

NAIRN CITIZENS ADVICE BUREAU LIMITED
(A COMPANY LIMITED BY GUARANTEE)
DIRECTORS' REPORT AND UNAUDITED ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2010

Charity Number SC023356

Company registration No.SC173195

RITSON YOUNG

Chartered Accountants
28 High Street
Nairn
IV12 4AU

TUESDAY



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NAIRN CITIZENS ADVICE BUREAU LIMITED
(A COMPANY LIMITED BY GUARANTEE)

FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2010

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NAIRN CITIZENS ADVICE BUREAU LIMITED
(A COMPANY LIMITED BY GUARANTEE)

LEGAL AND ADMINISTRATIVE INFORMATION

Charity number	SC023356
Registered office	6 High Street Nairn IV12 4BJ
Directors	Bryan Bain (Retired 30 June 2010) Rosemary Machen-Young Anthony Dunbar Easter Rodgers John Fyfe Councillor Liz MacDonald Dr Suzanne Fowlie Gillian Maclean Julia Carrington (Resigned 30 June 2010) Rev Richard Reid (Resigned 2 Sept 2010) Rick Riley Philip McBride Ian Dickson (Appointed 24 June 2010) Brenda Waterfield (Appointed 2 Sept 2010)
Secretary	Gillian Maclean
Accountants	Ritson Young Chartered Accountants 28 High Street Nairn IV12 4AU
Bankers	Bank of Scotland 73 High Street Nairn IV12 4BS

NAIRN CITIZENS ADVICE BUREAU LIMITED **(A COMPANY LIMITED BY GUARANTEE)**

DIRECTORS REPORT

YEAR ENDED 31 MARCH 2010

The directors have pleasure in presenting their report and accounts for the year ended 31 March 2010.

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 2006 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. In the event of the company being wound up, members are required to contribute an amount not exceeding £1.

Directors of the company are appointed by the members at the AGM and are responsible for the general management, control and direction of the bureau. Directors are also able to opt members to be directors should a vacancy arise during the year. Officers of the company are appointed by directors at the first board meeting after the AGM. Directors are also charity trustees for the purposes of charity law. Recruitment procedures are in place to ensure that new trustees appointed meet certain conditions and criteria and constitute the widest possible representation of the community served by the bureau. Induction procedures are also in place to ensure that new directors participate fully in bureau affairs. The current 11 Board members meet on a regular basis. Day-to-day management of the bureau is delegated to a team of 4 full-time and 3 part-time staff led by Gillian MacLean, bureau Manager. Generalist advice is supplied by 35 volunteer advisors.

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 aims of the Citizens Advice service are firstly to ensure that individuals do not suffer through ignorance of their rights and responsibilities, or of the services available, or through an inability to express their needs effectively and secondly to exercise a responsible influence on the development of social policies, both locally and nationally.

The Charity's objectives are to provide independent, free, confidential and impartial advice, information, and representation services that are readily accessible by and tailored to meet the needs of the local community. During the year the company continued to provide advice on a range of matters including welfare benefits, money advice, employment, housing advice, tax and consumer issues.

A 3 year business plan has been developed and objectives and activities are aligned to achieving the strategic goals of the bureau. Regular monitoring reports are submitted to the board to assess the achievement of the organisation's objectives.

NAIRN CITIZENS ADVICE BUREAU LIMITED
(A COMPANY LIMITED BY GUARANTEE)

DIRECTORS REPORT (CONTINUED)

YEAR ENDED 31 MARCH 2010

ACHIEVEMENTS AND PERFORMANCE

This year has seen a further rise in the number of clients accessing our service. We have had almost 6,000 contacts addressing 10,000 issues which is a rise of 10% on last year. In order to meet this demand we have recruited 14 new advisers. More than £1,000,000 has been brought into the local community through Client Financial Gain across the service.

Thanks to stringent budget planning and successful bids for funding we have been able to increase Welfare Rights provision to 35 hours per week: a much need additional service for the people of Nairn and surrounding district. This has proved essential following the introduction of Employment Support Allowance (ESA) which has resulted in an increase in appeals at Tribunal. Of the total Client Financial Gain, £740,000 was brought into the area by the specialist Welfare Rights team, including £50,000 from ESA appeals.

Levels of debt continue to rise and the Money Advice Team have dealt with more than £1,650,000 worth of debt in the last year.

