

REGISTERED COMPANY NUMBER: SC202642 (Scotland)
REGISTERED CHARITY NUMBER: SC 005641

**Report of the Trustees and
Audited Financial Statements For The Year Ended 31 March 2009
for
Maryhill Citizens Advice Bureau**



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

Maryhill Citizens Advice Bureau

Report of the Trustees for the Year Ended 31 March 2009

The trustees who are also directors of the charity for the purposes of the Companies Act 1985, present their report with the financial statements of the charity for the year ended 31 March 2009. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' issued in March 2005.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

SC202642 (Scotland)

Registered Charity number

SC 005641

Registered office

Stirling Toner & Co
Kensington House
227 Sauchiehall Street
Glasgow
G2 3EX

Trustees

D Notarangelo	
A Devine	
G P Crampsey	
J Anderson	
J Brown	- resigned 1.5.09
Mrs J Cheyne	
Mrs S Dalziel	- resigned 21.8.08
Mrs G Dowd	- resigned 21.8.08
Mrs R Hunter	
A Hutcheson	
Mrs P Kirk	
T F MacFarlane	
J Molloy	
Mrs A Timoney	
Mrs G Walport	
Mrs M A Henry	- appointed 21.8.08
D Hewitson	- appointed 21.8.08
Mrs L McCreadie	- appointed 21.8.08
Mrs L H MacKinnon	- appointed 21.8.08

Company Secretary

G P Crampsey

Auditors

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

Maryhill Citizens Advice Bureau

Report of the Trustees for the Year Ended 31 March 2009

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 1985.

Recruitment and appointment of new 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.

Induction and training of new trustees

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 process, the business plan and recent financial performance of the charity. During the induction process new directors will meet with key and other employees directors.

Organisational structure

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 directors, for the operational matters including finance and employment.

Related parties

The Maryhill Citizens Advice Bureau is a member of Citizens Advice Bureau Scotland. Citizens Advice Bureau Scotland regularly carry out a quality assurance inspection to ensure that membership can be retained.

Risk management

The Board has established two working sub committees; Staffing and Finance who over see the accounts and staffing issues and report on a bi-monthly basis to the Board on any issues of concern and the strategic options available to the Board. The Board is then able to make a fully informed decision in relation to any issues regarding staffing or finance. A financial report is also delivered at each Board meeting.

OBJECTIVES AND ACTIVITIES

Objectives and aims

The directors aim to continue the high level of service currently provided in the Greater Maryhill area and to continue to develop and improve this service via Outreach, home visits and an open door policy.

Maryhill Citizens Advice Bureau

Report of the Trustees for the Year Ended 31 March 2009

ACHIEVEMENT AND PERFORMANCE

Charitable activities

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.

Key moments of the 28 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

Maryhill Citizens Advice Bureau

Report of the Trustees for the Year Ended 31 March 2009

ACHIEVEMENT AND PERFORMANCE

Charitable activities

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.

2006

Conclusion of the negotiations with NHS and CAB to provide Independent Advice Service Support (IASS) in regard to complaints against the NHS.

Negotiations begin with Poppy Scotland for a pilot project for veterans and their carers to receive dedicated advice service provision. Negotiations with Community Health Care Partnership for Keep Well project aimed at age group 45-65 within selected General Practitioner practices. Bureau begins the process of locating new premises and fundraising for refurbishment/renovation costs.

2007

The Bureau is selected to take part in the Keep Well Pilot to target selected patients from within the age group 45-60 from selected GP practices as part of a network of agencies covering smoking/drug cessation, stress management, money advice as well as a physical health check up.

2008

As a result of the tendering, procurement process for delivery of advice drawn up by Glasgow City Council, the Bureau along with other service providers in the North of the City commenced work on preparing a joint tender to deliver services within the North of the city along with the formation of a new consortium who will be responsible for the delivery of the contract. The Pre-qualification questionnaire was prepared by September and invite to tender for services offered by the council in November, was the second phase, which was submitted after a great deal work in January 2009, decision to be made in April 2009. The tender was accepted and there is a contract for 33 months service delivery commencing July 2009.

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 700 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

Report of the Trustees for the Year Ended 31 March 2009

FINANCIAL REVIEW

Reserves policy

Due to the complexities in obtaining funds the directors consider that they are somewhat constrained in formulating a reserves policy.

The directors operate a policy of not committing the charity to any expenditure unless this is matched by either confirmed grants received or receivable

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 consistency in long term funding from Glasgow City Council and this is already being addressed by investing in researching Partnership Funding avenues.

