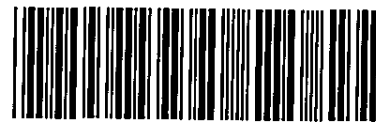


REGISTERED COMPANY NUMBER: SC202642 (Scotland)
REGISTERED CHARITY NUMBER: SC 005641

**Report of the Trustees and
Audited Financial Statements For The Year Ended 31 March 2012
for**

**Maryhill and Possilpark Citizens Advice
Bureau
Previously known as
Maryhill Citizens Advice Bureau**

SATURDAY



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22/12/2012

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COMPANIES HOUSE

**Campbell Dallas LLP
Titanium 1
King's Inch Place
Renfrew
PA4 8WF**

**Maryhill and Possilpark Citizens Advice
Bureau**

**Contents of the Financial Statements
for the Year Ended 31 March 2012**

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**Maryhill and Possilpark Citizens Advice
Bureau**

**Report of the Trustees
for the Year Ended 31 March 2012**

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2012. 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	
G P Crampsey	
Mrs P Kirk	
T F MacFarlane	
Mrs G Walport	
Mrs L MacMillan	
Mrs L H MacKinnon	- resigned 16.2.12
Miss H Fallowell	
M MacDonald	- resigned 16.2.12
Mrs C G Anderton	- resigned 24.5.11
F P Scally	
Ms H L Turner	- appointed 16.2.12
M O Abdullahi	- appointed 16.2.12
Mrs S B Gordon	- appointed 17.5.12
A E Archundia	- appointed 16.2.12
J D McLaggan	- appointed 12.7.12

Company Secretary

G P Crampsey

Auditors

Campbell Dallas LLP
Titanium 1
King's Inch Place
Renfrew
PA4 8WF

**Maryhill and Possilpark Citizens Advice
Bureau**

**Report of the Trustees
for the Year Ended 31 March 2012**

CHANGE OF NAME

The charitable company passed a special resolution on 17 May 2012 changing its name from Maryhill Citizens Advice Bureau to Maryhill and Possilpark Citizens Advice Bureau.

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 2006.

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 and 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 & Possilpark Citizens Advice Bureau is a member of Citizens Advice Bureau Scotland. The Citizen Advice Bureau Scotland governs Maryhill & Possilpark 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 and Possilpark Citizens Advice Bureau

Report of the Trustees for the Year Ended 31 March 2012

ACHIEVEMENT AND PERFORMANCE

Charitable activities

Maryhill CAB has been providing free, independent and confidential advice on a wide range of issues to those living and working in Maryhill and the surrounding areas since 1981. In the 30 years of operation, over 1,000 volunteers have given their time and dedication to the Maryhill Community via the Bureau, carrying out work in tribunals, dispensing money/debt advice and advising on consumer, employment, housing, immigration, utility and legal issues.

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 four managers (formerly 'organisers') within the 30 years - Jimmie Hume from 1980 to 1984, Mary Cameron from 1984 to 1989, Jean Cheyne from 1989 to end of April 2010 and Helen Fallowell from April 2010.

Key moments of the 30 years have included:

1980's

Debt and welfare rights began to be the major category of advice seen at the Bureau.

1990's

Financial gains first started to show as £111,590 and increased by the late 90's to £1,430,568. Visit from the CAB patron, Princess Anne. In 1999 the then Management Committee decide to form a company limited by guarantee.

First decade of the new century

Additional funding received for projects and outreach. In 2003 funding is received for the commencement of the first Refugee/ Asylum Seekers project to recruit refugees/ asylum seekers as volunteers within the CAB service. Towards the end of the decade entered into the tendering, procurement process for agencies delivering advice and information throughout the city to commence in 2009/10. The result of this was agencies within North Glasgow coming together to work in partnership with each other and the formation of North Glasgow Advice Service Consortium ("The Consortium") in July 2009 to provide an integrated service delivery through-out north Glasgow for a 33 month period.

In 2011/12 we entered into tendering again with Glasgow City Council and due to boundaries changes formed a consortium with 8 Glasgow CABs, Legal Service Agency and Castlemilk Law Centre called Glasgow Advice Agency (GAS). GAS won two lots out of 4 in the city and we subcontract to provide a service in North West of the City. The Glasgow City Council contract runs from 12th April 2012 to 11th April 2015 and includes funding from NHS and GHA. As part of the changes Maryhill CAB agreed with Sunnyside Advice Centre for premises and staff transfer and the name would be changed to Maryhill & Possilpark Citizens Advice Bureau and now have two main offices in those areas.

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 Bureaux

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

**Maryhill and Possilpark Citizens Advice
Bureau**

**Report of the Trustees
for the Year Ended 31 March 2012**

ACHIEVEMENT AND PERFORMANCE

Charitable activities

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 1000 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).