Early intervention by specialist housing and employment advisors has been shown to reduce the number of clients facing eviction, repossession and employment tribunals. Not only does this have a huge economic benefit for the country as a whole, it reduces the anxiety of the clients. Following a joint bid with Moray CAB to the Scottish Legal Aid Board (SLAB) we have been able to provide a specialist employment adviser who is able to represent clients at Employment Tribunals or through the new Judicial Mediation process. SLAB is also funding a Housing Specialist post which again enhances the service we can offer to the people of Nairn and district.

HMRC continue to fund another joint post with Moray CAB and this has seen almost £250,000 CFG for clients of both bureaux.

Highland Council were once again our core funders and funding continues to be received from IASS. May I take this opportunity to thank both main and project funders for their generous support throughout the year.

NAIRN CITIZENS ADVICE BUREAU LIMITED
(A COMPANY LIMITED BY GUARANTEE) --

DIRECTORS REPORT (CONTINUED)

YEAR ENDED 31 MARCH 2010

FINANCIAL REVIEW

The results for the year show an overall surplus of £19,537 (2009 - £7,750). At the end of the year unrestricted funds carried forward total £30,565 and restricted funds stand at £58,675. In addition to the unrestricted surplus there is a one off payment of £15,000 from Highland Council which is held in restricted reserves to cover a significant drop in funding and will cover in emergency three to six months current activity expenditure.

In these uncertain times to maintain our current service levels a proportion of the unrestricted funds have been incorporated into use for the 2010/2011 budget year. The directors consider that the current level of reserves ensure that, in the event of a drop of funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funding may be raised.

PLANS FOR FUTURE PERIODS

Moving forward, Nairn Citizens Advice Bureau Ltd has core funding secure until the end of March 2012 which will allow us to consolidate our expanded service. Nationwide project funding will facilitate a course of financial education, particularly but not exclusively, aimed at young people: a group particularly vulnerable during periods of economic difficulty.

Funding from Citizens Advice Scotland Development Committee will allow for structural reorganisation within the bureau which is essential as our service expands to meet the unprecedented demand.

We will continue to rely on project funding to support the generalist advice service we offer and will continue to seek ways of supplementing our current sources of funding. Many thanks to my fellow Directors for their support. Their expertise and tireless effort has built firm foundations for the future of the bureau as we face the challenging times ahead. Thanks also to the paid and unpaid staff who continue to work hard to deliver an excellent service to the people of Nairn and surrounding areas.

Signed by order of the directors

6 High Street
Nairn
IV12 4BJ

G Maclean

GILLIAN MACLEAN
Director

2/9/10

NAIRN CITIZENS ADVICE BUREAU LIMITED

—(A COMPANY LIMITED BY GUARANTEE)—

**INDEPENDENT EXAMINER'S REPORT
TO THE DIRECTORS OF NAIRN CITIZENS ADVICE BUREAU LIMITED**

YEAR ENDED 31 MARCH 2010

I report on the accounts of the charity for the year ended 31 March 2010, which are set out on pages 6 to 13.

The 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 purposes. 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

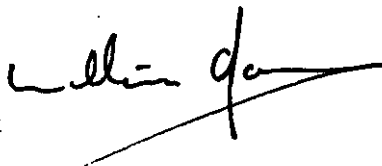
In the course of my examination, no matter has come to my attention:

(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 Accounting Regulations; and
 - (ii) to prepare accounts which accord with the accounting records and comply with the Regulation 8 of the 2006 Accounting 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.

28 High Street
Nairn
IV12 4AU



RITSON YOUNG
Chartered Accountants

2/9/10

NAIRN CITIZENS ADVICE BUREAU LIMITED
(A COMPANY LIMITED BY GUARANTEE)

STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT
YEAR ENDED 31 MARCH 2010

