

Charity Registration No. SC023356

Company Registration No. SC173195 (Scotland)

**Nairn Citizen Advice Bureau Limited**

**(A company limited by guarantee)**

**Directors' Report and Unaudited**

**For The Year Ended 31 March 2009**



**NAIRN CITIZEN ADVICE BUREAU LIMITED**  
**(A COMPANY LIMITED BY GUARANTEE)**  
**LEGAL AND ADMINISTRATIVE INFORMATION**

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**Directors**

Bryan Bain  
Rosemary Machen-Young  
Anthony Dunbar  
Easter Rodgers  
John Fyfe  
Councillor Liz MacDonald  
Dr Suzanne Fowlie  
Gillian Maclean  
Julia Carrington  
Rev Richard Reid  
Philip McBride

**Secretary**

Bryan Bain

**Charity number**

SC023356

**Company number**

SC173195

**Registered office**

6 High Street  
Nairn  
IV12 4BJ

**Accountants**

Johnston Carmichael  
Clava House  
Cradlehall Business Park  
Inverness  
IV2 5GH

**Bankers**

Bank of Scotland  
73 High Street  
Nairn  
IV12 4BS

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**NAIRN CITIZEN ADVICE BUREAU LIMITED**  
**(A COMPANY LIMITED BY GUARANTEE)**  
**CONTENTS**

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	<b>Page</b>
Directors' report	1 - 2
Independent examiner's report	3
Statement of financial activities	4
Balance sheet	5
Notes to the accounts	6 - 11

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**NAIRN CITIZEN ADVICE BUREAU LIMITED**  
**(A COMPANY LIMITED BY GUARANTEE)**  
**DIRECTORS' REPORT**

**FOR THE YEAR ENDED 31 MARCH 2009**

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The directors present their report and accounts for the year ended 31 March 2009.

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's Memorandum and Articles of Association, the Companies Act 1985 and the Statement of Recommended Practice, "Accounting and Reporting by Charities", issued in March 2005.

**Structure, governance and management**

The charity is a company limited by guarantee governed by its Memorandum and Articles of Association dated 25 February 1997.

The directors who served during the year were:

Bryan Bain

Rosemary Machen-Young

Anthony Dunbar

Easter Rodgers

Emma Curslly

(Resigned 28 January 2009)

John Fyfe

Councillor Liz MacDonald

Fiona Rodgers

(Resigned 28 January 2009)

Dr Suzanne Fowlie

Gillian Maclean

Lynne Thompson

(Resigned 28 January 2009)

Julia Carrington

Rev Richard Reid

Philip McBride

Directors are appointed by the members at the AGM. Directors are also able to co opt members to be directors should a vacancy arise during the year.

None of the directors has any beneficial interest in the company. All of the directors are members of the company and guarantee to contribute £1 in the event of a winding up.

The directors have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

**Objectives and activities**

The charity's objectives are to provide an independent, free and confidential advice service to the general public in the Nairn area.

During the year the company continued to provide advice on a range of matters including financial advice.

**NAIRN CITIZEN ADVICE BUREAU LIMITED**  
**(A COMPANY LIMITED BY GUARANTEE)**  
**DIRECTORS' REPORT (CONTINUED)**

**FOR THE YEAR ENDED 31 MARCH 2009**

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**Achievements and performance**

This financial year has been pretty much a stable year in which my fellow board members and I have taken the opportunity to consolidate on what we have achieved to date and financially plan a way forward for the next 2 years and beyond. A stringent budget has been set for the years ending 31 March 2010 and 2011 respectively during which we hope to increase opening hours and staffing levels to take Nairn CAB to an even higher level of excellence and service provision.

This year we received additional funding to increase support for Welfare Rights provision (to a total of 30hrs) which was split over 2 members of staff. The increased work that this brought into the Bureau also resulted in a review of staffing requirements and job descriptions and it was deemed as from December 2008 a Deputy Manager was required.

Highland Council were once again the core funders and funding also continued to be received from IASS. The IT and computer infrastructure was upgraded thanks to donations of £2,500 each from The Rotary Club and The Davidson Trust. The CAS Development Fund donated £3,287 to allow the Bureau's carpet to be completely replaced throughout the building. May I take this opportunity to thank our main funders and our project funders for their generous support throughout the year.

**Financial review**

The results for the year show an overall surplus of £7,750 (2008 - £19,184).

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six month's expenditure. The directors consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised.

To ensure that reserves are maintained at this level, in accordance with conditions in the service delivery contracts with Highland Council, the council have made a one off payment of £15,000 to the charity which the charity must hold as reserves. This amount is included in restricted funds.

