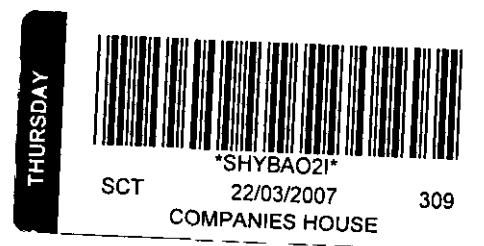


**Maryhill Citizens Advice Bureau
(A company limited by guarantee)**

**Company no: SC202642
Charity no: SC0005641**

Report and Accounts

For the year ended 31 March 2006



Campbell Dallas
Chartered Accountants

Maryhill Citizens Advice Bureau
(A company limited by guarantee)

Company Information

| | |
|-------------------|--|
| Directors | Jean Cheyne (Manager) Gerard Crampsey Arthur Devine Zhila Faraji – appointed 16 June 2005 Jamie Gatensby – appointed 16 June 2005 George Hamilton – resigned 16 June 2005 Peter Hughes – resigned 16 June 2005 Alan Hutcheson Thomas Findlay MacFarlane Lesley McGregor Dominic Notarangelo (Chair) Joan Anne McCaughey Daniel Scally Ann Timoney Gail Walport Elizabeth Willis |
| Company secretary | Gerard P Crampsey |
| Registered office | Fleming House 134 Renfrew Street Glasgow G3 6SZ |
| Company number | SC202642 |
| Charity number | SC0005641 |
| Bankers | Lloyds TSB |
| Solicitors | Hutcheson & Co 17 Strathmore House East Kilbride Glasgow G74 1LF |
| Auditors | Campbell Dallas Chartered Accountants Sherwood House 7 Glasgow Road Paisley PA1 3QS |

Maryhill Citizens Advice Bureau
(A company limited by guarantee)

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| Statement of financial activities | 8 |
| Balance sheet | 9 |
| Notes to the accounts | 10 15 |

The following do not form part of the statutory accounts

Detailed income and expenditure account

Detailed income and expenditure account summaries

Detailed Project Scotland accounts

Detailed Refugee Project accounts

Detailed Lottery Project accounts

Maryhill Citizens Advice Bureau
(A company limited by guarantee)

Directors Report

For the year ended 31 March 2006

The directors present their report and financial accounts for the year ended 31 March 2006. This report is prepared in accordance with the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" issued in March 2005.

Governing document

Maryhill Citizens Advice Bureau is a company limited by guarantee governed by its Memorandum and Articles of Association dated 26 October 2000. It is registered as a charity. Anyone over the age of 18 can become a member of the Company and there are currently 44 members, each of whom agree to contribute £1 in the event of the charity winding up.

Appointment of trustees

As set out in the Articles of Association the chair of the directors is nominated by the Board along with the vice chair, the treasurer and the company secretary. The directors have the power to co-opt up to 4 further members.

Director induction and training

New directors undergo orientation to brief them on their legal obligations under charity and company law, the content of the Memorandum and Articles of Association, the committee and decision making processes, the business plan and recent financial performance of the charity. During the induction they meet key employees and other directors. Directors are encouraged to attend appropriate external training events where these will facilitate the undertaking of their role.

Organisation

The board of directors, which can have up to 15 members, administers the charity. The board meets bi-monthly and there are sub-committees covering finance, staffing, IT and other ad hoc issues which meet more regularly. A manager is appointed by the directors to manage the day to day operations of the charity. To facilitate effective operations, the manager has delegated authority, within terms of delegation approved by the trustees, for operation matters including finance and employment.

Principal activities

The principal activity of the charity continues to be the provision, without charge, of advice and representation to the citizens residing in the north west of Glasgow. In the course of the year we were able to further develop Outreach services with the Health Boards and Housing Associations. A new pilot project for refugee/asylum seekers was commenced in the year, funded by Atlas/Equal ESF funding and Citizens Advice Scotland Development Committee Funding.