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2010 £	Total Funds 2009 £
INCOMING RESOURCES					
Incoming resources from generating funds:					
Voluntary income	2	22,867	—	22,867	9,020
Investment income	3	1,179	—	1,179	801
Incoming resources from charitable activities					
Other incoming resources	4	99,287	55,286	154,573	88,680
	5	742	—	742	933
TOTAL INCOMING RESOURCES		<u>124,075</u>	<u>55,286</u>	<u>179,361</u>	<u>99,434</u>
RESOURCES EXPENDED					
Charitable activities	6	(116,304)	(42,324)	(158,628)	(90,629)
Governance costs	6	(1,196)	—	(1,196)	(1,055)
TOTAL RESOURCES EXPENDED		<u>(117,500)</u>	<u>(42,324)</u>	<u>(159,824)</u>	<u>(91,684)</u>
NET INCOMING RESOURCES BEFORE TRANSFERS					
		6,575	12,962	19,537	7,750
Transfer between funds		5,030	(5,030)	—	—
NET INCOMING RESOURCES FOR THE YEAR		<u>11,605</u>	<u>7,932</u>	<u>19,537</u>	<u>7,750</u>
RECONCILIATION OF FUNDS					
Total funds brought forward		<u>18,960</u>	<u>50,743</u>	<u>69,703</u>	<u>61,953</u>
TOTAL FUNDS CARRIED FORWARD		<u>30,565</u>	<u>58,675</u>	<u>89,240</u>	<u>69,703</u>

The Statement of Financial Activities also complies with the requirements for an income and expenditure account under the companies act 2006.

The notes on pages 8 to 13 form part of these financial statements.

NAIRN CITIZENS ADVICE BUREAU LIMITED
-(A COMPANY LIMITED BY GUARANTEE)-

BALANCE SHEET

31 MARCH 2010

	Note	2010 £	2009 £
FIXED ASSETS			
Tangible assets	10	32,800	35,743
CURRENT ASSETS			
Debtors	11	971	—
Cash at bank and in hand		80,264	48,448
		<u>81,235</u>	<u>48,448</u>
CREDITORS: Amounts falling due within one year	12	<u>(24,795)</u>	<u>(14,488)</u>
NET CURRENT ASSETS		56,440	33,960
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>89,240</u>	<u>69,703</u>
FUNDS			
Restricted funds	13	58,675	50,743
Unrestricted funds		30,565	18,960
TOTAL FUNDS		<u>89,240</u>	<u>69,703</u>

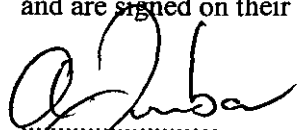
The directors are satisfied that the company is entitled to exemption from the provisions of the Companies Act 2006 (the Act) relating to the audit of the financial statements for the year by virtue of section 477, and that no member or members have requested an audit pursuant to section 476 of the Act.

The directors acknowledge their responsibilities for:

- (i) ensuring that the company keeps adequate accounting records which comply with section 386 of the Act, and
- (ii) preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its profit or loss for the financial year in accordance with the requirements of section 393, and which otherwise comply with the requirements of the Act relating to financial statements, so far as applicable to the company.

These financial statements have been prepared in accordance with the special provisions for small companies under Part 15 of the Companies Act 2006 and with the Financial Reporting Standard for Smaller Entities (effective April 2008).

These financial statements were approved by the directors and authorised for issue on 2/9/10, and are signed on their behalf by:


 ANTHONY DUNBAR

The notes on pages 8 to 13 form part of these financial statements.

NAIRN CITIZENS ADVICE BUREAU LIMITED
—(A COMPANY LIMITED BY GUARANTEE)

NOTES TO THE ACCOUNTS

YEAR ENDED 31 MARCH 2010

1. ACCOUNTING POLICIES

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 2006.

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 qualified with reasonable accuracy.

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

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 the use of the resources.

Governance costs are those incurred in connection with the 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.

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 building	- 2% straight line
Fixtures, fittings & equipment	- 33% straight line

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees in the 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 CITIZENS ADVICE BUREAU LIMITED

(A COMPANY LIMITED BY GUARANTEE)

NOTES TO THE ACCOUNTS (CONTINUED)

YEAR ENDED 31 MARCH 2010

2. VOLUNTARY INCOME

	Unrestricted Funds £	Total Funds 2010 £	Total Funds 2009 £
Donations			
Scottish Citizen's Advice Bureaux	21,067	21,067	4,020
Davidson (Nairn) Charitable Trust	—	—	2,500
Rotary Club, Nairn	300	300	2,500
Nairn CAB Social Group	1,500	1,500	—
	<u>22,867</u>	<u>22,867</u>	<u>9,020</u>