**Plans for the future**

Moving forward, Nairn Citizens Advice Bureau Limited is in a strong financial position to deliver its service to the population of Nairn, and the next 2 years will see the Bureau increase opening hours, ensure paid members of staff are working the correct hours to support the volunteers and the Bureau opening hours, and with 2 other separately funded projects coming on board we will increase the Bureau's outreach further into the community and beyond. Many thanks to my fellow Directors for their support and also to the paid members of staff and volunteers of Nairn Citizens Advice Bureau for their continued hard work and their delivery of excellent impartial advice to the population of Nairn.

This report has been prepared in accordance with the special provisions of Part VII of the Companies Act 1985 relating to small companies.

On behalf of the board of directors

**Bryan Bain**

Director

Dated: 

**NAIRN CITIZEN ADVICE BUREAU LIMITED  
(A COMPANY LIMITED BY GUARANTEE)  
INDEPENDENT EXAMINER'S REPORT  
TO THE DIRECTORS OF NAIRN CITIZEN ADVICE BUREAU LIMITED**

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I report on the accounts of the charity for the year ended 31 March 2009, which are set out on pages 4 to 11.

This report is made to the charity's board of directors, as a body, in accordance with the terms of engagement. My work has been undertaken to enable me to undertake an independent examination of the charity's accounts on behalf of the charity's board of directors and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's board of directors as a body, for my work or for this report.

**Respective responsibilities of directors and examiner**

The charity's directors are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. The charity's directors consider that the audit requirement of regulation 10(1)(a) to (c) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1)(c) of the Act and to state whether particular matters have come to my attention.

**Basis of independent examiner's report**

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. 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 seeks explanations from the directors concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

**Independent examiner's statement**

In the course of my examination, no matter has come to my attention:

- (a) which gives me reasonable cause to believe that in any material respect the requirements:
  - (i) to keep accounting records in accordance with section 44(1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations; and
  - (ii) to prepare accounts which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulations;have not been met; or
- (b) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



On behalf of  
Johnstone Carmichael

*26 August 2009*

Clava House  
Cradlehall Business Park  
Inverness  
IV2 5GH

**NAIRN CITIZEN ADVICE BUREAU LIMITED**  
**(A COMPANY LIMITED BY GUARANTEE)**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
**INCLUDING INCOME AND EXPENDITURE ACCOUNT**  
**FOR THE YEAR ENDED 31 MARCH 2009**

	Notes	Unrestricted funds £	Restricted funds £	Total 2009 £	Total 2008 £
<b><u>Incoming resources from generated funds</u></b>					
Voluntary income	2	733	8,287	9,020	6,150
Investment income	3	801	-	801	880
		1,534	8,287	9,821	7,030
Incoming resources from charitable activities	4	88,680	-	88,680	81,810
Other incoming resources	5	933	-	933	1,521
<b>Total incoming resources</b>		<b>91,147</b>	<b>8,287</b>	<b>99,434</b>	<b>90,361</b>
<b><u>Resources expended</u></b>					
Charitable activities	6	84,926	5,703	90,629	70,350
Governance costs		1,055	-	1,055	827
<b>Total resources expended</b>		<b>85,981</b>	<b>5,703</b>	<b>91,684</b>	<b>71,177</b>
<b>Net incoming resources before transfers</b>		<b>5,166</b>	<b>2,584</b>	<b>7,750</b>	<b>19,184</b>
Gross transfers between funds		(1,447)	1,447	-	-
<b>Net income for the year/ Net movement in funds</b>		<b>3,719</b>	<b>4,031</b>	<b>7,750</b>	<b>19,184</b>
Fund balances at 1 April 2008		15,241	46,712	61,953	42,769
<b>Fund balances at 31 March 2009</b>		<b>18,960</b>	<b>50,743</b>	<b>69,703</b>	<b>61,953</b>

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 1985.

**NAIRN CITIZEN ADVICE BUREAU LIMITED**  
**(A COMPANY LIMITED BY GUARANTEE)**  
**BALANCE SHEET**  
**AS AT 31 MARCH 2009**

	Notes	2009 £	£	2008 £	£
<b>Fixed assets</b>					
Tangible assets	10		35,743		31,712
<b>Current assets</b>					
Debtors	11	-		15,000	
Cash at bank and in hand		48,448		19,008	
		<u>48,448</u>		<u>34,008</u>	
<b>Creditors: amounts falling due within one year</b>	12	<u>(14,488)</u>		<u>(3,767)</u>	
<b>Net current assets</b>			33,960		30,241
<b>Total assets less current liabilities</b>			<u>69,703</u>		<u>61,953</u>
<b>Funds</b>					
Restricted funds	13		50,743		46,712
Unrestricted funds			<u>18,960</u>		<u>15,241</u>
			<u>69,703</u>		<u>61,953</u>

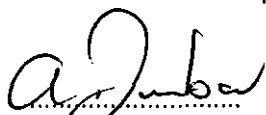
These financial statements have been prepared in accordance with the special provisions of Part VII of the Companies Act 1985 relating to small companies and with the Financial Reporting Standard for Smaller Entities (effective January 2007).

