

6930004

Report of the Director and  
Unaudited Financial Statements for the  
Period 10 June 2009 to 31 March 2010  
for  
HARROGATE CITIZEN ADVICE BUREAU

WEDNESDAY



\*AUWU5QC1\*

A28	29/12/2010	385
	COMPANIES HOUSE	
A11	17/12/2010	68
	COMPANIES HOUSE	

## HARROGATE CITIZEN ADVICE BUREAU

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## **HARROGATE CITIZEN ADVICE BUREAU**

### **Report of the Trustees**

**for the Period 10 June 2009 to 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 period 10 June 2009 to 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.

### **INCORPORATION**

The charitable company was incorporated on 10 June 2009 and commenced trading on 1 October 2009.

### **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	S JOWETT
G Charlton	C BRACKLEY
D Johnson	H MORLEY
C Kelley	
P Shore	
R Wakerly	

#### **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.

### **ON BEHALF OF THE BOARD**

S. M. Jowett

Trustee SANDRA M JOWETT

Date

20.9.10

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

I report on the accounts for the period 10 June 2009 to 31 March 2010 set out on pages three to twelve

**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 period (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**

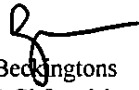
In connection with my examination, no matter has come to my attention

(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

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

Date 20<sup>th</sup> September 2010

## **HARROGATE CITIZEN ADVICE BUREAU**

### **Statement of Financial Activities**

**for the Period 10 June 2009 to 31 March 2010**

	Notes	Unrestricted funds £	Restricted funds £	Total funds £
<b>INCOMING RESOURCES</b>				
<b>Incoming resources from generated funds</b>				
Voluntary income	2	1,561	-	1,561
Activities for generating funds	3	21,192	-	21,192
Investment income	4	326	-	326
<b>Incoming resources from charitable activities</b>				
Disability Information Service		-	13,511	13,511
Mental Health Welfare		-	6,254	6,254
DTI Financial Inclusion Fund (Face to Face Debt Advice Project)		-	24,395	24,395
<b>Total incoming resources</b>		<b>23,079</b>	<b>44,160</b>	<b>67,239</b>
<b>RESOURCES EXPENDED</b>				
<b>Charitable activities</b>				
Disability Information Service		-	13,285	13,285
Mental Health Welfare		-	6,064	6,064
DTI Financial Inclusion Fund (Face to Face Debt Advice Project)		-	27,304	27,304
Legal Services Commission		26,063	-	26,063
NYCC Debt Advice Project		-	17,004	17,004
General Advice and Advocacy		34,576	-	34,576
Welfare Benefits		-	11,640	11,640
County Court Duty Scheme		-	9,572	9,572
Fixed Assets		1,271	-	1,271
<b>Total resources expended</b>		<b>61,910</b>	<b>84,869</b>	<b>146,779</b>
<b>NET INCOMING/(OUTGOING) RESOURCES before transfers</b>				
		(38,831)	(40,709)	(79,540)
<b>Gross transfers between funds</b>	12	(4,774)	4,774	-
<b>Net incoming/(outgoing) resources</b>		<b>(43,605)</b>	<b>(35,935)</b>	<b>(79,540)</b>
<b>RECONCILIATION OF FUNDS</b>				
<b>Total funds brought forward</b>		<b>139,292</b>	<b>48,466</b>	<b>187,758</b>
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b>95,687</b>	<b>12,531</b>	<b>108,218</b>

The notes form part of these financial statements

# HARROGATE CITIZEN ADVICE BUREAU

## Balance Sheet At 31 March 2010

	Notes	Unrestricted funds £	Restricted funds £	Total funds £
<b>FIXED ASSETS</b>				
Tangible assets	9	3,315	-	3,315
<b>CURRENT ASSETS</b>				
Work in progress		4,250	-	4,250
Debtors	10	1,037	-	1,037
Cash at bank and in hand		103,683	41,820	145,503
		<u>108,970</u>	<u>41,820</u>	<u>150,790</u>
<b>CREDITORS</b>				
Amounts falling due within one year	11	(16,598)	(29,289)	(45,887)
<b>NET CURRENT ASSETS</b>		<u>92,372</u>	<u>12,531</u>	<u>104,903</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<u>95,687</u>	<u>12,531</u>	<u>108,218</u>
<b>NET ASSETS</b>		<u><u>95,687</u></u>	<u><u>12,531</u></u>	<u><u>108,218</u></u>
<b>FUNDS</b>	12			
Unrestricted funds				95,687
Restricted funds				<u>12,531</u>
<b>TOTAL FUNDS</b>				<u><u>108,218</u></u>