3. INVESTMENT INCOME

	Unrestricted Funds £	Total Funds 2010 £	Total Funds 2009 £
Bank interest receivable	<u>1,179</u>	<u>1,179</u>	<u>801</u>

4. INCOMING RESOURCES FROM CHARITABLE ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	Total Funds 2010 £	Total Funds 2009 £
Highland Council - Core funding	91,942	—	91,942	81,522
IASS funding	7,345	—	7,345	7,158
HM Revenue and Customs	—	32,935	32,935	—
Scottish Citizen's Advice Bureaux - EMPSW	—	22,351	22,351	—
	<u>99,287</u>	<u>55,286</u>	<u>154,573</u>	<u>88,680</u>

5. OTHER INCOMING RESOURCES

	Total Funds 2010 £	Total Funds 2009 £
Reimbursement of expenses	<u>742</u>	<u>933</u>

NAIRN CITIZENS ADVICE BUREAU LIMITED
(A COMPANY LIMITED BY GUARANTEE)

NOTES TO THE ACCOUNTS (CONTINUED)

YEAR ENDED 31 MARCH 2010

6. TOTAL RESOURCES EXPENDED

	Staff costs £	Depreciation £	Other costs £	Total 2010 £
<u>Charitable activities</u>				
Activities undertaken directly	101,478	2,943	18,092	122,513
Support costs	30,395	—	5,721	36,116
	<hr/>	<hr/>	<hr/>	<hr/>
Total	131,873	2,943	23,813	158,629
Governance costs	—	—	1,195	1,195
	<hr/>	<hr/>	<hr/>	<hr/>
	131,873	2,943	25,008	159,824

Governance costs include accountant's fee of £863 (2009 - £764)

Included in Activities undertaken directly are cleaning and maintenance costs of £6,874 (2009 - £5,825), electrical and oil costs of £1,939 (2009 - £1,812), rent £1,000 (2009 - £nil), rates £264 (2009 - £221), Insurance £727 (2009 - £682), Advertising £1,236 (2009 - £nil), Travel costs £2,871 (2009 - £1,922), Telephone £2,235 (2009 - £1,360), general expenses £844 (2009 - £685), room hire £102 (2009 - £nil)

7. Support costs

	2010 £	2009 £
Other support costs	5,721	4,160
Staff costs	30,395	29,672
	<hr/>	<hr/>
	36,116	33,832

Included in other support costs are travel expenses of £2,872 (2009 - £1,922), general expenses of £843 (2009 - £684) and office supplies of £2,006 (2009 - £1,554)

8. Directors

Bryan Bain, director, was employed as Centre manager and received remuneration of £30,395 (2009 - £29,672) for his services to the year to 31 March 2010.

Gillian Maclean, director, was employed as General Assistant and received remuneration of £24,370 (2009 - £7,879).

During the year 3 directors received reimbursement of expenses of £598 (2009 - £1,269)

NAIRN CITIZENS ADVICE BUREAU LIMITED
(A COMPANY LIMITED BY GUARANTEE)

NOTES TO THE ACCOUNTS (CONTINUED)

YEAR ENDED 31 MARCH 2010

9. STAFF COSTS AND EMOLUMENTS

Total staff costs were as follows:

	2010	2009
	£	£
Wages and salaries	121,251	64,859
Social security costs	10,622	5,519
	<u>131,873</u>	<u>70,378</u>

Particulars of employees:

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

	2010	2009
	No	No
Manager	2	1
Money Advisor	2	1
Welfare Officer	1	1
General Assistant/Welfare officer	1	1
Project Worker	2	—
	<u>8</u>	<u>4</u>

No employee received remuneration of more than £60,000 during the year (2009 - Nil).

NAIRN CITIZENS ADVICE BUREAU LIMITED
(A COMPANY LIMITED BY GUARANTEE)

NOTES TO THE ACCOUNTS (CONTINUED)

YEAR ENDED 31 MARCH 2010

10. TANGIBLE FIXED ASSETS

	Land and buildings £	Fixtures, fittings & equipment £	Total £
COST			
At 1 April 2009 and 31 March 2010	<u>39,719</u>	<u>18,656</u>	<u>58,375</u>
DEPRECIATION			
At 1 April 2009	8,801	13,831	22,632
Charge for the year	<u>794</u>	<u>2,149</u>	<u>2,943</u>
At 31 March 2010	<u>9,595</u>	<u>15,980</u>	<u>25,575</u>
NET BOOK VALUE			
At 31 March 2010	<u>30,124</u>	<u>2,676</u>	<u>32,800</u>
At 31 March 2009	<u>30,918</u>	<u>4,825</u>	<u>35,743</u>

