

AIRDRIE CITIZENS ADVICE BUREAU  
ANNUAL REPORT & FINANCIAL STATEMENTS  
YEAR ENDED 31ST MARCH 2009

(A company limited by guarantee and not having a share capital)

Registered Number 157177  
Charity Number SCO12238

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AIRDRIE CITIZENS ADVICE BUREAU  
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YEAR ENDED 31ST MARCH 2009

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AIRDRIE CITIZENS ADVICE BUREAU

LEGAL AND ADMINISTRATIVE INFORMATION

YEAR ENDED 31ST MARCH 2009

Name: Airdrie Citizens Advice Bureau

Registered Office: Resource Centre, 14 Anderson Street, Airdrie, ML6 0AA

Directors: L L Gilbert Cox MBE (Hon. President)  
James Armstrong (Chair)  
James Lindsay (Treasurer)  
Eileen McKenna (Manager and Company Secretary)  
Thomas Craig  
Alan Cox  
Revd. Robert Hamilton  
George Hutchison  
Anne-Marie Carr  
David W Smith

Auditors: Benson, Wood & Co.  
Chartered Accountants  
Registered Auditor  
20 Anderson Street  
AIRDRIE  
ML6 0AA

Bankers: Unity Trust Bank plc  
Nine Brindleyplace  
Birmingham  
B1 2HB

## AIRDRIE CITIZENS ADVICE BUREAU

### DIRECTORS' REPORT

#### YEAR ENDED 31ST MARCH 2009

The directors present herewith their report and audited financial statements for the year ended 31st March 2009.

#### **Structure, Governance and Management**

##### *Governing Document*

The organisation is a company limited by guarantee, incorporated on 31 March 1995 and registered as a charity in November 1971. The company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association. In the event of the company being wound up, members are required to contribute an amount not exceeding £1.

##### *Recruitment and Appointment of the Board of Directors*

The directors of the company are also charity trustees for the purposes of charity law and under the company's Articles are known as members of the Board of Directors. Under the requirements of the Memorandum and Articles of Association, the members of the Board are elected to serve for a period of one year, after which they must be re-elected annually at the Annual General Meeting.

The Manager, Eileen McKenna, shall retain office as a director of the company unless and until her employment by the company as manager of the Bureau terminates for any reason.

##### *Trustee Induction and Training*

A portfolio of materials is provided to each new director on appointment. An induction training session is provided by the Manager, the Chair of the Board and the Citizens Advice Scotland Advisory Officer. The session covers:-

- \* The obligations of directors
- \* The operational framework of the company
- \* The financial management of the company
- \* The future plans and objectives

Each new director completes a Record of Qualification/Training and a Register of Members' interests.

Further management committee training courses are provided by the national association, Citizens Advice Scotland.

##### *Operational Management*

The Board of Directors appointed a Manager who is responsible for the day to day management and delivery of the service. A team of co-ordinators is responsible for the delivery of the various projects and they are supported by advice and administration staff.

## AIRDRIE CITIZENS ADVICE BUREAU

### DIRECTORS' REPORT (CONT'D)

YEAR ENDED 31ST MARCH 2009

#### *Risk Management*

The Business Development Plan includes the financial strategy of the company to resource the activities. A robust financial accounting system ensures the management of finances is efficient and effective. The company treasurer and secretary monitor the accounting system, and the management accounts are presented to the directors at each meeting of the Board.

An annual review of the company's affairs is carried out and the financial strategy adjusted to meet the requirements of the forthcoming year's activities. An annual budget is prepared and agreed by the Board of Directors in the March preceding the new fiscal year.

#### **Objectives and Activities**

##### *Objectives*

The company's objective is to ensure that individuals within Airdrie and surrounding areas do not suffer through lack of knowledge of their rights and responsibilities or of the services available, or through an inability to express their needs effectively. Equally the company aims to exercise a responsible influence on the development of social policies and services, both locally and nationally.