The notes form part of these financial statements

**HARROGATE CITIZEN ADVICE BUREAU**

**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 period ended 31 March 2010

The members have not required the charitable company to obtain an audit of its financial statements for the period 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 13.9.10 and were signed on its behalf by

S. M. Jowett

Trustee SANDRA M. JOWETT

The notes form part of these financial statements

## **HARROGATE CITIZEN ADVICE BUREAU**

### **Notes to the Financial Statements**

**for the Period 10 June 2009 to 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

Plant and machinery etc	- 20% on cost
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##### **Work in progress**

Work in progress is valued at the lower of cost and net realisable value

Cost includes all direct expenditure and an appropriate proportion of the fixed and variable overheads

##### **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**

Donations	£ 1,561
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#### **3. ACTIVITIES FOR GENERATING FUNDS**

LSC contracts and fees	£ 21,192
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#### **4. INVESTMENT INCOME**

Deposit account interest	£ 326
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# **HARROGATE CITIZEN ADVICE BUREAU**

## **Notes to the Financial Statements - continued for the Period 10 June 2009 to 31 March 2010**

### **5 SUPPORT COSTS**

	Staff £	Office £	Premises £	Governance £	Totals £
Disability Information Service	12,192	491	534	68	13,285
Mental Health Welfare	5,579	222	234	29	6,064
DTI Financial Inclusion Fund (Face to Face Debt Advice Project)	23,989	1,750	1,385	180	27,304
Legal Services Commission	23,758	832	918	555	26,063
NYCC Debt Advice Project	15,621	602	692	89	17,004
General Advice and Advocacy	26,788	3,394	3,912	482	34,576
Welfare Benefits	10,707	404	467	62	11,640
County Court Duty Scheme	9,171	174	200	27	9,572
Fixed Assets	1,271	-	-	-	1,271
	<u>129,076</u>	<u>7,869</u>	<u>8,342</u>	<u>1,492</u>	<u>146,779</u>

Support costs, included in the above, are as follows

#### **Staff**

	Disability Information Service £	Mental Health Welfare £	DTI Financial Inclusion Fund (Face to Face Debt Advice Project) £	Legal Services Commission £	NYCC Debt Advice Project £
Wages	10,966	5,097	21,226	21,859	14,364
Social security	889	413	1,720	1,772	1,164
Training	105	36	131	15	9
Travel and subsistence	221	29	884	94	70
Volunteer expenses	8	3	20	13	10
Sundry staff costs	3	1	8	5	4
Depreciation of tangible fixed assets	-	-	-	-	-
	<u>12,192</u>	<u>5,579</u>	<u>23,989</u>	<u>23,758</u>	<u>15,621</u>

	General Advice and Advocacy £	Welfare Benefits £	County Court Duty Scheme £	Fixed Assets £	Total activities £
Wages	23,446	9,851	8,461	-	115,270
Social security	1,900	798	686	-	9,342
Training	179	1	-	-	476
Travel and subsistence	397	47	20	-	1,762
Volunteer expenses	843	7	3	-	907
Sundry staff costs	23	3	1	-	48
Depreciation of tangible fixed assets	-	-	-	1,271	1,271
	<u>26,788</u>	<u>10,707</u>	<u>9,171</u>	<u>1,271</u>	<u>129,076</u>

# HARROGATE CITIZEN ADVICE BUREAU

## Notes to the Financial Statements - continued for the Period 10 June 2009 to 31 March 2010

### 5. SUPPORT COSTS - continued

#### Office

	Disability Information Service £	Mental Health Welfare £	DTI Financial Inclusion Fund (Face to Face Debt Advice Project) £	Legal Services Commission £
Telephone	125	55	765	214
Printing and stationery	199	76	444	300
Postage	98	43	253	199
Repairs and renewals	40	18	105	70
Legal and professional fees	27	12	71	47
Sundry office expenses	2	1	5	2
NACAB information	-	17	-	-
Subscriptions	-	-	107	-
	<u>491</u>	<u>222</u>	<u>1,750</u>	<u>832</u>