**Maryhill Citizens Advice Bureau
(A company limited by guarantee)**

Directors Report

For the year ended 31 March 2006 (cont'd)

Financial Results

The charity's surplus for the year to 31 March 2006 was £ 40,983 of which £ 11,543 relates to the Project Scotland, the Refugee Project and the Lottery Project

The unrestricted general reserve is £66,513 at the date of this report and this equates to approximately three months running costs which is in line with the policy to keep at least two months running costs in reserve

Directors and their interests

The charity is limited by guarantee No directors had any financial interest in the company during the year

Reserves policy

It is the policy of the charity to maintain unrestricted funds, which are the free reserves of the charity, at a level to provide sufficient funds to cover management, administrative and support costs

Risk Management

The directors have reviewed the principal areas of the Bureau's operations and have considered the major risks faced in each of these areas

The areas reviewed included the financial accounting and cross checking of the Bureau's finances and the financial accountability of all directors to the Bureau with the production of a financial procedures document which is to be reviewed annually

Also reviewed was the risk of the Bureau facing shortfall funding with the outcome being the establishment of a funding working group to source and access other funding avenues

These areas continue to be discussed in depth at board meetings of the directors with continual reviews and updates

Achievements and performance

In September 2005 the charity celebrated 25 years of successful operation

The bureau opened its doors to the public in September 1980 and was officially opened on 26 March 1981 It was the sixth Glasgow bureau following Bath Street, Drumchapel, Easterhouse, Castlemilk and Bridgeton The original office was based at 1143 Maryhill Road within a very small shop front in 1986 the bureau moved to larger premises at 1145 Maryhill Road, taking over the premises at 1143 Maryhill Road for the second time round in 2003. The then Lord Provost Bob Gray and Councillor T Dingwall fought for the funding to allow this move. Both were members of the Bureau Management Committee

There have been three managers (formerly 'organisers') within the 25 years – Jimmie Hume from 1980 to 1984, Mary Cameron from 1984 to 1989 and Jean Cheyne from 1989 to date

Directors Report

Maryhill Citizens Advice Bureau
(A company limited by guarantee)

For the year ended 31 March 2006 (cont'd)

Achievements and performance (cont'd)

Key moments of the 25 years have included

1983 – Money Matters begins to appear as a category

1987 – the Bureau assisted with 6 cases to Social Security Tribunals

1988 – 48% of cases were money problems and £332,484 worth of debt was managed.

1990 – financial gains recorded as £111,590 The computer package Debt Alert is created to manage debt cases

1993 – the Bureau's first paid Money Adviser in a post funded by the Tudor Trust for a 2 year period

1996 – Royal visit from Princess Anne Long service volunteers are presented with a certificate

1997 – client financial gains at £1,430,568 Representation at hearings is 377

1998 – the Bureau has its first admin post and core funding for two paid full time staff, becomes an approved centre for delivery of Scottish Vocational Qualifications, 3 workers commence SVQ's and 2 workers commence Assessor training

1999 – Outreach in Possilpark Heath Centre commences The then Management Committee decide to form a company limited by guarantee

2000 – the Bureau receives funding from Lloyds TSB Foundation and the Robertson Trust for a full time Training and Support Worker

2001 – Outreach at Springburn Health Centre starts

2003 – funding is received for the commencement of the first Refugee/ Asylum Seekers project to recruit and train refugee/ asylum seekers as volunteers within the CAB service

2004 – CUBE and Glasgow Housing Association Pilot Outreach Services commence, both funded by the respective housing association Big Lottery funding allows further development of Outreaches CAB service in negotiation with NHS to be the Agencies that will hold responsibility for all NHS complaints from 1 April 2005

Both the help we have provided to the community, and the development of Maryhill CAB itself, would not have been possible without the foresight of what was originally called the Steering Group who established the Bureau Their hard work initially involving the community in what they saw as a much needed service for Maryhill, establishment of public meetings, drawing up of a constitution, negotiating funding from the then Glasgow Council and Strathclyde Region to fund the Bureau and gaining membership of the Scottish Association of Citizens Advice Bureau.

We must also thank the Chairs – Georgina Sorbie, Ruth Currie, Pat Cummings and the current chair Dominic Notarangelo

Assistance from SACAB (Scottish Association of Citizens Advice Bureaux) was provided by Stuart Divers Development Office, Advisory Officers Jim McCallum, Anna Drummond, John Bonnar and out current Advisory Officer Alastair McTaggart

Unfortunately too numerous to mention, over 500 volunteers have given their time and dedication to the Maryhill Community via the Bureau Their input has been tremendous and an absolutely phenomenal amount of work carried out in tribunals, money/ debt advice, consumer, employment, housing (not to forget the cleaning and window washing, painting and decorating and so much more).