##### *Principal Policies to Achieve Objectives*

The company operates within the Citizens Advice Scotland Membership Standards and Quality Assurance Scheme. Under this Scheme a triennial audit of the company's activities is carried out. The company produces a Business Development Plan each three-year period and this defines the activities carried out to achieve the objectives. A review of the Business Development Plan is undertaken each year, following the Annual General Meeting.

#### **Achievements and Performance**

##### *Review of Activities & Future Developments*

The financial activities of the company are detailed elsewhere in this report. A detailed annual report of all operational activity is provided separately.

The company is core funded by North Lanarkshire Council through a three-year service level agreement, currently 2007-2010. The funding allocation is decided annually.

There is a recurring deficit between the grant and the actual outlay.

The funding for the Money Advice Service is provided by the Scottish Government through a North Lanarkshire Council grant. This is limited to £33,000, which also leaves the company with a recurring deficit. The deficit for both the above services is met from management fees from the company's various additional services and from other income generating activities.

## AIRDRIE CITIZENS ADVICE BUREAU

### DIRECTORS' REPORT (CONT'D)

#### YEAR ENDED 31ST MARCH 2009

##### *Review of Activities & Future Developments (cont'd)*

The company continued the Financial Education Service, funded by its own resources, while other funding was being sought. An application was submitted to HMRC in 2008 and this was successful. The funding is for a period of two years, 2009-2011 and the key focus will be the development of partnership working between Lanarkshire CABx and Credit Unions.

The Big Lottery funding of the Welfare Rights Service ceased on 31st March 2009. The Company will continue to fund a reduced tribunal representation service from its own resources.

The In-Court Advice Service (INCA) was funded until 31st March 2009. The Scottish Legal Aid Board has now been given the responsibility for INCA Services and funding negotiations took place in March 2009. The INCA Service funding will now continue for a further two years and has been increased to cover the costs of a full time assistant.

A pan-Lanarkshire CAB service, funded by NHS Lanarkshire, was initiated in September 2006 and Airdrie CAB was chosen to manage this. This is the Independent Advice and Support Service to users of the NHS. The current funding agreement is operative until September 2009. Discussions about continued funding have been taking place. Lanarkshire NHS has agreed to extend the funding agreement for a further six months while the Patients' Rights Bill consultation is completed. If this process is not complete within the extended six month period, there is a possibility of a further six month extension thereafter. This is to allow time for full consideration of the future direction and development of the service.

In 2008, Airdrie CAB submitted a successful bid to Citizens Advice Scotland to deliver the Regional Kinship Care Support Service. Kinship care is the term used to describe a full time care arrangement provided by a member of a child's extended family or by a wider network of friends. An officer was appointed in December 2008 and provides 2nd tier support and training to 14 bureaux in seven local authority areas. The service is funded for a three year period to 2011.

In 2008, North Lanarkshire Council agreed to fund a Business Development Post to support all five North Lanarkshire CAB towards achieving long-term sustainability of services. Each bureau was invited to bid for the management and employment of the post and Airdrie CAB's bid was successful. A Business Development Officer was appointed in November 2008. The post has been funded until March 2010 and a matched funding application has been submitted to the CAS Development Committee to continue the post for a further 18 month period.

##### **Sustainability**

The company has continued to develop its social enterprise skills and activities in the past year. The appointment of a Business Development Officer has been a key achievement in our aspiration to function as an effective social enterprise. The officer has produced a Business Plan that is innovative but realistic and provides achievable sustainability objectives for the CAB in North Lanarkshire.

## AIRDRIE CITIZENS ADVICE BUREAU

### DIRECTORS' REPORT (CONT'D)

YEAR ENDED 31ST MARCH 2009

#### Planning for the Future

The Company submitted its first tender application to the North Lanarkshire Council European Funded Job Brokerage initiative, assisted by the Business Development Officer. This was successful and funding was granted for a one year period to 2010 to provide a structured programme of activities that will assist socially excluded people to gain basic employability skills.

The Company was also successful this year in being chosen to pilot CABx as Health Information portals. This is in association with NHS/NES and CAS. Airdrie and Inverness CABx are piloting this in their respective regions.