The end of 2010/2011 saw Maryhill CAB complete 30 years of providing advice and assistance to the local communities in North Glasgow; dealing with over 420,000 issues, representing clients at over 2,000 Welfare Rights and Employment Tribunals and obtaining over £19.5 million in client financial gains.

FINANCIAL REVIEW

Reserves policy

Due to the complexities in obtaining funds the directors consider that they are somewhat constrained in formulating a reserves policy. It has been agreed by the directors that the unrestricted reserves equal at least three months operating 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.

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 North Glasgow area.

It is also planned to continue to strengthen Partnership Funding to address the concerns about the lack of consistency in long term funding from Glasgow City Council.

We also aim to work within The Consortium to maintain the delivery of an enhanced service to the community of North West Glasgow and plan for the next round of tendering for funding from the Glasgow City Council.

The Board have designated funds of £25,000 towards essential repairs and renovation of premises both at Avenuepark Street and Saracen Street and replacement of essential office equipment.

**Maryhill and Possilpark Citizens Advice
Bureau**

**Report of the Trustees
for the Year Ended 31 March 2012**

STATEMENT OF TRUSTEES RESPONSIBILITIES

The trustees (who are also the directors of Maryhill and Possilpark 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 Accounting Standards (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 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.

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

AUDITORS

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

ON BEHALF OF THE BOARD:



D Notarangelo - Trustee

17 December 2012

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

We have audited the financial statements of Maryhill and Possilpark Citizens Advice Bureau for the year ended 31 March 2012 on pages eight to eighteen. The financial reporting framework that has been applied in their preparation is applicable law and the Financial Reporting Standard for Smaller Entities (effective April 2008) (United Kingdom Generally Accepted Accounting Practice applicable to Smaller Entities).

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006, and to the charitable company'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 members and the charitable company's members and 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 members and trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Respective responsibilities of trustees and auditors

As explained more fully in the Statement of Trustees' Responsibilities, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view.

We have been appointed as auditors under Section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and under the Companies Act 2006 and report in accordance with regulations made under those Acts.

Our responsibility is to audit and express an opinion on the financial statements in accordance with applicable law and International Standards on Auditing (UK and Ireland). Those standards require us to comply with the Auditing Practices Board's Ethical Standards for Auditors.

Scope of the audit of the financial statements

An audit involves obtaining evidence about the amounts and disclosures in the financial statements sufficient to give reasonable assurance that the financial statements are free from material misstatement, whether caused by fraud or error. This includes an assessment of: whether the accounting policies are appropriate to the charitable company's circumstances and have been consistently applied and adequately disclosed; the reasonableness of significant accounting estimates made by the trustees; and the overall presentation of the financial statements. In addition, we read all the financial and non-financial information in the Report of the Trustees to identify material inconsistencies with the audited financial statements. If we become aware of any apparent material misstatements or inconsistencies we consider the implications for our report.

Opinion on financial statements

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2012 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 and regulation 8 of the Charities Accounts (Scotland) Regulations 2006.

Opinion on other matter prescribed by the Companies Act 2006

In our opinion the information given in the Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements.

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

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Companies Act 2006 and the Charities Accounts (Scotland) Regulations 2006 (as amended) requires us to report to you if, in our opinion:

- the charitable company has not kept proper and adequate accounting records or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies exemption in preparing the Report of the Trustees.

Campbell Dallas LLP

Neil Morrison (Senior Statutory Auditor)

for and on behalf of Campbell Dallas LLP

Eligible to act as an auditor in terms of Section 1212 of the Companies Act 2006

Titanium 1

King's Inch Place

Renfrew

PA4 8WF

Date: *17th December 2012*

**Maryhill and Possilpark Citizens Advice
Bureau**

**Statement of Financial Activities
for the Year Ended 31 March 2012**

	Notes	Unrestricted funds £	Restricted funds £	2012 Total funds £	2011 Total funds £
INCOMING RESOURCES					
Incoming resources from charitable activities	2				
Charitable activities		217,226	199,889	417,115	412,428
RESOURCES EXPENDED					
Charitable activities	3				
Charitable activities		175,167	246,051	421,218	394,777
Governance costs	4	<u>6,746</u>	<u>2,674</u>	<u>9,420</u>	<u>7,224</u>
Total resources expended		181,913	248,725	430,638	402,001
<hr/>					
NET INCOMING/(OUTGOING) RESOURCES before transfers		35,313	(48,836)	(13,523)	10,427
Gross transfers between funds	12	<u>6,759</u>	<u>(6,759)</u>	<u>-</u>	<u>-</u>
Net incoming/(outgoing) resources		42,072	(55,595)	(13,523)	10,427
RECONCILIATION OF FUNDS					
Total funds brought forward		104,274	161,009	265,283	254,856
<hr/>					
TOTAL FUNDS CARRIED FORWARD		<u>146,346</u>	<u>105,414</u>	<u>251,760</u>	<u>265,283</u>