The joint venture which commenced between Maryhill CAB and Greater Pollok CAB in the previous year, for the joint employment of a sustainability officer working in both Bureau's, carried on into the year under review. The role of this post is to continue to seek funding for the Bureau's to continue their activities and expand. This joint venture continued after the end of the financial year.

To work within the newly formed Consortium from 2009 to 2012 in respect of delivery of an enhanced service to the community of North Glasgow.

STATEMENT OF TRUSTEES RESPONSIBILITIES

The trustees (who are also the directors of Maryhill Citizens Advice Bureau for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice.

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 1985, the Charities and Trustee Investment (Scotland) Act 2005 and the Charity Accounts (Scotland) Regulations 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

STATEMENT AS TO DISCLOSURE OF INFORMATION TO AUDITORS

So far as the trustees are aware, there is no relevant information (as defined by Section 234ZA of the Companies Act 1985) of which the charitable company's auditors are unaware, and each trustee has taken all the steps that they ought to have taken as a trustee in order to make them aware of any audit information and to establish that the charitable company's auditors are aware of that information.


Maryhill Citizens Advice Bureau

**Report of the Trustees
for the Year Ended 31 March 2009**

AUDITORS

The auditors, Campbell Dallas LLP, will be proposed for re-appointment at the forthcoming Annual General Meeting.

ON BEHALF OF THE BOARD:


G P Crampsey
Trustee

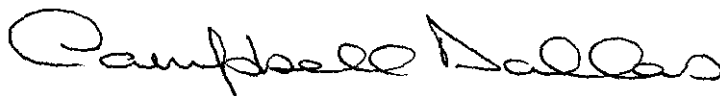
27 August 2009

**Report of the Independent Auditors to the Trustees and Members of
Maryhill Citizens Advice Bureau (Continued)**

Opinion

In our opinion:

- the financial statements give a true and fair view, in accordance with United Kingdom Generally Accepted Accounting Practice applicable to Smaller Entities, of the state of affairs of the charity as at 31 March 2009, and of its incoming resources and application of resources, including its income and expenditure for the year then ended;
- the financial statements have been properly prepared in accordance with the Companies Act 1985, the Charities and Trustee Investment (Scotland) Act 2005 and Regulation 8 of the Charities Accounts (Scotland) Regulations 2006; and
- the information given in the Trustees' Annual Report is consistent with the financial statements.



Campbell Dallas LLP
Chartered Accountants &
Registered Auditors
Eligible to act as an auditor in terms of Section 25 of the Companies' Act 1989.
Sherwood House
7 Glasgow Road
Paisley
Renfrewshire
PA1 3QS

Date: 27 August 2009

Report of the Independent Auditors to the Trustees and Members of Maryhill Citizens Advice Bureau

We have audited the financial statements of Maryhill Citizens Advice Bureau for the year ended 31 March 2009 which comprise the Statement of Financial Activities, the Balance Sheet and the related notes. The financial statements have been prepared under the accounting policies set out therein and the requirement of the Financial Reporting Standard for Smaller Entities (effective January 2007).

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

Respective responsibilities of trustees and auditors

The trustees' (who are also the directors of the company for the purposes of company law) responsibilities for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) are set out in the statement of Trustees' Responsibilities.

We have been appointed auditors under section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and under the Companies Act 1985 and report to you in accordance with those Acts.

Our responsibility is to audit the financial statements in accordance with 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, the Charities and Trustee Investment (Scotland) Act 2005 and Regulation 8 of the Charities Accounts (Scotland) Regulations 2006 and whether the information given in the Trustees' Annual Report is consistent with those financial statements.

We also report to you if, in our opinion, the information given in the Trustees' Annual Report is not consistent with those financial statements, if the charity has not kept proper accounting records, if the charity's financial statements are not in agreement with these 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 charity is not disclosed.

We read other information contained in the Annual Report, and consider whether it is consistent with the audited financial statements. This other information comprises the only Trustees' Annual Report. We consider the implications for our report if we become aware of any apparent misstatements or material inconsistencies with the financial statements. Our responsibilities do not extend to other information.