The CAB advice surgeries in health settings are the outreach surgeries with by far the highest usage and are viewed by the referring health professionals as a valuable and complimentary service in the health and wellbeing of their patients. The hospital surgery is under-resourced and the health centre surgery does not receive any funding. The Company's attempts to rectify this have so far been unsuccessful. The Company has initiated dialogue with NHS Lanarkshire chairman, and with officers at local and regional level in recent months. As part of the IASS negotiations, the Company has been invited along with three other bureaux in Lanarkshire who provide health based advice surgeries, to meet with a NHS Steering Group, set up to have an overview of NHS funding to the 3rd sector. The CABx have agreed to a single contract arrangement and to work with the group towards the co-ordination of the services with a view to ensuring equal access to the public. This sits comfortably with the aims of the IASS advice aspirations. The CABx have been assured that there will be no reduction in funding but at this stage new monies have not been identified for an expansion of the services. The Company expects that the Business Development Officer will continue to work in partnership with the NHS to identify and source relevant funding.

In August 2008, Airdrie CAB In-court Advice Service presented a discussion paper to the In-Court Steering Group on the viability of expanding the current working relationships with other public, private and voluntary agencies into a co-ordinated Community Legal Service. A Working Group was formed and the exploration of gaps in the service provision and how these might be met was begun. A development of the quasi-formal referral system and the need for a solicitor post was already evident, based on current experience and practice. The Scottish Legal Aid Board was given responsibility in 2009 for grant funding, to expand the in-court services and to provide services that will help people avoid repossession and give early intervention with employment & redundancy issues. An application was submitted to SLAB in June 2009 with a decision expected in July 2009.

In June 2009 NLC announced that a review of CAB will be carried out and a report submitted to the Council in September 2009. The Council is required to effect efficiency savings in the delivery of services and this review will be undertaken in that context.

The Manager and Board look forward to the maintenance and continued expansion of the service during the new financial year. The company intends to do so in partnership with our colleagues in the CAB organisation and with others in the voluntary and statutory sectors.

AIRDRIE CITIZENS ADVICE BUREAU

DIRECTORS' REPORT (CONT'D)

YEAR ENDED 31ST MARCH 2009

**Planning for the Future (cont'd)**

The company's intention is to invest any surpluses arising from income generation in planned activities that meet the aspirations of the Business Development Plan.

**Reserves Policy**

In March 2000, the directors established a Reserve Fund to offset any shortfall in core running costs. This reserve fund is also required to protect the company in the event of dissolution. Income generated during the financial year is directed to maintaining the level of the reserve fund to reflect the increased budgetary commitments of the Bureau.

**Directors**

The liability of the members is limited by guarantee from each member not exceeding £1. There are currently 10 members. The members who served during the year ended 31st March 2009 were as follows :-

LL Gilbert Cox MBE (Chair)	George Hutchison
James Armstrong (Vice-Chair)	Alan Cox
James Lindsay (Treasurer)	Thomas Craig
Eileen McKenna (Manager & Co. Secretary)	Anne-Marie Carr
Rev. Robert Hamilton	David Smith (Appointed 25/9/08)

In accordance with the Memorandum and Articles of Association, all the Directors, with the exception of Ms E McKenna, retire at the Annual General Meeting and, being eligible, are available for re-appointment. A full list of current Directors is shown on page 3. LL Gilbert Cox MBE demitted office as Chair and accepted the office of Hon President on 7th April 2009. James Armstrong was appointed Chair on the same date.



**AIRDRIE CITIZENS ADVICE BUREAU**

**DIRECTORS' REPORT (CONT'D)**

**YEAR ENDED 31ST MARCH 2009**

**Statement of Directors' Responsibilities**

Company law requires the directors to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the company as at the balance sheet date and of its incoming resources and application of resources, including income and expenditure, for the financial year. In preparing those financial statements, the directors are required to:

Select suitable accounting policies and then apply them consistently;  
Make judgements and estimates that are reasonable & prudent;  
Prepare financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in business.

