

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

**Report of the Trustees and
Audited Financial Statements For The Year Ended 31 March 2008
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

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for the Year Ended 31 March 2008**

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Maryhill Citizens Advice Bureau

Report of the Trustees for the Year Ended 31 March 2008

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 2008. 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

Principal address

c/o Community Centre
25 Avenuepark Street
Maryhill
Glasgow
G20 8TS

Trustees

D Notarangelo (Chairperson)
A Devine (Vice Chairperson)

G P Crampsey

J Anderson

appointed 21 6 07

J Brown

appointed 21 6 07

Mrs J Cheyne

Mrs S Dalziel

appointed 21 6 07

Mrs G Dowd

Mrs R Hunter

appointed 21 6 07

A Hutcheson

Mrs P Kirk

T F MacFarlane

Mrs L McGregor

resigned 31 8 07

J Molloy

Mrs A Timoney

Mrs G Walport

Company Secretary

G P Crampsey

Maryhill Citizens Advice Bureau

Report of the Trustees for the Year Ended 31 March 2008

REFERENCE AND ADMINISTRATIVE DETAILS

Auditors

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

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 employees and other 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. The Citizen Advice Bureau Scotland governs Maryhill Citizens Advice Bureau and there is a regular quality advice and audit 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 2008

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

Maryhill Citizens Advice Bureau

Report of the Trustees for the Year Ended 31 March 2008

ACHIEVEMENT AND PERFORMANCE **Charitable activities**

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

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.

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 our current Advisory Officer Alastair McTaggart

Unfortunately too numerous to mention, over 1,000 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)

FINANCIAL REVIEW

Reserves policy

The charity's overall surplus for the year ended 31 March 2008 was £120,155, the unrestricted free fund balance was £56,446 at the year end and this equates to approximately 2 months overall running costs

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

Maryhill Citizens Advice Bureau

Report of the Trustees for the Year Ended 31 March 2008

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

In May 2007 we re located to our current premises in 25 Avenuepark Street These premises have been refurbished to meet all standards of legislation facing the Bureau in today's world

In February of 2008 a joint venture commenced between Maryhill CAB and Greater Pollok CAB in the joint employment of a sustainability officer working in both Bureau's The role of this post is to seek funding for the Bureau's to continue their activities and expand

STATEMENT OF TRUSTEES RESPONSIBILITIES

The trustees are responsible for preparing 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 Under that law the trustees have elected to prepare the financial statements in accordance with the United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law) The financial statements are required by law to give a true and fair view of the state of affairs of the charitable company and of the surplus or deficit 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,
- 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 Charities 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 2008**

AUDITORS

On 1st November 2007, the auditors Campbell Dallas transferred its business to a limited liability partnership, Campbell Dallas LLP Under section 26(5) of the Companies Act 1989, the company consented to extend the audit appointment to Campbell Dallas LLP from 1st November 2007 Accordingly the audit report has been signed in the name of Campbell Dallas LLP and a resolution for the reappointment of Campbell Dallas LLP will be proposed at the forthcoming annual general meeting

ON BEHALF OF THE BOARD



Trustee

21 August 2008

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

We have audited the financial statements of Maryhill Citizens Advice Bureau for the year ended 31 March 2008 on pages nine to sixteen. These financial statements have been prepared in accordance with the accounting policies set out therein and the requirements 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 and to the charity's trustees as a body, in accordance with section 44 (1) (c) of the Charities and Trustee Investment (Scotland) Act 2005 and Regulation 10 of the Charities Accounts (Scotland) Regulations 2006. 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' responsibilities for preparing the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) are set out on page five.

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. We also report to you whether in our opinion the information given in the Report of the Trustees is consistent with the financial statements.

In addition, we report to you if, in our opinion, 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 other transactions 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 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 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.

**Report of the Independent Auditors to the Members of
Maryhill Citizens Advice Bureau**


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 the charitable company's affairs as at 31 March 2008 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) 2006, and

the information given in the Report of the Trustees is consistent with the financial statements

A handwritten signature in black ink, appearing to read 'Campbell Dallas LLP', is written over the printed name of the firm.