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 trustees 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

**Statement of Financial Activities
for the Year Ended 31 March 2009**

	Notes	Unrestricted funds £	Restricted funds £	2009 Total funds £	2008 Total funds £
INCOMING RESOURCES					
Incoming resources from generated funds					
Voluntary income	2	-	-	-	794
Investment income	3	1,705	647	2,352	5,383
Incoming resources from charitable activities					
Charitable activities	4	<u>159,468</u>	<u>247,794</u>	<u>407,262</u>	<u>495,844</u>
Total incoming resources		161,173	248,441	409,614	502,021
RESOURCES EXPENDED					
Charitable activities					
Charitable activities	5	155,230	206,525	361,755	372,689
Governance costs	6	<u>5,075</u>	<u>2,212</u>	<u>7,287</u>	<u>9,177</u>
Total resources expended		160,305	208,737	369,042	381,866
NET INCOMING RESOURCES					
		868	39,704	40,572	120,155
RECONCILIATION OF FUNDS					
Total funds brought forward		56,446	202,883	259,329	139,174
TOTAL FUNDS CARRIED FORWARD		<u>57,314</u>	<u>242,587</u>	<u>299,901</u>	<u>259,329</u>

The notes form part of these financial statements

Maryhill Citizens Advice Bureau

**Balance Sheet
At 31 March 2009**

	Notes	Unrestricted funds £	Restricted funds £	2009 Total funds £	2008 Total funds £
FIXED ASSETS					
Tangible assets	10	1,886	96,831	98,717	113,918
CURRENT ASSETS					
Debtors: amounts falling due within one year	11	21,024	58,333	79,357	22,902
Cash at bank		<u>76,901</u>	<u>132,028</u>	<u>208,929</u>	<u>177,886</u>
		97,925	190,361	288,286	200,788
CREDITORS					
Amounts falling due within one year	12	(42,497)	(44,605)	(87,102)	(55,377)
NET CURRENT ASSETS		<u>55,428</u>	<u>145,756</u>	<u>201,184</u>	<u>145,411</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>57,314</u>	<u>242,587</u>	<u>299,901</u>	<u>259,329</u>
NET ASSETS		<u>57,314</u>	<u>242,587</u>	<u>299,901</u>	<u>259,329</u>
FUNDS	13				
Unrestricted funds				57,314	56,446
Restricted funds				<u>242,587</u>	<u>202,883</u>
TOTAL FUNDS				<u>299,901</u>	<u>259,329</u>

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

The financial statements were approved by the Board of Trustees on 27 August 2009 and were signed on its behalf by:



Trustee
D Notarangelo



Trustee
G P Crampsey

The notes form part of these financial statements

Maryhill Citizens Advice Bureau

Notes to the Financial Statements for the Year Ended 31 March 2009

1. ACCOUNTING POLICIES

Accounting convention

The financial statements have been prepared under the historical cost convention, and in accordance with the Financial Reporting Standards for Smaller Entities (effective January 2007), the Companies Act 1985 and the requirements of the Statement of Recommended Practice, Accounting and Reporting by Charities.

Incoming resources

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Resources expended

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost 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 resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Furniture and equipment - 25% straight line basis

Leasehold Improvements - 20% straight line basis

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

2. VOLUNTARY INCOME

	2009	2008
	£	£
Donations	<u>-</u>	<u>794</u>

Maryhill Citizens Advice Bureau

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2009**

3. INVESTMENT INCOME

	2009 £	2008 £
Deposit account interest	<u>2,352</u>	<u>5,383</u>

4. INCOMING RESOURCES FROM CHARITABLE ACTIVITIES

	Activity	2009 £	2008 £
Grants	Charitable activities	405,219	493,225
Miscellaneous income	Charitable activities	<u>2,043</u>	<u>2,619</u>
		<u>407,262</u>	<u>495,844</u>

Grants received, included in the above, are as follows:

	2009 £	2008 £
Other grants	<u>388,762</u>	<u>474,560</u>

5. CHARITABLE ACTIVITIES COSTS

	Direct Costs £	Totals £
Salary and pension costs	236,882	236,882
Rent, rates, insurance and service charge	15,863	15,863
Repairs and renewals	2,844	2,844
Childcare costs	2,904	2,904
Professional fees	2,442	2,442
Training	9,599	9,599
Travel and car expenses	9,504	9,504
Sundry expenses	4,504	4,504
Printing, stationery and advertising	15,812	15,812
Telephone	4,092	4,092
Management fees	16,457	16,457
Depreciation	28,568	28,568
Project Scotland expenses	10,418	10,418
Citizens Advice Scotland expenses	<u>1,866</u>	<u>1,866</u>
	<u>361,755</u>	<u>361,755</u>