The directors are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the company 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 company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

**Statement as to disclosure of information to Auditors**

So far as the directors are aware, there is no relevant information (as defined by section 234ZA of the Companies Act 1985) of which the charitable company's auditors are unaware, and each director has taken all the steps they ought to have taken as a director in order to make them aware of any audit information and to establish that the charitable company's auditors are aware of that information.

**Auditors**

The Auditors, Benson, Wood & Co., Chartered Accountants, have signified their willingness to continue in office. A resolution to appoint them will be proposed at the Annual General Meeting.

**Basis of Preparation**

The financial statements have been prepared in accordance with the recommendations of the Statement of Recommended Practice - Accounting and Reporting by Charities issued in March 2005 and the special provisions of Part VII of the Companies Act 1985 relating to small companies.

Approved by the Board of Directors on 25th August 2009 and signed on its behalf by:

  
E McKenna, Secretary

**AIRDRIE CITIZENS ADVICE BUREAU**  
**REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF**  
**AIRDRIE CITIZENS ADVICE BUREAU**

We have audited the financial statements of Airdrie Citizen Advice Bureau for the year ended 31st March 2009 on pages twelve to twenty. These financial statements have been prepared in accordance with the Financial Reporting Standard for Smaller Entities (effective January 2007), under the historical cost convention and the accounting policies set out therein.

This report is made solely to the company's members, as a body, in accordance with Section 235 of the Companies Act 1985. Our audit work has been undertaken so that we might state to the company's members those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the company and the company's members as a body, for our audit work, for this report, or for the opinions we have formed.

**Respective responsibilities of directors and auditors**

As described on page eight the company's directors are responsible for the preparation of financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Our responsibility is to audit the financial statements in accordance with relevant legal and regulatory requirements and International Standards on Auditing (UK and Ireland).

We report to you our opinion as to whether the financial statements give a true and fair view and are properly prepared in accordance with the Companies Act 1985. We also report to you if, in our opinion, the Report of the Directors is not consistent with the financial statements, if the company has not kept proper accounting records, if we have not received all the information and explanations we require for our audit, or information specified by law regarding directors' remuneration and other transactions is not disclosed.

We read the Report of the Directors and consider the implications for our report if we become aware of any apparent misstatements within it.

**Basis of audit opinion**

We conducted our audit in accordance with International Standards on Auditing (UK and Ireland) issued by the Auditing Practices Board. An audit includes examination, on a test basis, of evidence relevant to the amounts and disclosures in the financial statements. It also includes an assessment of the significant estimates and judgements made by the directors in the preparation of the financial statements, and of whether the accounting policies are appropriate to the company's circumstances, consistently applied and adequately disclosed.

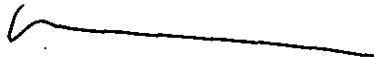
We planned and performed our audit so as to obtain all the information and explanations which we considered necessary in order to provide us with sufficient evidence to give reasonable assurance that the financial statements are free from material misstatement, whether caused by fraud or other irregularity or error. In forming our opinion we also evaluated the overall adequacy of the presentation of information in the financial statements.

AIRDRIE CITIZENS ADVICE BUREAU  
REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF  
AIRDRIE CITIZENS ADVICE BUREAU (CONT'D)

**Opinion**

In our opinion the financial statements:

- give a true and fair view, in accordance with United Kingdom Generally Accepted Accounting Practice, of the state of the company's affairs as at 31st March 2009 and of the incoming resources and application of resources, including its income and expenditure, for the year then ended; and
- have been properly prepared in accordance with the Companies Act 1985.



