debt Advice Project £
Accountancy	57	25	137	94	10
AGM and meeting expenses	5	2	11	7	1
NACAB AGM expenses	-	-	-	-	-
Sundry governance expenses	19	8	45	33	-
Bank charges	15	6	36	24	4
Legal and professional fees	-	-	-	-	-
	<u>96</u>	<u>41</u>	<u>229</u>	<u>158</u>	<u>15</u>

	General Advice and Advocacy £	Welfare Benefits £	County Court Duty Scheme £	Total activities £	Total activities £
Accountancy	564	50	21	958	705
AGM and meeting expenses	34	4	2	66	81
NACAB AGM expenses	-	-	-	-	100
Sundry governance expenses	147	17	7	276	112
Bank charges	110	13	6	214	59
Legal and professional fees	-	-	-	-	435
	<u>855</u>	<u>84</u>	<u>36</u>	<u>1,514</u>	<u>1,492</u>

6. NET INCOMING/(OUTGOING) RESOURCES

Net resources are stated after charging/(crediting)

	Year Ended 31 3 11 £	Period 10 6 09 to 31 3 10 £
Depreciation - owned assets	<u>1,825</u>	<u>1,271</u>

HARROGATE CITIZEN ADVICE BUREAU

Notes to the Financial Statements - continued **for the Year Ended 31 March 2011**

7. TRUSTEES' REMUNERATION AND BENEFITS

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

Trustees' Expenses

	Year Ended 31 3 11 £	Period 10 6 09 to 31 3 10 £
Trustees' expenses	156	-

3 trustees received travelling expenses

8. STAFF COSTS

	Year Ended 31 3 11 £	Period 10 6 09 to 31 3 10 £
Wages and salaries	215,786	115,270
Social security costs	13,452	9,342
	<u>229,238</u>	<u>124,612</u>

9. TANGIBLE FIXED ASSETS

	Fixtures and fittings £	Computer equipment £	Totals £
COST			
At 1 April 2010	1,347	3,239	4,586
Additions	<u>2,773</u>	<u>-</u>	<u>2,773</u>
At 31 March 2011	<u>4,120</u>	<u>3,239</u>	<u>7,359</u>
DEPRECIATION			
At 1 April 2010	192	1,079	1,271
Charge for year	<u>940</u>	<u>885</u>	<u>1,825</u>
At 31 March 2011	<u>1,132</u>	<u>1,964</u>	<u>3,096</u>
NET BOOK VALUE			
At 31 March 2011	<u>2,988</u>	<u>1,275</u>	<u>4,263</u>
At 31 March 2010	<u>1,155</u>	<u>2,160</u>	<u>3,315</u>

HARROGATE CITIZEN ADVICE BUREAU

Notes to the Financial Statements - continued **for the Year Ended 31 March 2011**

10. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31 3 11	31 3 10
	£	£
Trade debtors	-	1,037

11. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31 3 11	31 3 10
	£	£
Accrued expenses	3,066	1,245
Deferred grants	-	44,642
	3,066	45,887

12. MOVEMENT IN FUNDS

	At 1 4 10	Net movement	Transfers	At 31 3 11
	£	in funds	between funds	£
		£	£	
Unrestricted funds				
General Advice and Advocacy	92,372	29,291	(33,199)	88,464
Legal Services Commission	-	(10,387)	10,387	-
Fixed Assets	3,315	(1,825)	2,773	4,263
	95,687	17,079	(20,039)	92,727
Restricted funds				
Welfare Benefits	-	(6,200)	6,200	-
Disability Information Service	3,689	(1,471)	-	2,218
Mental Health Welfare	8,659	(451)	-	8,208
DTI Financial Inclusion Fund (Face to Face				
Debt Advice Project)	(5,481)	(5,255)	10,736	-
County Court Duty Scheme	145	2,566	-	2,711
NYCC Debt Advice Project	5,519	(8,622)	3,103	-
	12,531	(19,433)	20,039	13,137
TOTAL FUNDS	108,218	(2,354)	-	105,864