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

21 August 2008

Maryhill Citizens Advice Bureau

**Statement of Financial Activities
for the Year Ended 31 March 2008**

| | Notes | Unrestricted funds £ | Restricted funds £ | 2008 Total funds £ | 2007 Total funds £ |
|--|-------|----------------------------|--------------------------|-----------------------------|-----------------------------|
| INCOMING RESOURCES | | | | | |
| Incoming resources from generated funds | | | | | |
| Voluntary income | 2 | 794 | | 794 | 758 |
| Investment income | 3 | 5,383 | | 5,383 | 2,089 |
| Incoming resources from charitable activities | | | | | |
| Charitable Activities | 4 | <u>159,961</u> | <u>335,883</u> | <u>495,844</u> | <u>393,210</u> |
| Total incoming resources | | 166,138 | 335,883 | 502,021 | 396,057 |
| RESOURCES EXPENDED | | | | | |
| Charitable activities | | | | | |
| Charitable Activities | 5 | 156,253 | 216,436 | 372,689 | 352,245 |
| Governance costs | 6 | <u>6,032</u> | <u>3,145</u> | <u>9,177</u> | <u>6,164</u> |
| Total resources expended | | 162,285 | 219,581 | 381,866 | 358,409 |
| | | <hr/> | <hr/> | <hr/> | <hr/> |
| NET INCOMING RESOURCES | | 3,853 | 116,302 | 120,155 | 37,648 |
| RECONCILIATION OF FUNDS | | | | | |
| Total funds brought forward | | 52,593 | 86,581 | 139,174 | 101,526 |
| | | <hr/> | <hr/> | <hr/> | <hr/> |
| TOTAL FUNDS CARRIED FORWARD | | <u>56,446</u> | <u>202,883</u> | <u>259,329</u> | <u>139,174</u> |

The notes form part of these financial statements

Maryhill Citizens Advice Bureau

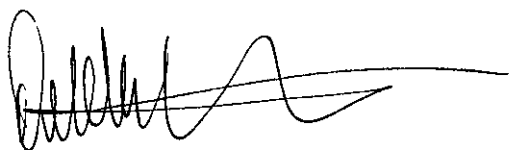
**Balance Sheet
At 31 March 2008**

| | Notes | Unrestricted funds £ | Restricted funds £ | 2008 Total funds £ | 2007 Total funds £ |
|--|-------|----------------------------|--------------------------|-----------------------------|-----------------------------|
| FIXED ASSETS | | | | | |
| Tangible assets | 10 | 4,918 | 109,000 | 113,918 | 7,294 |
| CURRENT ASSETS | | | | | |
| Debtors | 11 | 4,847 | 18,055 | 22,902 | 8,744 |
| Cash at bank | | <u>70,714</u> | <u>107,172</u> | <u>177,886</u> | <u>224,558</u> |
| | | 75,561 | 125,227 | 200,788 | 233,302 |
| CREDITORS | | | | | |
| Amounts falling due within one year | 12 | (24,033) | (31,344) | (55,377) | (101,422) |
| NET CURRENT ASSETS | | <u>51,528</u> | <u>93,883</u> | <u>145,411</u> | <u>131,880</u> |
| TOTAL ASSETS LESS CURRENT LIABILITIES | | 56,446 | 202,883 | 259,329 | 139,174 |
| NET ASSETS | | <u>56,446</u> | <u>202,883</u> | <u>259,329</u> | <u>139,174</u> |
| FUNDS | 13 | | | | |
| Unrestricted funds | | | | 56,446 | 52,593 |
| Restricted funds | | | | <u>202,883</u> | <u>86,581</u> |
| TOTAL FUNDS | | | | <u>259,329</u> | <u>139,174</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 21 August 2008 and were signed on its behalf by

Trustee



The notes form part of these financial statements

Maryhill Citizens Advice Bureau

Notes to the Financial Statements for the Year Ended 31 March 2008

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

| | 2008 | 2007 |
|-----------|------------|------------|
| | £ | £ |
| Donations | <u>794</u> | <u>758</u> |

Maryhill Citizens Advice Bureau

**Notes to the Financial Statements continued
for the Year Ended 31 March 2008**

3. INVESTMENT INCOME

| | 2008 | 2007 |
|--------------------------|--------------|--------------|
| | £ | £ |
| Deposit account interest | <u>5,383</u> | <u>2,089</u> |

4. INCOMING RESOURCES FROM CHARITABLE ACTIVITIES

| | Activity | 2008 | 2007 |
|----------------------|-----------------------|----------------|----------------|
| | | £ | £ |
| Grants | Charitable Activities | 493,225 | 393,210 |
| Miscellaneous income | Charitable Activities | <u>2,619</u> | |
| | | <u>495,844</u> | <u>393,210</u> |