The company is entitled to the exemption from the audit requirement contained in section 249A(1) of the Companies Act 1985, for the year ended 31 March 2009. No member of the company has deposited a notice, pursuant to section 249B(2), requiring an audit of these accounts.

The directors acknowledge their responsibilities for:

- (a) ensuring that the company keeps accounting records which comply with section 221 of the Act; and
- (b) preparing accounts which give a true and fair view of the state of affairs of the company at 31 March 2009 and of its profit for the year then ended in accordance with section 226, and otherwise comply with the requirements of the Act relating to accounts, so far as applicable to the company.

The accounts were approved by the Board on 19/09/09

  
 Anthony Dunbar  
 Director



**NAIRN CITIZEN ADVICE BUREAU LIMITED**  
**(A COMPANY LIMITED BY GUARANTEE)**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 MARCH 2009**

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**1 Accounting policies**

**1.1 Basis of preparation**

The accounts have been prepared under the historical cost convention.

The accounts have been prepared in accordance with applicable accounting standards, the Statement of Recommended Practice, "Accounting and Reporting by Charities", issued in March 2005 and the Companies Act 1985.

**1.2 Incoming resources**

All incoming resources including grants are included in the SOFA when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

There were no donated assets received by the charity. No amounts included in the financial statements are for services donated by volunteers.

**1.3 Resources expended**

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with use of the resources.

Governance costs are those incurred in connection with administration of the charity and compliance with constitutional and statutory requirements. As the charity is not registered for VAT all expenditure includes irrecoverable VAT where appropriate.

**1.4 Tangible fixed assets and depreciation**

Tangible fixed assets other than freehold land are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost less estimated residual value of each asset over its expected useful life, as follows:

Freehold land is not depreciated

Freehold buildings - 2% straight line

Fixtures, fittings & equipment - 33% straight line

**1.5 Fund accounting**

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.

Restricted funds are subject to restrictions on their expenditure imposed by the donor or through the terms of an appeal.

**NAIRN CITIZEN ADVICE BUREAU LIMITED**  
**(A COMPANY LIMITED BY GUARANTEE)**  
**NOTES TO THE ACCOUNTS (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2009**

**2 Voluntary income**

	Unrestricted funds £	Restricted funds £	Total 2009 £	Total 2008 £
Donations and gifts	733	8,287	9,020	6,150

Voluntary income includes grants of £nil (2008 - £6,000) from the Kinship carers project, £2,500 (2008 - £nil) from the Davidson trust, £2,500 (2008 - £nil) from the Rotary Club of Nairn, £3,288 (2008 - £nil) from the Scottish Citizens Advice Bureaux and £732 (2008 - £nil) from Skye & Lochalsh Citizens Advice Bureau.

**3 Investment income**

	2009 £	2008 £
Interest receivable	801	880

**4 Incoming resources from charitable activities**

	2009 £	2008 £
Grants received	88,680	81,810

Core grant funding includes £81,522 (2008 - £62,143) from Highland Council and £7,158 (2008 - £4,667) from IAAS.

**5 Other incoming resources**

	2009 £	2008 £
Reimbursement of expenses	933	1,521

**NAIRN CITIZEN ADVICE BUREAU LIMITED**  
**(A COMPANY LIMITED BY GUARANTEE)**  
**NOTES TO THE ACCOUNTS (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2009**

**6 Total resources expended**

	Staff costs £	Depreciation £	Other costs £	Total 2009 £	Total 2008 £
<b>Charitable activities</b>					
<u>Charitable activities</u>					
Activities undertaken directly	40,706	2,416	13,675	56,797	38,206
Support costs	29,672	-	4,160	33,832	32,144
<b>Total</b>	<b>70,378</b>	<b>2,416</b>	<b>17,835</b>	<b>90,629</b>	<b>70,350</b>
<b>Governance costs</b>	-	-	1,055	1,055	827
	<b>70,378</b>	<b>2,416</b>	<b>18,890</b>	<b>91,684</b>	<b>71,177</b>

Governance costs includes accountant's fees of £764 (2008- £742).

