

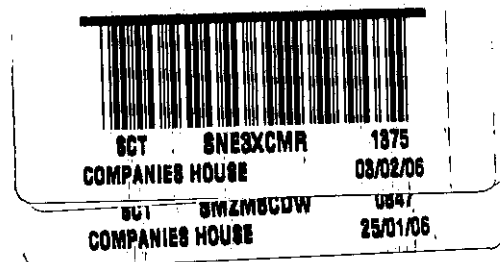
ROSS & CROMARTY CITIZENS ADVICE BUREAU

ACCOUNTS

for the year ended 31st March 2005

Company No: 176909
Charity No: SC014736

A W GRAY & BUTLER
Chartered Accountants
TAIN



ROSS & CROMARTY CITIZENS ADVICE BUREAU

Directors

Hazel Bailey (resigned 17.9.04)
Janet Baxter
David Chisholm (reappointed 17.9.04)
Johanna Dundas (reappointed 17.9.04)
Anita Evans (resigned 17.9.04)
Alister Ferguson (appointed 17.9.04)
Mike Finlayson
Kathleen Hill (reappointed 17.9.04)
Nigel Jones (resigned 17.9.04)
Sandra Kerzten (reappointed 17.9.04)
Nicola Lipp (reappointed 17.9.04)
John Lunn
Cathel MacAskill (reappointed 17.9.04)
Margaret MacDougall (reappointed 17.9.04)
Lynne Mackenzie (reappointed 17.9.04)
Angela Maclean (reappointed 17.9.04)
Dolly Macleod (resigned 17.9.04)
Marilyn Ross (reappointed 17.9.04)
Agnes Taylor
Leo Wilde (reappointed 17.9.04)
Eileen Wilson (reappointed 17.9.04)

Chair

Eileen Wilson

Secretary

Nigel Jones (resigned 17.9.04)
Lynne Mackenzie (appointed 17.9.04)

Treasurer

Agnes W Taylor (resigned 17.9.04)
Angela Maclean (appointed 25.11.04)

Registered Office

4 Novar Road
Alness
Ross-shire
IV17 0QG

Bankers

Bank of Scotland
9/11 High Street
Alness
IV17 0QB

Auditors

A W Gray & Butler
10 Knockbreck Street
Tain
Ross-Shire
IV19 1BJ

ROSS & CROMARTY CITIZENS ADVICE BUREAU

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31st MARCH 2005

The trustees, who are also directors of the charity, have pleasure in presenting their report for the year ended 31st March 2005. The directors have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" issued in October 2000 in preparing the Annual Report and financial statements of the Charity.

Objects of the charity, principal activities and organisation of our work

The Ross & Cromarty Citizens Advice Bureau was formally constituted on 2nd July 1997. The Bureau is governed by its Memorandum and Articles of Association. The management of the Bureau is the responsibility of the Board of Directors who are elected under the terms of the Articles of Constitution. A list of those serving is given on page 1.

The company is limited by guarantee, and is therefore governed by a memorandum and articles of association.

The charity's object and its principal activity continues to be that of the service of delivering an information, advice and representation service for the citizens of Ross and Cromarty regardless of gender, age, disability, race, colour, religion, nationality or sexual orientation. The service is delivered in accordance with the Aims and 12 Principles of Citizens Advice Scotland.

The twin aims of the service are:

"to ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities or of the services available to them or through an inability to express their needs effectively"

"to exercise a responsible influence on the development of social policies and services, both locally and nationally"

The twelve principles are:

- A Free Service
- Confidential
- Impartial
- Independent
- Accessible
- Effectiveness
- Community Accountability
- The Clients Right To Decide
- A Voluntary Service
- Empowerment
- Social Policy Feedback and Action
- A Generalist Service

The Bureau is managed by a Board of 15 Directors, which includes members of the public, representatives of local organisations and representatives of volunteer and paid staff. Day to day management of the Bureau is delegated to the manager and deputy manager.