Grants received, included in the above, are as follows

| | 2008 | 2007 |
|--------------|----------------|----------------|
| | £ | £ |
| Other grants | <u>493,225</u> | <u>393,210</u> |

5. CHARITABLE ACTIVITIES COSTS

| | Direct costs | Totals |
|-----------------------|----------------|----------------|
| | £ | £ |
| Charitable Activities | <u>372,689</u> | <u>372,689</u> |

6. GOVERNANCE COSTS

| | 2008 | 2007 |
|------------------------|--------------|--------------|
| | £ | £ |
| Trustees' remuneration | 3,713 | 3,104 |
| Auditors' remuneration | <u>5,464</u> | <u>3,060</u> |
| | <u>9,177</u> | <u>6,164</u> |

7. NET INCOMING/(OUTGOING) RESOURCES

Net resources are stated after charging/(crediting)

| | 2008 | 2007 |
|---------------------------|--------------|--------------|
| | £ | £ |
| Auditors' remuneration | 5,464 | 3,060 |
| Depreciation owned assets | <u>8,863</u> | <u>3,706</u> |

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2008**

8. TRUSTEES' REMUNERATION AND BENEFITS

| | 2008 | 2007 |
|--|---------------|---------------|
| | £ | £ |
| Trustee's salaries | 31,891 | 31,044 |
| Trustee's social security | 3,381 | 3,298 |
| Trustee's pension contributions to money purchase scheme | <u>1,863</u> | <u>2,120</u> |
| | <u>37,135</u> | <u>36,462</u> |

The remuneration paid is in respect of the duties carried out by the Bureau Manager, who is also a trustee of the charity

Trustees' Expenses

| | 2008 | 2007 |
|--------------------|------------|---------------|
| | £ | £ |
| Trustees' expenses | <u>401</u> | <u> </u> |

9. STAFF COSTS

| | 2008 | 2007 |
|-----------------------|----------------|----------------|
| | £ | £ |
| Wages and salaries | 225,490 | 182,893 |
| Social security costs | 21,179 | 20,148 |
| Other pension costs | <u>8,802</u> | <u>44,704</u> |
| | <u>255,471</u> | <u>247,745</u> |

Maryhill Citizens Advice Bureau

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2008**

10. TANGIBLE FIXED ASSETS

| | Improvements to property £ | Fixtures and fittings £ | Totals £ |
|---------------------------|----------------------------------|-------------------------------|----------------|
| COST | | | |
| At 1 April 2007 | | 42,454 | 42,454 |
| Additions | <u>114,309</u> | <u>1,179</u> | <u>115,488</u> |
| At 31 March 2008 | <u>114,309</u> | <u>43,633</u> | <u>157,942</u> |
| DEPRECIATION | | | |
| At 1 April 2007 | | 35,161 | 35,161 |
| Charge for year | <u>5,309</u> | <u>3,554</u> | <u>8,863</u> |
| At 31 March 2008 | <u>5,309</u> | <u>38,715</u> | <u>44,024</u> |
| NET BOOK VALUE | | | |
| At 31 March 2008 | <u>109,000</u> | <u>4,918</u> | <u>113,918</u> |
| At 31 March 2007 | <u> </u> | <u>7,293</u> | <u>7,293</u> |

11. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

| | 2008 £ | 2007 £ |
|---------------|---------------|--------------|
| Trade debtors | 21,454 | 7,002 |
| Other debtors | <u>1,448</u> | <u>1,742</u> |
| | <u>22,902</u> | <u>8,744</u> |

12. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

| | 2008 £ | 2007 £ |
|------------------------------|---------------|----------------|
| Trade creditors | 17,066 | 1,001 |
| Taxation and social security | 200 | |
| Other creditors | <u>38,111</u> | <u>100,421</u> |
| | <u>55,377</u> | <u>101,422</u> |

**Notes to the Financial Statements continued
for the Year Ended 31 March 2008**

13. MOVEMENT IN FUNDS

| | At 1 4 07 £ | Net movement in funds £ | At 31.3 08 £ |
|---------------------------|----------------|----------------------------------|-----------------|
| Unrestricted funds | | | |
| Bureau | 52,593 | 3,853 | 56,446 |
| Restricted funds | | | |
| Refugee Project | 62,011 | (27,658) | 34,353 |
| Lottery Outreach Project | 19,969 | (2,871) | 17,098 |
| Capital Grant | 1,268 | (423) | 845 |
| Keep Well Project | 3,333 | 8,373 | 11,706 |
| Project Scotland | | 1,280 | 1,280 |
| Refurbishment | | 134,347 | 134,347 |
| Poppyscotland Consortium | | 3,254 | 3,254 |
| | <u>86,581</u> | <u>116,302</u> | <u>202,883</u> |
| TOTAL FUNDS | <u>139,174</u> | <u>120,155</u> | <u>259,329</u> |