**Maryhill Citizens Advice Bureau
(A company limited by guarantee)**

Directors Report (Cont'd)

For the year ended 31 March 2006

Achievements and performance (cont'd)

In fact over 25 years they assisted with 190,370 client issues/ enquiries There have been tears and laughter along the way

A huge vote of thank goes to each and every person that has given their all to the Bureau in the highs and lows of 25 years Here's to the next 25!

Plans for future periods

The plan for the future is to continue to develop the service delivery via Outreach, home visits and open door, and continue to network with organisations within the Greater Maryhill area

The major financial concern for the Board is the lack of security in long term funding from Glasgow City Council and this is already being addressed by investing in researching Partnership Funding avenues

Auditors

On 1st December 2005, the company's auditors MacMillan Chartered Accountants merged with Campbell Dallas The audit report will be signed this year as Campbell Dallas

The auditors, Campbell Dallas, will be proposed for re appointment in accordance with s385 of the Companies Act 1985

Responsibilities of the directors

The directors are required by law to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charity and of the surplus or deficit of the charity 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, and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue on that basis

The directors are responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and which enable them to ensure that the financial statements comply with the Companies Act 1985 and with the requirements of the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP2005) 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

**Maryhill Citizens Advice Bureau
(A company limited by guarantee)**

Directors Report (Cont'd)

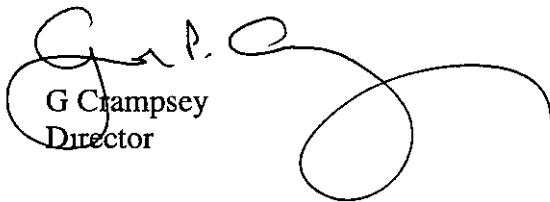
For the year ended 31 March 2006

Statement as to Disclosure of Information to Auditors

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

Small company rules

This report has been prepared in accordance with the special provisions of Part VII of the Companies Act 1985, relating to small companies It was approved by the board and signed on its behalf by.


G Crampsey
Director

21/2/06

**Maryhill Citizens Advice Bureau
(A company limited by guarantee)**

Auditors Report to the Members

For the year ended 31 March 2006

We have audited the financial statements for the year ended 31 March 2006, set out on pages 8 to 15, which have been prepared under the historical cost convention and the accounting policies set out on page 10

This report is made solely to the company's members, as a body, in accordance with s235 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 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 opinion we have formed.

Respective responsibilities of directors and auditors

As described in the statement of directors responsibilities on page 4 the company's directors are responsible for the preparation of the 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 the 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 information given in the Directors' Report is consistent with the financial statements, if the directors have not kept proper accounting records, if we have not received all the information and explanations we require for our audit, or if information regarding directors remuneration and transactions with the charity is not disclosed.

We read the Directors Report 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 charity'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.

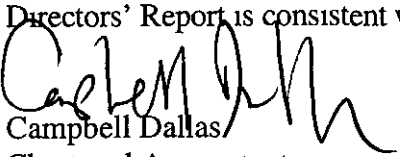
**Maryhill Citizens Advice Bureau
(A company limited by guarantee)**

Auditors Report to the Members (cont'd)

For the year ended 31 March 2006

Opinion

In our opinion the financial statements give a true and fair view of the state of the charity's affairs as at 31 March 2006 and of its incoming resources and resources expended for the year then ended, have been properly prepared in accordance with the Companies Act 1985 and the information given in the Directors' Report is consistent with the financial statements


Campbell Dallas
Chartered Accountants
Registered Auditors
Sherwood House
7 Glasgow Road
Paisley
PA1 3QS

22/01/06

Maryhill Citizens Advice Bureau
(A company limited by guarantee)

Statement of Financial Activities
(Incorporating an Income and Expenditure Account)