The notes form part of these financial statements

**Maryhill and Possilpark Citizens Advice
Bureau**

REGISTERED COMPANY NUMBER: SC202642 (Scotland)

**Balance Sheet
At 31 March 2012**

	Notes	Unrestricted funds £	Restricted funds £	2012 Total funds £	2011 Total funds £
FIXED ASSETS					
Tangible assets	8	13,502	20,226	33,728	52,194
CURRENT ASSETS					
Debtors: amounts falling due within one year	9	18,115	7,750	25,865	21,890
Cash at bank		<u>168,220</u>	<u>107,438</u>	<u>275,658</u>	<u>225,005</u>
		186,335	115,188	301,523	246,895
CREDITORS					
Amounts falling due within one year	10	(53,491)	(30,000)	(83,491)	(33,806)
NET CURRENT ASSETS		<u>132,844</u>	<u>85,188</u>	<u>218,032</u>	<u>213,089</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>146,346</u>	<u>105,414</u>	<u>251,760</u>	<u>265,283</u>
NET ASSETS		<u>146,346</u>	<u>105,414</u>	<u>251,760</u>	<u>265,283</u>
FUNDS	12				
Unrestricted funds				146,346	104,274
Restricted funds				<u>105,414</u>	<u>161,009</u>
TOTAL FUNDS				<u>251,760</u>	<u>265,283</u>

The notes form part of these financial statements

**Maryhill and Possilpark Citizens Advice
Bureau**

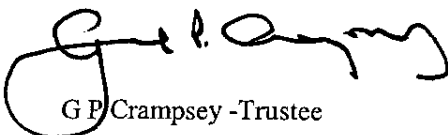
**Balance Sheet - continued
At 31 March 2012**

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

The financial statements were approved by the Board of Trustees on 17 December 2012 and were signed on its behalf by:



D Notarangelo -Trustee



G P Crampsey -Trustee

The notes form part of these financial statements

1. ACCOUNTING POLICIES

Accounting convention

The financial statements have been prepared under the historical cost convention, and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008), the Companies Act 2006 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 costs related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of 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.

Designated funds were only be used to meet future costs of the refugee project should there be a shortfall in the funding for the project at a later date. The board consider £20,000 sufficient to meet any shortfall and £20,000 has been transferred back to free reserves.

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.

**Maryhill and Possilpark Citizens Advice
Bureau**

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2012**

2. INCOMING RESOURCES FROM CHARITABLE ACTIVITIES

	2012	2011
	£	£
Grants	410,610	401,847
Miscellaneous Income	6,505	704
Management Fees	-	9,877
	<u>-----</u>	<u>-----</u>
	-	-
	<u>417,115</u>	<u>412,428</u>

3. CHARITABLE ACTIVITIES COSTS

	2012	2011
	Direct	Direct
	Costs	Costs
	£	£
Salary and pension costs	337,540	301,956
Rent, rates, insurance and service charge	5,028	16,241
Repairs and renewals	14,597	4,743
Childcare costs	3,010	2,175
Professional fees	5,890	2,140
Training	9,661	2,171
Travel and car expenses	7,949	5,419
Sundry expenses	4,841	2,496
Printing, stationery and advertising	8,388	6,662
Telephone	2,179	7,594
Management fees	(549)	12,377
Depreciation	27,143	25,860
Accountancy	2,063	385
Consortium management fee	-	4,588
	<u>-----</u>	<u>-----</u>
	<u>427,740</u>	<u>394,777</u>

4. GOVERNANCE COSTS

	2012	2011
	£	£
Trustees' remuneration etc	4,169	3,300
Auditors' remuneration	<u>5,251</u>	<u>3,924</u>
	<u>9,420</u>	<u>7,224</u>

**Maryhill and Possilpark Citizens Advice
Bureau**

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2012**

5. NET INCOMING/(OUTGOING) RESOURCES

Net resources are stated after charging/(crediting):

	2012	2011
	£	£
Auditors' remuneration	5,251	3,924
Depreciation - owned assets	<u>30,036</u>	<u>25,830</u>

6. TRUSTEES' REMUNERATION AND BENEFITS

	2012	2011
	£	£
Trustees' salaries	35,749	28,734
Trustees' social security	3,958	2,947
Trustees' pension contributions to money purchase schemes	<u>1,976</u>	<u>1,317</u>
	<u>41,683</u>	<u>32,998</u>

Trustees' Expenses

	2012	2011
	£	£
Trustees' expenses	<u>488</u>	<u>256</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.