Benson, Wood & Co.  
Chartered Accountants  
Registered Auditor  
20 Anderson Street  
AIRDRIE  
ML6 0AA

Dated: 25th August 2009

**AIRDRIE CITIZENS ADVICE BUREAU**  
**INCOME AND EXPENDITURE ACCOUNT (INCORPORATING STATEMENT OF**  
**FINANCIAL ACTIVITIES)**  
**FOR THE YEAR ENDED 31ST MARCH 2009**

Incoming Resources	Notes	Un -		2009 Total	2008 Total
		Restricted Funds £	Restricted Funds £		
Activities in furtherance of charity's objectives:					
Grants	2	403,416	118,238	521,654	480,254
Training Income	2	0	16,098	16,098	10,589
Activities for generating funds:					
Investment Income	3	73	7,132	7,205	9,367
Sundry Income	3	0	6,447	6,447	2,819
<b>Total Incoming Resources</b>		<b>403,489</b>	<b>147,915</b>	<b>551,404</b>	<b>503,029</b>
Costs of Generating funds	4	14,009	5,006	19,015	7,751
<b>Net Incoming Resources available for charitable application</b>		<b>389,480</b>	<b>142,909</b>	<b>532,389</b>	<b>495,278</b>
<b>Charitable Expenditure</b>					
Costs of activities in furtherance of charitable objectives	4	370,290	106,138	476,428	423,399
Support Costs	4	30,879	12,070	42,949	40,254
Management & Administration	4	12,295	13,723	26,018	28,268
<b>Total Charitable Expenditure</b>		<b>413,464</b>	<b>131,931</b>	<b>545,395</b>	<b>491,921</b>
<b>Total Resources Expended</b>		<b>427,473</b>	<b>136,937</b>	<b>564,410</b>	<b>499,672</b>
<b>Net incoming resources (resources expended) before transfers)</b>	5	<b>(23,984)</b>	<b>10,978</b>	<b>(13,006)</b>	<b>3,357</b>
Transfers between funds	11	18,064	(18,064)	0	0
<b>Net movement in funds for the year</b>		<b>(5,920)</b>	<b>(7,086)</b>	<b>(13,006)</b>	<b>3,357</b>
Total Funds at 1st April 2008	11	31,962	82,308	114,270	110,913
<b>Total Funds at 31st March 2009</b>	11	<b>26,042</b>	<b>75,222</b>	<b>101,264</b>	<b>114,270</b>

# AIRDRIE CITIZENS ADVICE BUREAU

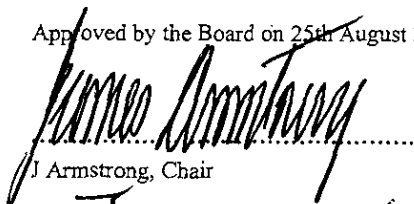
## BALANCE SHEET

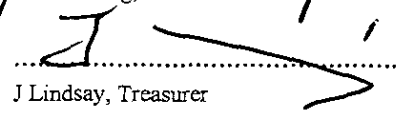
AS AT 31ST MARCH 2009

	Notes	2009 £	2008 £
<b>Current Assets</b>			
Debtors	9	10,374	0
Cash at bank and in hand		<u>146,821</u>	<u>197,731</u>
		157,195	197,731
<b>Creditors: Amounts falling due within one year</b>	10	55,931	83,461
<b>Net Assets</b>		<u>101,264</u>	<u>114,270</u>
<b>Unrestricted funds</b>			
General Reserve Funds		65,000	65,000
Business Investment Funds		10,222	17,308
Income Generating Funds		0	0
Core Service Funds		<u>0</u>	<u>0</u>
		75,222	82,308
<b>Restricted Funds</b>		<u>26,042</u>	<u>31,962</u>
<b>Total Funds</b>	11	<u>101,264</u>	<u>114,270</u>

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

Approved by the Board on 25th August 2009 and signed on its behalf by:

  
J Armstrong, Chair

  
J Lindsay, Treasurer

**AIRDRIE CITIZENS ADVICE BUREAU  
NOTES FORMING PART OF THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31ST MARCH 2009**