ROSS & CROMARTY CITIZENS ADVICE BUREAU

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31st MARCH 2005 (Cont'd)

Developments, activities and achievements this year

For the period under review our objectives were:

- The installation of an integrated telephone system in the Alness office.
- Planning for the introduction of Cabnet/EIS2
- Identifying new premises for the Dingwall and Tain offices.
- Review the service delivery to the West coast and identify alternatives.
- Increase accessibility to all offices.
- Recruit and train administration volunteers.
- Investigate funding for additional staff/improve efficiency
- Review and amend as necessary our Case Management system, after consultation.

All these objectives were met or adapted to meet the changing needs of our clients and our resources.

Future Developments

Our objectives for the period of our current business plan are as follows:

Staffing levels

- Increase volunteer numbers to 35 and maintain numbers at this level.
- Stabilise the hours contracted for Money Advice at the current level of 30 per week thereafter identifying funding to increase the hours to 1 full-time post.
- Identify funding to increase paid staffing levels specifically for the purpose of enhancing volunteer support and development.

Staff Training and Development

- Introduce a system linking JPRs to training needs analysis and the production of our annual training plan.
- Research the introduction of SVQs for volunteers, who wish to participate to facilitate volunteer development.
- Recruit and train admin volunteers and explore the possibility of volunteer session supervisors

Premises

- Extend Alness premises to allow for additional interview rooms and a training/meeting room.
- Upgrade heating system in Alness to gas central heating.
- Address issues raised in Health and Safety audits including installing a secondary handrail on stairs in Alness (for disabled clients and staff). (DDA)
- Introduce annual review of health and safety policy and procedures and carry out risk assessments, address issues raised and set up annual review of risk assessments. (DDA)

ROSS & CROMARTY CITIZENS ADVICE BUREAU

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31st MARCH 2005 (Cont'd)

Future Developments (cont'd.)

Equipment

- Introduce a single computer network for Ross and Cromarty CAB (i.e. both the Alness and Dingwall computers being linked).
- Purchase 10 – 12 new computers for the two offices to allow for efficient introduction of EIS. Introducing a rolling programme of replacement in our financial plan.
- Explore funding for installation of Induction loops in one interview room in each office, and the installation of a text phone in the Alness office.
- Source funding for a photocopier for Dingwall, of similar specification to the one in Alness and set up the photocopier(s) to work as office printer.

Service development

- With the input of the wider community examine our current opening hours and our service delivery methods to ensure they continue to be in tune with community needs.
- Explore the introduction of a Triage/Reception system – dependent on the outcome of the exploration of funding for an extension to the Alness office.
- Examine alternative sources for the recruitment of volunteers.

Social policy and marketing

- To set in place a Marketing and Publicity strategy which incorporates local and national Social Policy work.

The planned completion date for all our objectives is August 2008 and they have all been set in line with our Mission, Vision and Statement of Values. They are planned to increase efficiency, increase accessibility, respond to identified client need, and to increase proactive work, especially social policy. In formulating our plans we have consulted widely. We have carried out a staff survey (paid and volunteer), an external organisation survey, and a client profile survey. We have taken appropriate cognisance of our community needs (community profile). Importantly, our planning process will be subject to continual review to ensure we monitor our progress towards these objectives within the relevant timescale.

Transactions and financial position

The Statement of Financial Activities shows net income for the year of £10036, and our reserves stand at £46679 in total.

Income was received in the year of £4406.13 which has been set aside for Dingwall premises improvements to be undertaken in the next financial year.

Tangible fixed assets for use by the charity

Details of movements in fixed assets are set out in note 10 to the accounts.

ROSS & CROMARTY CITIZENS ADVICE BUREAU

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31st MARCH 2005 (Cont'd)

Investment policy and returns

Under the memorandum and articles of association, the charity has the power to make any investment which the trustees see fit. The trustees have considered the most appropriate policy for investing funds and have found that using a high interest bank account gives a good rate of return together with instant access to the funds.