	NYCC Debt Advice Project £	General Advice and Advocacy £	Welfare Benefits £	County Court Duty Scheme £	Total activities £
Telephone	162	914	109	47	2,391
Printing and stationery	222	1,255	150	64	2,710
Postage	127	715	85	37	1,557
Repairs and renewals	53	296	34	15	631
Legal and professional fees	36	201	24	10	428
Sundry office expenses	2	13	2	1	28
NACAB information	-	-	-	-	17
Subscriptions	-	-	-	-	107
	<u>602</u>	<u>3,394</u>	<u>404</u>	<u>174</u>	<u>7,869</u>

# HARROGATE CITIZEN ADVICE BUREAU

## Notes to the Financial Statements - continued for the Period 10 June 2009 to 31 March 2010

### 5. SUPPORT COSTS - continued

#### Premises

	Disability Information Service £	Mental Health Welfare £	DTI Financial Inclusion Fund (Face to Face Debt Advice Project) £	Legal Services Commission £
Rent	498	218	1,291	856
Insurance	36	16	94	62
	<u>534</u>	<u>234</u>	<u>1,385</u>	<u>918</u>

	NYCC Debt Advice Project £	General Advice and Advocacy £	Welfare Benefits £	County Court Duty Scheme £	Total activities £
Rent	645	3,646	435	186	7,775
Insurance	47	266	32	14	567
	<u>692</u>	<u>3,912</u>	<u>467</u>	<u>200</u>	<u>8,342</u>

#### Governance

	Disability Information Service £	Mental Health Welfare £	DTI Financial Inclusion Fund (Face to Face Debt Advice Project) £	Legal Services Commission £
Accountancy	45	19	117	79
AGM and meeting expenses	5	2	13	9
NACAB AGM expenses	6	3	17	11
Sundry governance expenses	7	3	19	12
Bank charges	5	2	14	9
Legal and professional fees	-	-	-	435
	<u>68</u>	<u>29</u>	<u>180</u>	<u>555</u>

	NYCC Debt Advice Project £	General Advice and Advocacy £	Welfare Benefits £	County Court Duty Scheme £	Total activities £
Accountancy	58	330	40	17	705
AGM and meeting expenses	7	38	5	2	81
NACAB AGM expenses	8	47	6	2	100
Sundry governance expenses	9	52	6	4	112
Bank charges	7	15	5	2	59
Legal and professional fees	-	-	-	-	435
	<u>89</u>	<u>482</u>	<u>62</u>	<u>27</u>	<u>1,492</u>

## **HARROGATE CITIZEN ADVICE BUREAU**

### **Notes to the Financial Statements - continued** **for the Period 10 June 2009 to 31 March 2010**

#### **6 NET INCOMING/(OUTGOING) RESOURCES**

Net resources are stated after charging/(crediting)

	£
Depreciation - owned assets	1,271
	<u>          </u>

#### **7. TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the period ended 31 March 2010

##### **Trustees' Expenses**

There were no trustees' expenses paid for the period ended 31 March 2010

#### **8. STAFF COSTS**

	£
Wages and salaries	115,270
Social security costs	9,342
	<u>          </u>
	124,612
	<u>          </u>

#### **9 TANGIBLE FIXED ASSETS**

	Plant and machinery etc £
<b>COST</b>	
Additions	6,586
Disposals	(2,000)
	<u>          </u>
At 31 March 2010	4,586
	<u>          </u>
<b>DEPRECIATION</b>	
Charge for year	1,271
	<u>          </u>
<b>NET BOOK VALUE</b>	
At 31 March 2010	3,315
	<u>          </u>

#### **10. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	£
Trade debtors	1,037
	<u>          </u>

#### **11. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	£
Prepaid grants	44,642
Accruals	1,245
	<u>          </u>
	45,887
	<u>          </u>