**1 Accounting Policies**

- (a) The financial statements have been prepared under the historical cost convention, and in accordance with the Financial Reporting Standard for Smaller Entities (effective January 2007), the Companies Act 1985 and follow the recommendations in Accounting and Reporting by Charities: Statement of Recommended Practice issued in March 2005.
- (b) Grants receivable are recognised in full in the Statement of Financial Activities (SOFA) in the year when they are receivable.
- (c) All expenditure is included on an accruals basis and is recognised where there is a legal or constructive obligation to pay for expenditure. All costs have been directly attributed to one of the functional categories expended in the SOFA. The company is not registered for VAT and accordingly expenditure is shown gross of irrecoverable VAT.
- (d) Expenditure of a capital nature is written off in the year of purchase.
- (e) Unrestricted funds are incoming resources receivable or generated for the objects of the company without further specified purpose and are available as general funds.
- (f) General Reserve funds are unrestricted funds earmarked by the directors for particular purposes.
- (g) Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets these criteria is charged to the fund, together with a fair allocation of management and support costs.
- (h) The company operates a defined contribution pension scheme. The assets of this scheme are held separately from those of the company and have been invested with an insurance company. Pension costs charged in the SOFA represent the contributions payable by the company in the year.

**AIRDRIE CITIZENS ADVICE BUREAU**  
**NOTES FORMING PART OF THE FINANCIAL STATEMENTS (CONT'D)**  
**FOR THE YEAR ENDED 31ST MARCH 2009**

**2 Activities in furtherance of the charity's objectives**

	Un- Restricted restricted		2009 Total	2008 Total
	£	£	£	£
Grants:				
North Lanarkshire Council	0	98,904	98,904	94,194
Monklands Hospital Trust	0	5,000	5,000	4,725
Other Grants	0	14,334	14,334	12,120
I.A.S.S.	69,430	0	69,430	67,272
Money Advice	33,000	0	33,000	33,000
Welfare Rights - Big Lottery	31,205	0	31,205	30,395
Financial Education	0	0	0	31,764
MacMillan & CAB partnership	0	0	0	140,844
MacMillan & CAB extended partnership	181,281	0	181,281	12,500
In-Court Advice	53,500	0	53,500	52,000
CAB & Credit Union	0	0	0	1,440
Business Development	20,000	0	20,000	0
Kinship Carers	15,000	0	15,000	0
	<u>403,416</u>	<u>118,238</u>	<u>521,654</u>	<u>480,254</u>
Training Income	<u>0</u>	<u>16,098</u>	<u>16,098</u>	<u>10,589</u>

**3 Activities for generating funds**

	Un- Restricted restricted		2009 Total	2008 Total
	£	£	£	£
Investment Income:				
Interest on cash deposit	<u>73</u>	<u>7,132</u>	<u>7,205</u>	<u>9,367</u>
Sundry Income	<u>0</u>	<u>6,447</u>	<u>6,447</u>	<u>2,819</u>

**AIRDRIE CITIZENS ADVICE BUREAU**  
**NOTES FORMING PART OF THE FINANCIAL STATEMENTS (CONT'D)**  
**FOR YEAR ENDED 31ST MARCH 2009**

4. Total Resources Expended	Costs of activities in further-		Support Costs	Management & Admin	2009 Total	2008 Total
	Costs of generating Funds	ance of charitable objectives				
	£	£	£	£	£	£
Staff Costs	16,048	324,832	39,032	21,453	401,365	354,561
Recruitment	0	4,965	0	0	4,965	60
Staff Training	0	0	2,433	0	2,433	2,912
Motor & Travel	0	8,988	0	0	8,988	10,326
Subsistence	0	3,355	0	0	3,355	3,300
Rent & Electricity	0	10,290	0	0	10,290	9,970
Repairs	0	0	0	0	0	0
Cleaning	0	1,805	0	0	1,805	1,702
Insurance	0	1,353	0	0	1,353	1,608
Equipment Replacement	0	0	0	0	0	0
Equipment maintenance	0	17,319	0	0	17,319	4,393
Telephone	0	8,353	0	0	8,353	5,570
Stationery	0	2,801	0	0	2,801	3,171
Postage	0	2,606	0	0	2,606	2,815
Information Services & Subs	0	2,605	0	0	2,605	2,744
Meetings & Conferences	0	3,636	0	0	3,636	3,176
Sundry Expenses	0	789	0	0	789	3,768
Advertising & Promotion	0	4,399	0	0	4,399	1,862
Business Consulting	2,967	8,902	1,484	4,565	17,918	21,903
	19,015	406,998	42,949	26,018	494,980	433,841
I.A.S.S. Grants Paid Out	0	69,430	0	0	69,430	65,831
	19,015	476,428	42,949	26,018	564,410	499,672