Reserves

The present level of funding is adequate to support the continuation of the Citizens Advice Bureau in operation for the medium term, and the trustees consider the financial position of the charity to be satisfactory.

Directors and trustees

All directors of the company are also trustees of the charity, and there are no other trustees. All of the trustees named on page 1 served throughout the year. The Board has the power to appoint additional trustees as it considers fit to do so.

Risk Management

The trustees actively review the major risks which the charity faces on a regular basis and believe that maintaining reserves at current levels, combined with an annual review of the controls over key financial systems, will provide sufficient resources in the event of adverse conditions. The trustees have also examined other operational and business risks faced by the charity and confirm that they have established systems to mitigate the significant risks.

Trustees' responsibilities in relation to the financial statements

The trustees are required by company law to prepare financial statements for each financial year which give a true and fair view of the financial activities of the charity and of its financial position at the end of that year. In preparing those financial statements the trustees are required to:

- a) select suitable accounting policies and apply them consistently;
- b) make judgements and estimates that are reasonable and prudent;
- c) state whether the policies adopted are in accordance with the Companies Act 1985 and with applicable accounting standards and statements of recommended practice, subject to any material departures disclosed and explained in the financial statements;
- d) prepare the financial statements on a going concern basis unless it is inappropriate to assume that the charity will continue in operation.

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

ROSS & CROMARTY CITIZENS ADVICE BUREAU


REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31st MARCH 2005 (Cont'd)

Auditors

A resolution proposing A W Gray & Butler be re-appointed as auditors of the charity will be put to the Annual General Meeting.

Approval

This report was approved by the board of directors and trustees on 1st September 2005 and signed on its behalf.



Lynne Mackenzie
Secretary

ROSS & CROMARTY CITIZENS ADVICE BUREAU

Report of the Independent Auditors to the Members of Ross & Cromarty Citizens Advice Bureau

We have audited the financial statements of Ross & Cromarty Citizens Advice Bureau for the year ended 31st March 2005 on pages 9 to 15 which have been prepared under the historical cost convention and the accounting policies set out on page 1.

This report is made solely to the company's members, as a body, in accordance with s.235 of the Companies Act 1985. Our audit work has been undertaken so that we might state to the company's members those matters which we are required to state to them in an auditor's 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 the trustees and auditors

As described on page 5 the charity's trustees who are also the directors of Ross & Cromarty Citizens Advice Bureau for the purposes of company law are responsible for the preparation of financial statements in accordance with applicable law and United Kingdom Accounting Standards.

Our responsibility is to audit the financial statements in accordance with relevant legal and regulatory requirements and United Kingdom Auditing Standards.

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 Trustees is not consistent with the financial statements, if the charitable company has not kept proper accounting records, if we have not received all the information and explanations we require for our audit, or if information specified by law regarding trustees' remuneration and transactions with the company is not disclosed.

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

Basis of opinion

We conducted our audit in accordance with United Kingdom Auditing Standards 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 trustees in the preparation of the financial statements, and of whether the accounting policies are appropriate to the charitable 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.

ROSS & CROMARTY CITIZENS ADVICE BUREAU

**Report of the Independent Auditors to the Members of Ross & Cromarty Citizens Advice Bureau
(Cont'd)**

Opinion

In our opinion the financial statements give a true and fair view of the state of the charitable company's affairs as at 31st March 2005 and of its incoming resources and application of resources, including its income and expenditure, in the year then ended and have been properly prepared in accordance with the Companies Act 1985.