11. DEBTORS

	2010 £	2009 £
Prepayments and accrued income	<u>971</u>	<u>—</u>

12. CREDITORS: Amounts falling due within one year

	2010 £	2009 £
Trade creditors	2,159	2,276
PAYE and social security	5,802	3,824
Other creditors	15,777	8,388
Accruals	<u>1,057</u>	<u>—</u>
	<u>24,795</u>	<u>14,488</u>

13. RESTRICTED FUNDS

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

	Balance at 1 Apr 2009 £	Incoming resources £	Outgoing resources £	Transfers £	Balance at 31 Mar 2010 £
Assets fund	<u>50,743</u>	<u>55,286</u>	<u>(42,324)</u>	<u>(5,030)</u>	<u>58,675</u>

NAIRN CITIZENS ADVICE BUREAU LIMITED
(A COMPANY LIMITED BY GUARANTEE)

NOTES TO THE ACCOUNTS (CONTINUED)

YEAR ENDED 31 MARCH 2010

14. ANALYSIS OF ASSETS BETWEEN FUNDS

	Tangible fixed assets £	Current assets £	Current liabilities £	Total £
Restricted Funds	32,800	39,804	(13,929)	58,675
Unrestricted Funds	—	41,431	(10,866)	30,565
Total Funds	<u>32,800</u>	<u>81,235</u>	<u>(24,795)</u>	<u>89,240</u>

The restricted fund represents the centre building and equipment £32,800 (2009 - £35,743), £15,000 reserves held in accordance with the Special Delivery Contracts with Highland Council and £24,804 in the bank for two projects started in the financial year. £13,929 of income received relates to 2011 financial year.

15. CONTROL

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

NAIRN CITIZENS ADVICE BUREAU LIMITED
(A COMPANY LIMITED BY GUARANTEE)

MANAGEMENT INFORMATION

YEAR ENDED 31 MARCH 2010

The following pages do not form part of the statutory financial statements.

**NAIRN CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE**

DETAILED STATEMENT OF FINANCIAL ACTIVITIES

YEAR ENDED 31 MARCH 2010

	2010 £	2009 £
INCOMING RESOURCES		
VOLUNTARY INCOME		
Scottish Citizen's Advice Bureaux	21,067	4,020
Davidson (Nairn) Charitable Trust	—	2,500
Rotary Club, Nairn	300	2,500
Nairn CAB Social Group	1,500	—
	<u>22,867</u>	<u>9,020</u>
INVESTMENT INCOME		
Bank interest receivable	1,179	801
	<u>1,179</u>	<u>801</u>
INCOMING RESOURCES FROM CHARITABLE ACTIVITIES		
Highland Council - Core funding	91,942	81,522
HM Revenue and Customs	32,935	—
Scottish Citizen's Advice Bureaux - EMPSW	22,351	—
IASS funding	7,345	7,158
	<u>154,573</u>	<u>88,680</u>
OTHER INCOMING RESOURCES		
Other income	742	933
	<u>742</u>	<u>933</u>
TOTAL INCOMING RESOURCES	<u>179,361</u>	<u>99,434</u>
RESOURCES EXPENDED		
CHARITABLE ACTIVITIES		
Wages & salaries	131,873	70,378
Rent	1,000	—
Rates & water	264	221
Light & heat	1,939	1,812
Cleaning and repairs	6,874	5,825
Insurance	727	682
Advertising	1,236	—
Consumables – equipment	—	1,167
Travel, welfare and training	5,743	3,844
Telephone	2,235	1,360
Depreciation	2,943	2,416
Printing, stationery and postage	2,006	1,554
Sundry expenses	1,687	1,370
Room hire	102	—
	<u>158,629</u>	<u>90,629</u>
GOVERNANCE COSTS		
Audit fees	1,195	1,055
	<u>1,195</u>	<u>1,055</u>
TOTAL RESOURCES EXPENDED	<u>159,824</u>	<u>91,684</u>
NET INCOMING RESOURCES FOR THE YEAR	<u>19,537</u>	<u>7,750</u>