**5. Net incoming resources for year**

	2009 Total	2008 Total
This is stated after charging:	£	£
Directors Remuneration	59,405	57,675
Pension Costs	8,416	7,974
Auditors Remuneration	1,955	1,909



**AIRDRIE CITIZENS ADVICE BUREAU**  
**NOTES FORMING PART OF THE FINANCIAL STATEMENTS (CONT'D)**  
**FOR THE YEAR ENDED 31ST MARCH 2009**

**6. Staff Costs and Numbers**

	2009	2008
	Total	Total
	£	£
Wages and Salaries	372,469	334,051
Social Security costs	35,317	31,393
Pension Costs	8,416	7,974
	<u>416,202</u>	<u>373,418</u>

No employees received emoluments of more than £50,000

The average weekly number of employees during the year, calculated on the basis of full time equivalents were as follows:

	2009	2008
	No.	No.
Director	2	2
Charitable Activities	13	11
Administration	2	2
	<u>17</u>	<u>15</u>

**7. Trustee Remuneration and Related Party Transactions**

The following payments were made to or on behalf of the undernoted directors during the year :-

	2009	2008
	Total	Total
	£	£
<u>Eileen McKenna</u>		
Salary	34,478	33,474
Social Security Costs	3,717	3,617
Pension Costs	1,674	1,667
Travelling expenses	706	711
<u>George Hutchison</u>		
Salary	24,927	24,201
Social Security Costs	2,495	2,430
Travelling expenses	612	970

Salaries paid to Directors are paid under the authority of the company's governing document.  
Pension benefits are accruing to Eileen McKenna on the above contributions made to the company's defined contribution pension scheme.

**AIRDRIE CITIZENS ADVICE BUREAU**  
**NOTES FORMING PART OF THE FINANCIAL STATEMENTS (CONT'D)**  
**FOR THE YEAR ENDED 31ST MARCH 2009**

**8. Taxation**

The charitable company is exempt from corporation tax on its charitable activities.

9	Debtors	2009	2008
		Total	Total
		£	£
	Grants receivable	10,000	0
	Prepaid Charges and Accrued Income	374	0
		<u>10,374</u>	<u>0</u>
10	Creditors: amounts following due within one year		
	Deferred Grants	48,166	80,215
	Accrued Charges	7,765	3,246
		<u>55,931</u>	<u>83,461</u>

**11 Movements in Funds**

	Total Incoming Funds Resources		Charitable Expenditure	Net Fund Movement	Inter Fund Transfers	Total Funds
	b/fwd			in Year		c/fwd
	£	£	£	£	£	£
Unrestricted Funds						
Core Service Funds	0	100,148	133,582	(33,434)	33,434	0
Income Generating Funds	0	47,767	3,355	44,412	(11,325)	
					(12,400)	
					(33,434)	
					5,661	
					7,086	0
Business Investment Funds	17,308	0	0	0	(7,086)	10,222
General Reserve Funds	65,000	0	0	0	0	65,000
Total Unrestricted Funds	82,308	147,915	136,937	10,978	(18,064)	75,222
Restricted Funds						
Money Advice	0	33,000	44,325	(11,325)	11,325	0
Welfare Rights - Big Lottery	0	31,205	43,605	(12,400)	12,400	0
MacMillan & CAB extended partnership	(32,222)	181,281	189,156	(7,875)	32,222	(7,875)
I.A.S.S.	1,540	69,503	69,448	55	0	1,595
Business Development	0	20,000	17,020	2,980	0	2,980
Financial Education	5,602	0	(59)	59	(5,661)	0
CAB & Credit Union	72	0	0	0	0	72
Kinship Carers	0	15,000	11,054	3,946	0	3,946
Restricted Reserve Funds						
MacMillan & CAB partnership	50,630	0	0	0	(32,222)	18,408
In-Court Advice	6,340	53,500	52,924	576	0	6,916
Total Restricted Funds	31,962	403,489	427,473	(23,984)	18,064	26,042
Total Funds	114,270	551,404	564,410	(13,006)	0	101,264