A W Gray & Butler

A W Gray & Butler
Chartered Accountants and Registered Auditors
10 Knockbreck Street
TAIN
Ross-Shire
IV19 1BJ

1st September 2005

ROSS & CROMARTY CITIZENS ADVICE BUREAU

**Statement of Financial Activities
for the year ended 31st March 2005**

SUMMARY INCOME AND EXPENDITURE ACCOUNT

	Notes	Restricted Funds £	Unrestricted Funds £	Total Funds 2005 £	Total Funds 2004 £
INCOMING RESOURCES					
Donations and Gifts	2	-	-	-	2017
Grants Received	3	2250	117574	119824	128480
Investment Income	4	-	1384	1384	945
Total Income		2250	118958	121208	131442
RESOURCES EXPENDED					
Cost of generating funds					
Service provision	5	4668	103098	107766	123588
Charitable Expenditure					
Fundraising and Publicity	6	-	2561	2561	2961
Management and Administration	7	-	845	845	2951
Total Expenditure		4668	106504	111172	129500
NET INCOME FOR THE YEAR		-2418	12454	10036	1942

TOTAL RECOGNISED GAINS AND LOSSES

The Company has no recognised gains or losses other than those in the above Income and Expenditure account.

ROSS & CROMARTY CITIZENS ADVICE BUREAU

**Balance Sheet
as at 31st March 2005**

	Notes	£	2005 £	£	2004 £
Fixed Assets					
Tangible Assets	10		8239		10299
Current Assets					
Cash at Bank	11	43340		31244	
Creditors: amounts falling due Within One Year	12	<u>4900</u>		<u>4900</u>	
			<u>38440</u>		<u>26344</u>
Net assets			<u>46679</u>		<u>36643</u>
Funds:					
Restricted funds	14		11936		14354
Unrestricted funds	14		<u>34743</u>		<u>22289</u>
			<u>46679</u>		<u>36643</u>

Approved by the board of directors and trustees on 1st September 2005 and signed on its behalf.



Eileen Wilson
Chair

Angela Maclean
Treasurer

ROSS & CROMARTY CITIZENS ADVICE BUREAU

**Notes to the accounts
for the year ended 31st March 2005**

1. Accounting Policies

1.1 Basis of preparation of accounts

The accounts are prepared under the historical cost convention and in accordance with the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP 2000), issued in October 2000, SORP update Bulletin 1 issued in December 2002, applicable accounting standards and the Companies Act 1985.

1.2 Incoming resources

Voluntary income and donation are included in incoming resources when they are receivable, except when donor specify that they must be used in future accounting periods or donors conditions have not been fulfilled, then the income is deferred.

1.3 Resources expended

Resources expended are included in the Statement of Financial Activities on an accruals basis, inclusive of any VAT which cannot be recovered.

Expenditure which is directly attributable to specific activities has been included in these cost categories. Where costs are attributable to more than one activity, they have been apportioned on across the cost categories on a basis consistent with the use of these resources.

1.4 Tangible fixed assets

Depreciation is provided on all tangible fixed assets at rates calculated to write off the cost on a reducing balance basis as follows:

Furniture and fittings	– 20%
Office equipment	– 20%

1.5 Expenditure on management and administration

Administration expenditure includes all expenditure not directly related to the charitable activity or fundraising ventures. This includes costs of renting and running premises, staff salaries for administrative staff and audit fees.

2. Donations

	2005	2004
	£	£
CAS	-	207
Investors in people	-	1810
	<u>-</u>	<u>2017</u>

ROSS & CROMARTY CITIZENS ADVICE BUREAU

**Notes to the accounts (Cont'd)
for the year ended 31st March 2005**

3. Grants Received

Grants were received from the following awarding bodies:

	2005	2004
	£	£
Highland Council	114418	113203
RACE	-	1387
Friends of CAB	2250	2500
Development Committee	-	11390
Scottish Association of CAB	2156	-
Without Walls	1000	-
	<u>119824</u>	<u>128480</u>