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2009**

6. GOVERNANCE COSTS

	2009	2008
	£	£
Trustees' remuneration etc	3,821	3,713
Auditors' remuneration	<u>3,466</u>	<u>5,464</u>
	<u>7,287</u>	<u>9,177</u>

7. NET INCOMING/(OUTGOING) RESOURCES

Net resources are stated after charging/(crediting):

	2009	2008
	£	£
Auditors' remuneration	3,466	5,464
Depreciation - owned assets	<u>28,567</u>	<u>8,863</u>

8. TRUSTEES' REMUNERATION AND BENEFITS

	2009	2008
	£	£
Trustees' salaries	32,842	31,891
Trustees' social security	3,459	3,381
Trustees' pension contributions to money purchase schemes	<u>1,913</u>	<u>1,863</u>
	<u>38,214</u>	<u>37,135</u>

Trustees' Expenses

	2009	2008
	£	£
Trustees' expenses	<u>1,320</u>	<u>401</u>

The Bureau Manager is also a trustee of the charity. The remuneration paid to her is in respect of her duties carried out as Bureau Manager.

9. STAFF COSTS

	2009	2008
	£	£
Wages and salaries	212,681	225,490
Social security costs	19,249	21,179
Other pension costs	<u>7,453</u>	<u>8,802</u>
	<u>239,383</u>	<u>255,471</u>

Notes to the Financial Statements - continued
for the Year Ended 31 March 2009

10. TANGIBLE FIXED ASSETS

	Improvements to property £	Fixtures and fittings £	Totals £
COST			
At 1 April 2008	114,309	43,633	157,942
Additions	<u>13,366</u>	<u>-</u>	<u>13,366</u>
At 31 March 2009	<u>127,675</u>	<u>43,633</u>	<u>171,308</u>
DEPRECIATION			
At 1 April 2008	5,309	38,715	44,024
Charge for year	<u>25,535</u>	<u>3,032</u>	<u>28,567</u>
At 31 March 2009	<u>30,844</u>	<u>41,747</u>	<u>72,591</u>
NET BOOK VALUE			
At 31 March 2009	<u>96,831</u>	<u>1,886</u>	<u>98,717</u>
At 31 March 2008	<u>109,000</u>	<u>4,918</u>	<u>113,918</u>

11. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2009 £	2008 £
Trade debtors	49,119	9,567
Inter-fund debtor	21,999	11,887
Prepayments	2,304	1,448
Accrued income	3,650	-
Inter-fund prepayment	<u>2,285</u>	<u>-</u>
	<u>79,357</u>	<u>22,902</u>

12. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2009 £	2008 £
Trade creditors	1,191	5,179
Inter-fund creditors	21,999	11,887
Social security and other taxes	-	200
Grants received in advance	38,764	22,321
Accrued expenses	15,863	15,790
Inter-fund accruals	2,285	-
Prepaid income	<u>7,000</u>	<u>-</u>
	<u>87,102</u>	<u>55,377</u>

Notes to the Financial Statements - continued
for the Year Ended 31 March 2009

13. MOVEMENT IN FUNDS

	At 1.4.08 £	Net movement in funds £	At 31.3.09 £
Unrestricted funds			
Bureau	56,446	868	57,314
Restricted funds			
Refugee Project	34,353	(4,036)	30,317
Lottery Outreach Project	17,098	-	17,098
Capital Grant	845	(423)	422
Keep Well Project	11,706	-	11,706
Project Scotland	1,280	3,518	4,798
Refurbishment	134,347	(25,535)	108,812
Kinship Carers	-	5,000	5,000
Poppyscotland Consortium	3,254	(3,254)	-
Financial Inclusion Outreach Project	-	60,434	60,434
Training Support Worker Funding	-	4,000	4,000
	202,883	39,704	242,587
TOTAL FUNDS	<u>259,329</u>	<u>40,572</u>	<u>299,901</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
Bureau	161,173	(160,305)	868
Restricted funds			
Refugee Project	124,563	(128,599)	(4,036)
Keep Well Project	20,833	(20,833)	-
Project Scotland	13,936	(10,418)	3,518
Refurbishment	-	(25,535)	(25,535)
Kinship Carers	6,000	(1,000)	5,000
Poppyscotland Consortium	3,675	(6,929)	(3,254)
Citizens Advice Scotland Transitional Funding for Outreach Project	15,000	(15,000)	-
Financial Inclusion Outreach Project	60,434	-	60,434
Training Support Worker Funding	4,000	-	4,000
Capital Grant	-	(423)	(423)
	248,441	(208,737)	39,704
TOTAL FUNDS	<u>409,614</u>	<u>(369,042)</u>	<u>40,572</u>

Maryhill Citizens Advice Bureau

Notes to the Financial Statements - continued for the Year Ended 31 March 2009

13. MOVEMENT IN FUNDS - continued

14. PURPOSE OF FUNDS

Unrestricted funds:

The Bureau funds are utilised to deliver an advice/information and advocacy service to the community, working within CAS Membership conditions.