Included in Activities undertaken directly are cleaning and maintenance costs of £5,826 (2008 - £2,247), electricity and oil costs of £1,812 (2008 - £1,106) telephone costs of £1,360 (2008 - £2,614), office supplies of £1,167 (2008 - £787), rates of £221 (2008 - £206), insurance of £682 (2008 - £641), general expenses of £685 (2008 - £885) and travel costs of £1,922 (2008 - £833). The charity undertook no activities not directly related to its primary purpose.

**7 Support costs**

	2009 £	2008 £
Other support costs	4,160	3,330
Staff costs	29,672	28,814
	<b>33,832</b>	<b>32,144</b>

Included in other support costs are travel expenses of £1,922 (2008 - £883), general expenses of £684 (2008 - £885) and office supplies of £1,554 (2008 - £1,562).

**8 Directors**

Bryan Bain, director, was employed as Centre Manager and received remuneration of £29,672 (2008 - £24,201) for his services to the year to 31 March 2009.

Gillian Maclean, director, was employed as General Assistant and received remuneration of £16,374 (2008 - £7,879).

During the year three directors received reimbursement of expenses of £1,269 (2008 - £177).

**NAIRN CITIZEN ADVICE BUREAU LIMITED**  
**(A COMPANY LIMITED BY GUARANTEE)**  
**NOTES TO THE ACCOUNTS (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2009**

**9 Employees**

**Number of employees**

The average monthly number of employees during the year was:

	<b>2009</b>	<b>2008</b>
	<b>Number</b>	<b>Number</b>
Manager	1	1
Money Advisor	1	1
Welfare Officer	1	1
General Assistant/ Welfare Officer	1	1
	<u>4</u>	<u>4</u>

**Employment costs**

	<b>2009</b>	<b>2008</b>
	<b>£</b>	<b>£</b>
Wages and salaries	64,859	51,673
Social security costs	5,519	3,997
	<u>70,378</u>	<u>55,670</u>

There were no employees whose annual emoluments were £60,000 or more.

**NAIRN CITIZEN ADVICE BUREAU LIMITED**  
**(A COMPANY LIMITED BY GUARANTEE)**  
**NOTES TO THE ACCOUNTS (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2009**

**10 Tangible fixed assets**

	Land and buildings	Fixtures, fittings & equipment	Total
	£	£	£
<b>Cost</b>			
At 1 April 2008	39,719	12,209	51,928
Additions	-	6,447	6,447
<b>At 31 March 2009</b>	<b>39,719</b>	<b>18,656</b>	<b>58,375</b>
<b>Depreciation</b>			
At 1 April 2008	8,007	12,209	20,216
Charge for the year	794	1,622	2,416
<b>At 31 March 2009</b>	<b>8,801</b>	<b>13,831</b>	<b>22,632</b>
<b>Net book value</b>			
<b>At 31 March 2009</b>	<b>30,918</b>	<b>4,825</b>	<b>35,743</b>
At 31 March 2008	31,712	-	31,712

**11 Debtors**

	2009	2008
	£	£
Other debtors	-	15,000

**12 Creditors: amounts falling due within one year**

	2009	2008
	£	£
Trade creditors	2,276	763
Taxes and social security costs	3,824	3,004
Other creditors	8,388	-
	<b>14,488</b>	<b>3,767</b>

**NAIRN CITIZEN ADVICE BUREAU LIMITED**  
**(A COMPANY LIMITED BY GUARANTEE)**  
**NOTES TO THE ACCOUNTS (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2009**

**13 Restricted funds**

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Movement in funds			
	Balance at 1 April 2008	Incoming resources	Resources expended	Transfers Balance at 31 March 2009
	£	£	£	£
Assets fund	46,712	8,287	(5,703)	50,743
	<u>46,712</u>	<u>8,287</u>	<u>(5,703)</u>	<u>50,743</u>

The transfer in the year represents the charity's contribution to capital expenditure.

**14 Analysis of net assets between funds**

	Unrestricted funds £	Restricted funds £	Total £
Fund balances at 31 March 2009 are represented by:			
Tangible fixed assets	-	35,743	35,743
Current assets	33,448	15,000	48,448
Creditors: amounts falling due within one year	(14,488)	-	(14,488)
	<u>18,960</u>	<u>50,743</u>	<u>69,703</u>

The restricted funds represent capital funding of £35,743 received from various sources for the purchase of the centre building and equipment and £15,000 reserves held in accordance with the Service Delivery Contracts with Highland Council.

**15 Control**

The charity is controlled by the directors on behalf of the members of the charity.