For the year ended 31 March 2006

| | Notes | Restricted funds £ | Unrestricted funds £ | Total 2006 £ | Total 2005 £ |
|---|-------|--------------------------|----------------------------|--------------------|--------------------|
| Incoming resources | | | | | |
| Incoming resources from generated funds | | | | | |
| Voluntary income | | | 625 | 625 | 280 |
| Investment income | | | 1,229 | 1,229 | 914 |
| Incoming resources from charitable activities | 2 | 160,065 | 157,385 | 317,450 | 251,062 |
| Other incoming resources | | <u>21,916</u> | <u>21,916</u> | <u>21,916</u> | <u>9,292</u> |
| Total incoming resources | | <u>160,065</u> | <u>181,155</u> | <u>341,220</u> | <u>261,548</u> |
| Resources expended | | | | | |
| Charitable activities | | 127,960 | 144,567 | 272,527 | 221,883 |
| Governance costs | | <u>21,595</u> | <u>6,115</u> | <u>27,710</u> | <u>13,931</u> |
| Total resources expended | 3 | <u>149,555</u> | <u>150,682</u> | <u>300,237</u> | <u>235,814</u> |
| Net incoming resources | 4 | 10,510 | 30,473 | 40,983 | 25,734 |
| Total funds brought forward | | <u>24,503</u> | <u>36,040</u> | <u>60,543</u> | <u>34,809</u> |
| Total funds carried forward | | <u>35,013</u> | <u>66,513</u> | <u>101,526</u> | <u>60,543</u> |

All of the above results are derived from continuing activities. All gains and losses recognised in the year are included in the above.

Maryhill Citizens Advice Bureau
(A company limited by guarantee)

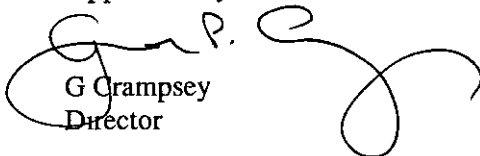
Balance Sheet

As at 31 March 2006

| | | 2006 | | 2005 |
|--|-------|----------------|---|---------------|
| | | £ | £ | £ |
| | Notes | | | |
| Fixed assets | | | | |
| Tangible assets | 7 | 5,815 | | 3,429 |
| Current assets | | | | |
| Debtors | 8 | 9,492 | | 4,800 |
| Cash at bank and in hand | | <u>100,134</u> | | <u>66,661</u> |
| | | 109,626 | | 71,461 |
| Creditors – amounts falling due within one year | 9 | <u>13,915</u> | | <u>14,347</u> |
| Net current assets | | <u>95,711</u> | | <u>57,114</u> |
| Total net assets | | <u>101,526</u> | | <u>60,543</u> |
| Funds | 10 | | | |
| Restricted funds | | 35,013 | | 24,503 |
| Unrestricted funds | | <u>66,513</u> | | <u>36,040</u> |
| | | <u>101,526</u> | | <u>60,543</u> |

These accounts have been prepared in accordance with the special provisions of Part VII of the Companies Act 1985 relating to small companies

Approved by the directors and signed on their behalf by


G Crampsey
Director

21/9/06

**Maryhill Citizens Advice Bureau
(A company limited by guarantee)**

Notes to the Accounts

For the year ended 31 March 2006

1 Accounting policies

a) Basis of accounting

The financial statements have been prepared under the historical cost convention and in accordance with the Financial Reporting Standard for Smaller Entities (effective June 2002), the Companies Act 1985 and follow the recommendations in "Accounting and Reporting by Charities Statement of Recommended Practice" issued in March 2005

b) Donations

Donations are included in the year in which they are receivable, which is when the charity becomes entitled to the resource

c) Tangible fixed assets

Fixed assets are shown at historical cost. Depreciation is provided at the following annual rates in order to write off the cost less estimated residual value of each asset over its estimated useful life

Furniture and equipment – 25% straight line basis

d) Grants received

Grants received are immediately written off to the Statement of Financial Activities (SOFA) unless they relate to the purchase of fixed assets, when the grant is taken to reserves and written off over the useful life of the asset

e) Resources expended

Resources expended are included in the Statement of Financial Activities (SOFA) on an accruals basis. The charity is not registered for VAT and accordingly expenditure is shown gross of irrecoverable VAT

f) Governance costs

Governance costs include the costs which relate to the general running of the charity as opposed to the direct management functions inherent in service delivery and programme or project work. The manager's time has been apportioned between governance costs and charitable activities

Maryhill Citizens Advice Bureau
(A company limited by guarantee)

Notes to the Accounts (Cont'd)