HARROGATE CITIZEN ADVICE BUREAU

Notes to the Financial Statements - continued **for the Year Ended 31 March 2011**

12. 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 Advice and Advocacy	109,299	(80,008)	29,291
Legal Services Commission	41,868	(52,255)	(10,387)
Fixed Assets	-	(1,825)	(1,825)
	<hr/>	<hr/>	<hr/>
	151,167	(134,088)	17,079
 Restricted funds			
Welfare Benefits	17,904	(24,104)	(6,200)
Disability Information Service	26,415	(27,886)	(1,471)
Mental Health Welfare	12,135	(12,586)	(451)
County Court Duty Scheme	20,001	(17,435)	2,566
DTI Financial Inclusion Fund (Face to Face Debt Advice Project)	50,942	(56,197)	(5,255)
NYCC Debt Advice Project	-	(8,622)	(8,622)
	<hr/>	<hr/>	<hr/>
	127,397	(146,830)	(19,433)
 TOTAL FUNDS	<hr/>	<hr/>	<hr/>
	278,564	(280,918)	(2,354)

The balances will be carried forward and used as follows -

The deficit on the Welfare Benefits Partnership has been funded from the bureau's unrestricted reserves

The balance on the Disability Information Service will be utilised in the continuation of the service

The balance on the Mental Health Project will be utilised in the continuation of the service

The deficit on the DTI Financial Inclusion Fund has been cleared from the bureau's unrestricted reserves on the conclusion of the project

The balance on the County Court Duty Scheme will be utilised in the continuation of the service

The NYCC Debt Advice Project concluded on 30 June 2010 and the outstanding deficit was funded from the bureau's unrestricted reserves

13. RELATED PARTY DISCLOSURES

There were no related party transactions during the year

HARROGATE CITIZEN ADVICE BUREAU

Detailed Statement of Financial Activities **for the Year Ended 31 March 2011**

	Year Ended 31 3 11 £	Period 10 6 09 to 31 3 10 £
INCOMING RESOURCES		
Voluntary income		
Donations	6,803	561
Charitable trust donations	3,500	1,000
	<hr/> 10,303	<hr/> 1,561
Activities for generating funds		
LSC contracts and fees	41,868	21,192
Investment income		
Deposit account interest	725	326
Incoming resources from charitable activities		
Fund raising	664	-
Grants	225,004	44,160
	<hr/> 225,668	<hr/> 44,160
Total incoming resources	<hr/> 278,564	<hr/> 67,239
RESOURCES EXPENDED		
Resources expended		
Staff		
Trustees' expenses	156	-
Wages	215,786	115,270
Social security	13,452	9,342
Training	1,693	476
Travel and subsistence	3,727	1,762
Volunteer expenses	3,031	907
Sundry staff costs	151	48
Fixtures and fittings	940	192
Computer equipment	885	1,079
	<hr/> 239,821	<hr/> 129,076
Office		
Telephone	4,881	2,391
Printing and stationery	4,394	2,710
Postage	2,574	1,557
Repairs and renewals	3,610	631
Legal and professional fees	659	428
NACAB information	5,384	17
Subscriptions	-	107
Sundry office expenses	457	28
	<hr/> 21,959	<hr/> 7,869

This page does not form part of the statutory financial statements

HARROGATE CITIZEN ADVICE BUREAU

Detailed Statement of Financial Activities **for the Year Ended 31 March 2011**

	Year Ended 31 3 11 £	Period 10 6 09 to 31 3 10 £
Premises		
Rent	17,046	7,775
Insurance	578	567
	<hr/> 17,624	<hr/> 8,342
Governance		
Accountancy	958	705
AGM and meeting expenses	66	81
NACAB AGM expenses	-	100
Legal and professional fees	-	435
Sundry governance expenses	276	112
Bank charges	214	59
	<hr/> 1,514	<hr/> 1,492
Total resources expended	<hr/> 280,918	<hr/> 146,779
	<hr/>	<hr/>
Net expenditure	<hr/> (2,354)	<hr/> (79,540)