Restricted funds:

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

The Lottery Outreach Project funds received were specifically granted to deliver the CAB service at various locations throughout the Greater Maryhill area.

The capital grants were specifically granted for, and allocated to the purchase of furniture and equipment are being amortised in line with - Capital expenditure on office equipment, with the fund being charged with the annual depreciation..

The Keep Well Project funds were received in respect of a NHS initiative to increase the rate of health improvement in the North Glasgow area.

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

The Poppyscotland Consortium funds are specifically to deliver a service targeted to veterans and their families.

The Refurbishment funds were raised to meet the capital expenditure cost of the refurbishment and renovation of the premises at Avenuepark Street. With depreciation of 20% straight line charged to the fund with the fund being charged with the annual depreciation.

The Kinship Carers funds are specifically to deliver a service targeted to Kinship Carers and their families.

Training Support Worker funds were specifically granted to cover the costs of the employee involved in providing this service.

Financial Inclusion Outreach Project funds were specifically granted during the year to enable the Bureau to deliver financial inclusion and capability to groups and individuals in relation to budgeting, becoming aware of bank accounts and how to operate the same along with general money/debt advice. The project went live in April 2009.

15. 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 2009 to be £19,140 and will be updated in successive years.

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2009**

16. CAPITAL COMMITMENTS

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

17. GRANTS RECEIVED

Grants recieved £90,092 from Glasgow City Council.

Grants received include £46,959 from Big Lottery Fund in respect of the Outreach Project as well as £71,184 in respect of the Refugee Project.

The NHS grant of £31,761 was to cover the provision of a CAB service within Health Centre settings.

Cadder Housing Association provided a grant of £26,674 for the delivery of the service delivery of a Welfare Rights service to the tenants / homeowners of Cadder Housing Association.

Maryhill Citizens Advice Bureau

Detailed Statement of Financial Activities for the Year Ended 31 March 2009

	2009 £	2008 £
INCOMING RESOURCES		
Voluntary income		
Donations	-	794
Investment income		
Deposit account interest	2,352	5,383
Incoming resources from charitable activities		
Grants	388,762	474,560
Miscellaneous income	2,043	2,619
Management fees	16,457	18,665
	<u>407,262</u>	<u>495,844</u>
Total incoming resources	409,614	502,021
RESOURCES EXPENDED		
Charitable activities		
Trustees' salaries	29,558	28,702
Trustees' social security	3,113	3,043
Trustees' pension contributions	1,722	1,677
Trustees' expenses	1,320	401
Wages	179,839	193,599
Social security	15,790	17,798
Pensions	5,540	6,939
Rent, rates, insurance and service charges	15,863	18,449
Repairs and renewals	2,844	2,364
Childcare costs	2,904	9,164
Professional fees	2,442	4,037
Training	9,599	15,775
Travel and car expenses	9,504	6,780
Cleaning	-	378
Sundry expenses	4,504	8,271
Printing, stationery and advertising	15,812	18,767
Telephone	4,092	1,702
Management fees	16,457	18,665
Depreciation of plant and machinery	28,568	8,863
Project Scotland expenses	10,418	7,315
Citizens Advice Scotland expenses	<u>1,866</u>	<u>-</u>
	361,755	372,689

This page does not form part of the statutory financial statements

Maryhill Citizens Advice Bureau

**Detailed Statement of Financial Activities
for the Year Ended 31 March 2009**

	2009 £	2008 £
Governance costs		
Trustees' salaries	3,284	3,189
Trustees' social security	346	338
Trustees' pension contributions	191	186
Auditors' remuneration	<u>3,466</u>	<u>5,464</u>
	<u>7,287</u>	<u>9,177</u>
Total resources expended	369,042	381,866
	<hr/>	<hr/>
Net income	<u>40,572</u>	<u>120,155</u>

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