4. Investment Income

	2005	2004
	£	£
Bank interest receivable	<u>1384</u>	<u>945</u>

5. Service Provision

	2005	2004
	£	£
Staff wages and salaries	74667	70572
Recruitment costs	855	743
Staff training	619	1029
Travel and subsistence	7701	8918
Rent and rates	6111	7834
Property insurance	681	1071
Repairs, maintenance and cleaning	2515	14067
Heat and light	3033	2342
Hall rents	98	216
Office equipment	945	5787
Depreciation	2060	2587
Stationery, telephone and fax	6424	6999
Petty cash/miscellaneous expenses	2057	1423
	<u>107766</u>	<u>123588</u>

6. Fundraising and publicity

	2005	2004
	£	£
Advertising, subscriptions and periodicals	<u>2561</u>	<u>2961</u>

ROSS & CROMARTY CITIZENS ADVICE BUREAU

**Notes to the accounts (Cont'd)
for the year ended 31st March 2005**

7. Management and administration

	2005	2004
	£	£
Professional fees	<u>845</u>	<u>2951</u>

8. Surplus for year

The surplus of income over expenditure is stated after charging:

	2005	2004
	£	£
Depreciation	2060	2587
Audit fees	<u>845</u>	<u>2951</u>

9. Staff costs

No remuneration was paid to trustees in the year, nor were any expenses reimbursed to them. The staff costs of the remaining staff were:

	2005	2004
	£	£
Wages and salaries	54472	51259
Social security costs	<u>20195</u>	<u>19314</u>
	<u>74667</u>	<u>70573</u>

The average monthly number of staff employed during the year was as follows:

	2005	2004
	No.	No.
Direct charitable work	<u>6</u>	<u>6</u>

No employee received remuneration of more than £50,000.

ROSS & CROMARTY CITIZENS ADVICE BUREAU

**Notes to the accounts (Cont'd)
for the year ended 31st March 2005**

10. Fixed assets

	<u>Furniture & Fittings</u>	<u>Office Equipment</u>	<u>Total</u>
	<u>£</u>	<u>£</u>	<u>£</u>
Cost			
At 1st April 2004	4592	11516	16108
Additions	-	-	-
At 31st March 2005	<u>4592</u>	<u>11516</u>	<u>16108</u>
Depreciation			
At 1st April 2004	1663	4146	5809
Charge for year	586	1474	2060
At 31st March 2005	<u>2249</u>	<u>5620</u>	<u>7869</u>
Net book value			
At 31st March 2005	<u>2343</u>	<u>5896</u>	<u>8239</u>
At 31st March 2004	<u>2929</u>	<u>7370</u>	<u>10299</u>

Alness Bureau Building: this building is owned by the bureau. It was earmarked by Highland Council and representatives of Invergordon Smelter in 1980 who together purchased the building to be used as an advice centre for unemployed people in the area, many of whom were a direct result of the closure of the smelter. The building was gifted to the bureau and has never had a valuation report prepared.

11. Cash at bank

	<u>2005</u>	<u>2004</u>
	<u>£</u>	<u>£</u>
Treasurers account	61	79
Premier bonus account	43279	31165
	<u>43340</u>	<u>31244</u>

ROSS & CROMARTY CITIZENS ADVICE BUREAU

**Notes to the accounts (Cont'd)
for the year ended 31st March 2005**

12. Creditors and accruals

	2005	2004
	£	£
Accruals	300	300
Provision for building repairs	2000	2000
Reserve for IT equipment	2600	2600
	<u>4900</u>	<u>4900</u>

13. Funds of the charity

The restricted fund was represented by grants received from Highland Council, the conditions of which have now been met and therefore the reserve released.

**14. Statement of funds
Unrestricted funds**

	At 1st April 2004	Income	Expenditure	At 31st March 2005
	£	£	£	£
General reserve	22289	118958	106504	34743
Restricted funds				
Income fund	14354	2250	4668	11936
Total restricted funds	<u>14354</u>	<u>2250</u>	<u>4668</u>	<u>11936</u>
Total funds	<u>36643</u>	<u>121208</u>	<u>111172</u>	<u>46679</u>