

AIRDRIE CITIZENS ADVICE BUREAU

ANNUAL REPORT

PERIOD FROM - 31 MARCH 1995
TO - 31 MARCH 1996

[A Company limited by guarantee and not having a share capital]

Registered Number 157177



PANNELL KERR FORSTER
Chartered Accountants

PANNELL
KERR
FORSTER
CHARTERED ACCOUNTANTS

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**AIRDRIE CITIZENS ADVICE BUREAU
ANNUAL REPORT
PERIOD ENDED 31 MARCH 1996**

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DIRECTORS' REPORT

The directors present herewith their report and audited accounts for the first period ended 31 March 1996.

INCORPORATION

The company was incorporated as a company limited by guarantee and not having a share capital on 31 March 1995 and took over all the assets and liabilities of Airdrie Citizens Advice Bureau, with effect from 1 April 1995.

PRINCIPAL ACTIVITY

The company's objective is to ensure that individuals within Airdrie and surrounding areas do not suffer through ignorance of their rights and responsibilities or of the services available, or through an inability to express their needs effectively. The company is accepted as a charity for tax purposes.

SERVICE REVIEW AND FUTURE DEVELOPMENT

The financial activities of the company are detailed elsewhere in this report.

In the period covered by this report the executive continued to support the Bureau which had an increased workload in client enquiries, debt and money advice and tribunal representation.

It also continued the management of the Outreach Service which is in the process of expanding into other areas of the community.

DIRECTORS

The following were appointed Directors on 31 March 1995. The liability of the members is limited by guaranteed from each member not exceeding £1. There are currently eleven members.

Rev A C Keddie (Chairman)	Mr R Fowles
Mr J C Boyd (Vice Chairman)	Mr D Kieth
Mr J Dobbin (Managing)	Mr J Keir
Mr J Crawford (Treasurer)	Mr A A McDougall
Miss J Allison	Mr R O'Hare
Miss S Currie	Mrs M J O'Donnell (Died 26.10.95)

In accordance with the Memorandum & Articles of Association all the Directors retire at the Annual General Meeting and being eligible are available for re-appointment.

AUDITORS

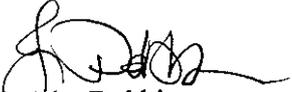
The Auditors, Pannell Kerr Forster, Chartered Accountants who were appointed during the period, have signified their willingness to continue in office. A resolution to re-appoint them will be proposed at the Annual General Meeting.

DIRECTORS' REPORT

SPECIAL EXEMPTIONS

We have taken advantage in the preparation of the directors' report of the special exemptions applicable to small companies conferred by Part II of Schedule 8 to the Companies Act 1985.

By order of the board


John Dobbin
Secretary

3/6/96

PAVLE KMR LORNER

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 and of the profit or loss of the company for that period. 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 and prudent;
- * prepare the 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 to 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.

AUDITORS REPORT TO THE MEMBERS OF
AIRDRIE CITIZENS ADVICE BUREAU

**PANNELL
KERR
FORSTER**
CHARTERED ACCOUNTANTS

We have audited the financial statements on pages 5 to 8 which have been prepared under the accounting policies set out on page 7.

RESPECTIVE RESPONSIBILITIES OF DIRECTORS AND AUDITORS

As described on page 3 the Directors are responsible for the preparation of financial statements. It is our responsibility to form an independent opinion, based on our audit, on those statements and to report our opinion to you.

BASIS OF OPINION

We conducted our audit in accordance with Auditing Standards. 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.

OPINION

In our opinion the financial statements give a true and fair view of the state of affairs of the company as at 31 March 1996 and of its profit for the period then ended and have been properly prepared in accordance with the provisions of the Companies Act 1985 applicable to small companies

Pannell Kerr Forster

COATBRIDGE
3 June 1996

PANNELL KERR FORSTER
Chartered Accountants
Registered Auditors

**AIRDRIE CITIZENS ADVICE BUREAU
 PROFIT AND LOSS ACCOUNT
 PERIOD ENDED 31 MARCH 1996**

	Notes	1996 £
TURNOVER		41,328
ADMINISTRATIVE EXPENSES		<u>41,073</u>
PROFIT ON ORDINARY ACTIVITIES BEFORE TAX		255
TAX ON PROFIT ON ORDINARY ACTIVITIES	2	<u>-</u>
RETAINED PROFIT FOR THE FINANCIAL PERIOD	6	<u><u>255</u></u>

All amounts relate to continuing operations.

The company has no recognised gains or losses other than the profit for the period.

FINANCIAL STATEMENTS

**AIRDRIE CITIZENS ADVICE BUREAU
BALANCE SHEET
31 MARCH 1996**

	Notes	1996	
		£	£
CURRENT ASSETS			
Debtors	3	375	
Cash at bank and in hand		<u>1,941</u>	
		<u>2,316</u>	
CREDITORS			
Amounts falling due within one year	4		<u>805</u>
NET CURRENT ASSETS			<u>1,511</u>
NET ASSETS			<u><u>1,511</u></u>
CAPITAL AND RESERVES			
Profit and loss account	6		<u><u>1,511</u></u>

We have taken advantage in the preparation of the financial statements of the special exemptions conferred by Part I of Schedule 8 to the Companies Act 1985 on the grounds that the company qualifies as a small company.

Approved by the board on 3 JUNE 1996

De B. Heddie.....Director

[Signature].....Director

AIRDRIE CITIZENS ADVICE BUREAU
NOTES TO THE FINANCIAL STATEMENTS
PERIOD ENDED 31 MARCH 1996

1. ACCOUNTING POLICIES

The following accounting policies have been used consistently in dealing with items which are considered material to the company's affairs.

(a) Accounting convention

The financial statements set out on pages 5 to 8 are prepared under the historical cost convention.

(b) Capital Expenditure

Expenditure of a capital nature is written off in the year of purchase after the deduction of relevant grants.

2. TAXATION

The Inland Revenue has agreed that, because of its charitable status, the company is not liable to pay Corporation Tax.

3. DEBTORS

1996

£

Debtors comprised:

Other debtors

375

4. CREDITORS

**Amounts
falling due
within one
year**

1996

£

Creditors comprised:

Other creditors

805

AIRDRIE CITIZENS ADVICE BUREAU
NOTES TO THE FINANCIAL STATEMENTS
PERIOD ENDED 31 MARCH 1996

5. 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 eleven members.

6. PROFIT AND LOSS ACCOUNT

The movement in the profit and loss account during the period was as follows:-

	1996
	£
Acquired on incorporation	1,256
Retained profit for the financial period	<u>255</u>
At 31 March 1996	<u><u>1,511</u></u>

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AIRDRIE CITIZENS ADVICE BUREAU
INCOME AND EXPENDITURE
MANAGEMENT INFORMATION SCHEDULE "A"
PERIOD ENDED 31 MARCH 1996

	£	£	£
INCOME			
Strathclyde Regional Council			14,228
Monklands District Council			15,935
Management			8,081
Training			2,703
Interest			283
Other			98
			<u>41,328</u>
 EXPENDITURE			
Salaries And National Insurance			24,251
Staff Training			1,350
Rent			9,036
Insurance			256
Equipment:			
Rental		1,354	
Maintenance		322	
Replacement	2,694		
Deduct: Transfer From Development Fund	<u>(2,533)</u>		
		<u>161</u>	
			1,837
 Telephone			1,006
Stationery & Office Supplies			542
Postage			491
Staff Travel			1,150
Information Services			39
Subscription			314
Meetings, Conference Etc.			482
Sundries			319
			<u>41,073</u>
 SURPLUS FOR PERIOD			<u>255</u>