**AIRDRIE CITIZENS ADVICE BUREAU**  
**NOTES FORMING PART OF THE FINANCIAL STATEMENTS (CONT'D)**  
**FOR THE YEAR ENDED 31ST MARCH 2009**

**11 Movements in Funds (cont'd)**

Overspends on Welfare Rights and Money Advice restricted funds as detailed above have been transferred to unrestricted funds.

Out of the total I.A.S.S. monies received by the company, £10,334 was awarded to the Company towards the cost of managing the service and contributing to the provision of advice. This award is included in income generating funds above.

The fund balances carried forward on the I.A.S.S. and CAB & Credit Union funds belong to the respective joint parties and not solely to Airdrie CAB.

The balance on the Financial Education Fund was transferred to Core Service Funds following the Company's decision to fund the continuation of this service from its own resources, pending receipt of other funding.

Following changes to the arrangements for the funding of the MacMillan and CAB partnership, the deficit on the extended partnership service brought forward at 31st March 2008 has been eliminated through a transfer of funds against funds carried forward from the original partnership.

**Purpose of income generating funds**

Income generating funds represent income generated by the company to offset the deficit in core running costs, maintain the level of core service reserve funds and to invest any surpluses in planned activities that meet the aspirations of the Business Development Plan

**Purpose of business investment funds**

Business investment funds represent income generated for the purpose of reinvestment in business development activities as defined by the Business Development Plan.

**Purpose of reserve funds**

General Reserve funds represent a reserve fund to offset any shortfall in general running costs and to protect the company in the event of dissolution.

Reserve funds have also been established for MacMillan & CAB Partnership and the In-Court Advice Service. These are required to protect the company in the event of the services being discontinued at the conclusion of the funding period; the reserve funds will cover the cost of any staff redundancies and other business commitments.

**Purposes/sources of restricted funds**

- The Money Advice Service is funded by a dedicated grant from North Lanarkshire Council.
- The Welfare Rights Service is funded by the Big Lottery.
- The MacMillan & CAB partnership is funded by MacMillan Cancer Support for the provision of advice for people affected by cancer. This service is being continued under the MacMillan & CAB extended partnership which is funded by MacMillan Cancer Support, NHS Lanarkshire and North and South Lanarkshire Councils.
- The Independent Advice and Support Service (IASS) is funded by NHS Lanarkshire for the provision of an advice service to users of the NHS. The service is managed by the Bureau and funds distributed to other Bureaux in respect of their contribution to the advice service.

**AIRDRIE CITIZENS ADVICE BUREAU**  
**NOTES FORMING PART OF THE FINANCIAL STATEMENTS (CONT'D)**  
**FOR THE YEAR ENDED 31ST MARCH 2009**

**11        Movements in Funds (cont'd)**

**Purposes/sources of restricted funds (cont'd)**

- The Financial Education Service was funded by Citizens Advice Scotland from Scottish Government grant aid.
- The In-Court Advice Service is funded by the Scottish Government.
- The CAB & Credit Union item relates to funding from Unity Bank for a pan-Lanarkshire Citizens Advice Bureaux and Credit Union Seminar. The fund was administered by Airdrie CAB.
- The Business Development post is funded by North Lanarkshire Council.
- The Kinship Carers service is funded by Citizens Advice Scotland.

**12        Members Guarantees**

The company has no share capital. The liability of the members is limited by guarantees from each member, not exceeding £1. There are currently 10 members.