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

| | Incoming resources £ | Resources expended £ | Movement in funds £ |
|---------------------------|----------------------------|----------------------------|---------------------------|
| Unrestricted funds | | | |
| Bureau | 166,138 | (162,285) | 3,853 |
| Restricted funds | | | |
| Refugee Project | 105,658 | (133,316) | (27,658) |
| Lottery Outreach Project | 46,959 | (49,830) | (2,871) |
| Keep Well Project | 31,761 | (23,388) | 8,373 |
| Project Scotland | 8,595 | (7,315) | 1,280 |
| Refurbishment | 139,656 | (5,309) | 134,347 |
| Poppyscotland Consortium | 3,254 | | 3,254 |
| Capital Grant | | (423) | (423) |
| | <u>335,883</u> | <u>(219,581)</u> | <u>116,302</u> |
| TOTAL FUNDS | <u>502,021</u> | <u>(381,866)</u> | <u>120,155</u> |

**Notes to the Financial Statements continued
for the Year Ended 31 March 2008**

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. Amortisation in line with the annual rate of depreciation on fixtures and fittings is being charged to the fund

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. Amortisation in line with the annual rate of depreciation on property improvements fittings is being charged to the fund

15. GRANTS RECEIVED

Grants received £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 a Welfare Rights service to the tenants / homeowners of Cadder Housing Association

16. 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 2008 to be £16,294 and will be updated in successive years

17. CAPITAL COMMITMENTS

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

Maryhill Citizens Advice Bureau

**Detailed Statement of Financial Activities
for the Year Ended 31 March 2008**

| | 2008 £ | 2007 £ |
|--|----------------|-------------------|
| INCOMING RESOURCES | | |
| Voluntary income | | |
| Donations | 794 | 758 |
| Investment income | | |
| Deposit account interest | 5,383 | 2,089 |
| Incoming resources from charitable activities | | |
| Grants | 493,225 | 393,210 |
| Miscellaneous income | <u>2,619</u> | <u> </u> |
| | <u>495,844</u> | <u>393,210</u> |
| Total incoming resources | 502,021 | 396,057 |
| RESOURCES EXPENDED | | |
| Charitable activities | | |
| Trustees' salaries | 28,702 | 27,940 |
| Trustees' social security | 3,043 | 3,298 |
| Trustees' pension contributions | 1,677 | 2,120 |
| Trustees' expenses | 401 | |
| Wages | 193,599 | 151,849 |
| Social security | 17,798 | 16,850 |
| Pensions | 6,939 | 42,584 |
| Rent, rates and insurance | 18,449 | 20,239 |
| Repairs and renewals | 2,364 | 7,167 |
| Childcare costs | 9,164 | 4,061 |
| Professional fees | 4,037 | 1,572 |
| Training | 15,775 | 19,723 |
| Travel and car expenses | 6,780 | 8,691 |
| Heat and light | 795 | 3,064 |
| Cleaning | 18 | 5,868 |
| Sundry expenses | 7,836 | 7,747 |
| Printing, stationery and advertising | 18,767 | 8,156 |
| Telephone | 1,702 | 5,295 |
| Management fees | 18,665 | 12,315 |
| Depreciation of plant and machinery | 8,863 | 3,706 |
| Project Scotland expenses | <u>7,315</u> | <u> </u> |
| | 372,689 | 352,245 |

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 2008**

| | 2008 £ | 2007 £ |
|---------------------------------|-----------------------|----------------------|
| Governance costs | | |
| Trustees' salaries | 3,189 | 3,104 |
| Trustees' social security | 338 | |
| Trustees' pension contributions | 186 | |
| Auditors' remuneration | <u>5,464</u> | <u>3,060</u> |
| | <u>9,177</u> | <u>6,164</u> |
| Total resources expended | 381,866 | 358,409 |
| | <hr/> | <hr/> |
| Net income/(expenditure) | <u><u>120,155</u></u> | <u><u>37,648</u></u> |