For the year ended 31 March 2006

2 Incoming resources from charitable activities

| | Notes | Restricted funds £ | Unrestricted funds £ | Total 2006 £ | Total 2005 £ |
|----------|-------|--------------------------|----------------------------|--------------------|--------------------|
| Grants | 12 | 138,377 | 129,350 | 267,727 | 162,921 |
| Training | | 21,688 | | 21,688 | 24,786 |
| Outreach | | | 28,035 | 28,035 | 37,955 |
| SIPS | | | | | 25,400 |
| | | <u>160,065</u> | <u>157,385</u> | <u>317,450</u> | <u>251,062</u> |

3. Total resources expended

| | Restricted funds £ | Unrestricted funds £ | Total 2006 £ | Total 2005 £ |
|---|--------------------------|----------------------------|--------------------|--------------------|
| Charitable activities | | | | |
| Refugee Project | 61,932 | | 61,932 | 48,623 |
| SIPS project | | | | 25,400 |
| Lottery project | 42,562 | | 42,562 | 17,408 |
| Project Scotland | 1,214 | | 1,214 | |
| Rent, rates and insurance | | 12,180 | 12,180 | 11,745 |
| Repairs and renewals | | (1,089) | (1,089) | 5,247 |
| Salaries and related costs | 21,688 | 117,367 | 139,055 | 95,386 |
| Training | | 2,981 | 2,981 | 1,715 |
| Travel and car expenses | | 1,491 | 1,491 | 1,266 |
| Heat and light | | 950 | 950 | 773 |
| Cleaning | | 87 | 87 | |
| Sundry expenses | | 1,944 | 1,944 | 984 |
| Printing, stationery and advertising | | 3,387 | 3,387 | 4,098 |
| Telephone | | 2,452 | 2,452 | 5,735 |
| Depreciation | | 3,381 | 3,381 | 3,503 |
| Net movement in capital grant | 564 | (564) | | |
| | <u>127,960</u> | <u>144,567</u> | <u>272,527</u> | <u>221,883</u> |
| Governance costs | | | | |
| Management fees | 20,645 | | 20,645 | 8,872 |
| Managers salary and expenses | | 3,350 | 3,350 | 3,366 |
| Audit and book keeping fees | 950 | 2,765 | 3,715 | 1,693 |
| | <u>21,595</u> | <u>6,115</u> | <u>27,710</u> | <u>13,931</u> |

Maryhill Citizens Advice Bureau
(A company limited by guarantee)

Notes to the Accounts (Cont'd)

For the year ended 31 March 2006

| 4 Net movement in funds | 2006 | 2005 |
|--------------------------------|--------------|--------------|
| | £ | £ |
| This is stated after charging | | |
| Auditors remuneration | 2,300 | 2,000 |
| Depreciation | <u>2,817</u> | <u>2,751</u> |

5. Staff costs and numbers

Staff costs were as follows

| | | |
|-----------------------|----------------|----------------|
| Salaries and wages | 198,190 | 146,730 |
| Social security costs | <u>18,518</u> | <u>12,755</u> |
| | <u>216,708</u> | <u>159,485</u> |

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

The average monthly number of employees during the year was 11 (2005 11)

Jean Cheyne received a salary and reimbursement of £212 out of pocket expenses in her role as manager

6 Taxation

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

7. Tangible fixed assets

| | Furniture & equipment | |
|---------------------------|----------------------------------|----------------|
| Cost | 2006 | 2005 |
| | £ | £ |
| At 1 April | 31,503 | 33,078 |
| Additions in year | 5,766 | |
| Adjustment | <u> </u> | <u>(1,575)</u> |
| At 31 March | <u>37,269</u> | <u>31,503</u> |
| Depreciation | | |
| At 1 April | 28,073 | 24,964 |
| Charge for year | 3,381 | 3,503 |
| Adjustment | <u> </u> | <u>(394)</u> |
| At 31 March | <u>31,454</u> | <u>28,073</u> |
| Net book value | | |
| At 31 March | <u>5,815</u> | <u>3,429</u> |

The depreciation charge for the year of £3,381 (2005 £3,503) is reduced by a transfer from the capital grant of £564 (2005 £752) leaving a total charge for the year of £2,817 (2005 £2,751)

Maryhill Citizens Advice Bureau
(A company limited by guarantee)

Notes to the Accounts (Cont'd)

For the year ended 31 March 2006

| 8 Debtors | 2006 | 2005 |
|--------------------------------|---------------------|---------------------|
| | £ | £ |
| Prepayments and accrued income | 4,305 | 1,545 |
| Project debtors | <u>5,187</u> | <u>3,255</u> |
| | <u>9,492</u> | <u>4,800</u> |