## **HARROGATE CITIZEN ADVICE BUREAU**

### **Notes to the Financial Statements - continued** **for the Period 10 June 2009 to 31 March 2010**

#### **12. MOVEMENT IN FUNDS**

	At 10 6 09 £	Net movement in funds £	Transfers between funds £	At 31 3 10 £
<b>Unrestricted funds</b>				
General Advice and Advocacy	133,891	(32,688)	(8,831)	92,372
Legal Services Commission	815	(4,872)	4,057	-
Fixed Assets	4,586	(1,271)	-	3,315
	<u>139,292</u>	<u>(38,831)</u>	<u>(4,774)</u>	<u>95,687</u>
<b>Restricted funds</b>				
Welfare Benefits	6,866	(11,640)	4,774	-
Disability Information Service	3,463	226	-	3,689
Mental Health Welfare	8,469	190	-	8,659
DTI Financial Inclusion Fund (Face to Face Debt Advice Project)	(2,572)	(2,909)	-	(5,481)
County Court Duty Scheme	9,717	(9,572)	-	145
NYCC Debt Advice Project	22,523	(17,004)	-	5,519
	<u>48,466</u>	<u>(40,709)</u>	<u>4,774</u>	<u>12,531</u>
<b>TOTAL FUNDS</b>	<u>187,758</u>	<u>(79,540)</u>	<u>-</u>	<u>108,218</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General Advice and Advocacy	1,888	(34,576)	(32,688)
Legal Services Commission	21,191	(26,063)	(4,872)
Fixed Assets	-	(1,271)	(1,271)
	<u>23,079</u>	<u>(61,910)</u>	<u>(38,831)</u>
<b>Restricted funds</b>			
Disability Information Service	13,511	(13,285)	226
Mental Health Welfare	6,254	(6,064)	190
DTI Financial Inclusion Fund (Face to Face Debt Advice Project)	24,395	(27,304)	(2,909)
Welfare Benefits	-	(11,640)	(11,640)
County Court Duty Scheme	-	(9,572)	(9,572)
NYCC Debt Advice Project	-	(17,004)	(17,004)
	<u>44,160</u>	<u>(84,869)</u>	<u>(40,709)</u>
<b>TOTAL FUNDS</b>	<u>67,239</u>	<u>(146,779)</u>	<u>(79,540)</u>

## **HARROGATE CITIZEN ADVICE BUREAU**

### **Notes to the Financial Statements - continued** **for the Period 10 June 2009 to 31 March 2010**

#### **12. MOVEMENT IN FUNDS - continued**

The balances will be carried forward and used as follows -

The deficit on the Welfare Benefits Partnership has been funded from the bureaus 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 will be cleared by income in the current financial year

The balance on the County Court Duty Scheme 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 balance on the NYCC Debt Advice Project will be utilised in the final 3 months of the project

#### **Transfers between funds**

The transfer to the Welfare Benefits Partnership Fund represents the deficit being funded from Unrestricted Reserves

#### **13. RELATED PARTY DISCLOSURES**

There were no related party transactions during the period

## **HARROGATE CITIZEN ADVICE BUREAU**

### **Detailed Statement of Financial Activities** **for the Period 10 June 2009 to 31 March 2010**

£

#### **INCOMING RESOURCES**

##### **Voluntary income**

Donations 1,561

##### **Activities for generating funds**

LSC contracts and fees 21,192

##### **Investment income**

Deposit account interest 326

##### **Incoming resources from charitable activities**

Grants 44,160

**Total incoming resources 67,239**

#### **RESOURCES EXPENDED**

##### **Resources expended**

###### **Staff**

Wages 115,270

Social security 9,342

Training 476

Travel and subsistence 1,762

Volunteer expenses 907

Sundry staff costs 48

Fixtures and fittings 192

Computer equipment 1,079

**129,076**

###### **Office**

Telephone 2,391

Printing and stationery 2,710

Postage 1,557

Repairs and renewals 631

Legal and professional fees 428

NACAB information 17

Subscriptions 107

Sundry office expenses 28

**7,869**

###### **Premises**

Rent 7,775

Insurance 567

**8,342**

###### **Governance**

Accountancy 705

AGM and meeting expenses 81

NACAB AGM expenses 100

Legal and professional fees 435

Carried forward 1,321

This page does not form part of the statutory financial statements

## **HARROGATE CITIZEN ADVICE BUREAU**

### **Detailed Statement of Financial Activities** **for the Period 10 June 2009 to 31 March 2010**

	£
<b>Governance</b>	
Brought forward	1,321
Sundry governance expenses	112
Bank charges	59
	<hr/>
	1,492
	<hr/>
<b>Total resources expended</b>	146,779
	<hr/>
<b>Net expenditure</b>	<hr/> <b>(79,540)</b> <hr/>

This page does not form part of the statutory financial statements