9. Creditors – amounts falling due within one year: -

| | | |
|--------------------------------------|----------------------|----------------------|
| Provision for leasehold improvements | 3,500 | 3,500 |
| Creditors | 6,815 | 8,847 |
| Accrued charges | <u>3,600</u> | <u>2,000</u> |
| | <u>13,915</u> | <u>14,347</u> |

10. Funds

| | Restricted funds | Unrestricted funds | Total 2006 | Total 2005 |
|--------------------------------|-----------------------------|-------------------------------|-----------------------|-----------------------|
| Notes | £ | £ | £ | £ |
| Balance at 1 April | 24,503 | 36,040 | 60,543 | 34,809 |
| Net movement in funds for year | <u>11,543</u> | <u>29,440</u> | <u>41,547</u> | <u>25,734</u> |
| | <u>35,013</u> | <u>66,513</u> | <u>101,526</u> | <u>60,543</u> |

Included within unrestricted funds are the net assets of the former Maryhill Citizens Advice Bureau as at 20 December 1999 when it was taken over by Maryhill Citizens Advice Bureau (a company limited by guarantee)

11 Analysis of net assets between funds

| | Tangible fixed assets | Current assets | Current liabilities | Total 2006 | Total 2005 |
|--------------------|----------------------------------|---------------------------|--------------------------------|-----------------------|-----------------------|
| | £ | £ | £ | £ | £ |
| Unrestricted funds | 5,815 | 70,743 | (10,045) | 66,513 | 36,040 |
| Restricted funds | <u> </u> | <u>38,883</u> | <u>(3,870)</u> | <u>35,013</u> | <u>24,503</u> |
| | <u>5,815</u> | <u>109,626</u> | <u>(13,915)</u> | <u>101,526</u> | <u>60,543</u> |

Maryhill Citizens Advice Bureau
(A company limited by guarantee)

Notes to the Accounts (Cont'd)

For the year ended 31 March 2006

11. Analysis of net assets between funds (cont'd)

| Restricted funds | at 1 April 2005 £ | Received £ | Released £ | at 31 March 2006 £ |
|------------------|-------------------------|----------------|------------------|--------------------------|
| Training grant | | 21,688 | (21,688) | |
| Project Scotland | | 2,922 | (1,214) | 1,708 |
| Capital grant | 2,255 | | (564) | 1,691 |
| Refugee project | 20,167 | 80,039 | (79,044) | 21,162 |
| Lottery project | <u>2,081</u> | <u>55,416</u> | <u>(47,045)</u> | <u>10,452</u> |
| | <u>24,503</u> | <u>160,065</u> | <u>(149,555)</u> | <u>35,013</u> |

The training grants were received to provide funding for a training support worker's post

Capital grants were specifically granted for, and allocated to, the purchase of furniture and equipment and will be amortised in line with the relevant depreciation policy

The Refugee Project funds received were in respect of a pilot project to integrate refugee/asylum seekers as volunteer advisers within the CAB service

The Big Lottery Funds received were specifically granted to deliver the CAB Service at various locations throughout Greater Maryhill area

The Project Scotland funds are specifically for Project Scotland placement expenses and training expenses

12 Grants received

Grants received include £90,092, Project Number 024/04 and £9,572, Project number 062/05 from Glasgow City Council. Grants received also include £28,660 (2005 £15,155) from Glasgow Housing Association. These are included in unrestricted funds (note 2)

The NHS funds received were granted to deliver CAB service within Health Centre settings

The Glasgow Housing Association Funds were granted to deliver home visiting service to over 60's tenants of GHA

The Cadder Housing Association funds were granted for the service delivery of a Welfare Rights service to tenants/homeowners of Cadder Housing Association

**Maryhill Citizens Advice Bureau
(A company limited by guarantee)**

Notes to the Accounts (Cont'd)

For the year ended 31 March 2006

13 Capital commitments

There were no known commitments for capital expenditure at the financial year end

The charity plans to move premises in the next year. It is anticipated that £20,000 will be required for refurbishment with an additional £10,000 for re location

14. Business Continuity Assessment

Having considered various costs which may be incurred in the event of closure, the bureau feel it would be prudent to identify and calculate the potential liability for staff redundancies. This liability has been calculated as at 31 March 2006 to be £15,000 and will be updated in successive years