7. STAFF COSTS

	2012	2011
	£	£
Wages and salaries	305,589	274,416
Social security costs	26,755	23,890
Other pension costs	<u>9,365</u>	<u>6,950</u>
	<u>341,709</u>	<u>305,256</u>

**Maryhill and Possilpark Citizens Advice
Bureau**

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2012**

8. TANGIBLE FIXED ASSETS

	Improvements to property £	Fixtures and fittings £	Computer equipment £	Totals £
COST				
At 1 April 2011	127,675	43,633	6,433	177,741
Additions	-	11,570	-	11,570
At 31 March 2012	<u>127,675</u>	<u>55,203</u>	<u>6,433</u>	<u>189,311</u>
DEPRECIATION				
At 1 April 2011	81,914	43,633	-	125,547
Charge for year	<u>25,535</u>	<u>2,893</u>	<u>1,608</u>	<u>30,036</u>
At 31 March 2012	<u>107,449</u>	<u>46,526</u>	<u>1,608</u>	<u>155,583</u>
NET BOOK VALUE				
At 31 March 2012	<u>20,226</u>	<u>8,677</u>	<u>4,825</u>	<u>33,728</u>
At 31 March 2011	<u>45,761</u>	<u>-</u>	<u>6,433</u>	<u>52,194</u>

9. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2012 £	2011 £
Other debtors	20,818	17,376
Prepayments	3,063	2,149
Accrued income	<u>1,984</u>	<u>2,365</u>
	<u>25,865</u>	<u>21,890</u>

10. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2012 £	2011 £
Social security and other taxes	4,699	-
Other creditors	40,292	5,132
Deferred Income	30,000	-
Accrued expenses	<u>8,500</u>	<u>28,674</u>
	<u>83,491</u>	<u>33,806</u>

**Maryhill and Possilpark Citizens Advice
Bureau**

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2012**

11. OPERATING LEASE COMMITMENTS

The following operating lease payments are committed to be paid within one year:

	2012 £	2011 £
Expiring:		
Within one year	<u>2,000</u>	<u>-</u>

The lease relates to rental of the property at 25 Avenuepark Street and includes janitorial services, cleaning, electricity, heating, common repairs, insurance and water charges.

12. MOVEMENT IN FUNDS

	At 1.4.11 £	Net movement in funds £	Transfers between funds £	At 31.3.12 £
Unrestricted funds				
General fund	84,274	35,313	1,759	121,346
Designated Refugee Fund	20,000	-	(20,000)	-
Essential Repairs and Renovation on premises	<u>-</u>	<u>-</u>	<u>25,000</u>	<u>25,000</u>
	104,274	35,312	6,759	146,346
Restricted funds				
Refugee Project	24,429	(24,255)	-	174
Keep Well Project	-	4,501	-	4,501
Project Scotland	2,787	2,365	-	5,152
Refurbishment	58,164	-	-	58,164
Financial Inclusion Outreach Project	68,807	(40,206)	-	28,601
Training Support Worker Funding	6,822	(63)	(6,759)	-
Volunteer Development Fund	-	3,822	-	3,822
ADG	<u>-</u>	<u>5,000</u>	<u>-</u>	<u>5,000</u>
	161,009	(48,835)	(6,759)	105,414
TOTAL FUNDS	<u>265,283</u>	<u>(13,523)</u>	<u>-</u>	<u>251,760</u>

**Maryhill and Possilpark Citizens Advice
Bureau**

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2012**

12. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	217,226	(181,913)	35,313
Restricted funds			
Refugee Project	80,000	(104,255)	(24,255)
Keep Well Project	26,098	(21,597)	4,501
Project Scotland	7,833	(5,468)	2,365
Financial Inclusion Outreach Project	40,958	(81,164)	(40,206)
Training Support Worker Funding	-	(63)	(63)
Volunteer Development Fund	40,000	(36,178)	3,822
ADG	<u>5,000</u>	<u>-</u>	<u>5,000</u>
	199,889	(248,725)	(48,836)
TOTAL FUNDS	<u>417,115</u>	<u>(430,638)</u>	<u>(13,523)</u>

**Maryhill and Possilpark Citizens Advice
Bureau**

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2012**

13. 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.

The designated fund was created in the previous year to meet future costs of the refugee project should there be a shortfall in the funding for the project at a later date. The project has now ceased and therefore the Board have agreed to transfer the £20,000 back to free reserves.

The Board have created a new designated fund for essential premises repairs and renovations and have transferred £25,000 to this fund during the year.

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 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 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 each year.

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.

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

Volunteer Development funds were specifically granted for a volunteer development project to promote and support volunteering within the organisation and other partner agencies.

ADG funds were specifically granted to cover the costs of the work of the local area development group.

14. BUSINESS CONTINUITY ASSESSMENT

Having considered various costs which may be incurred in the event of closure, the Bureau directors feel it would be prudent to identify and calculate the potential liability for staff redundancies. This liability has been calculated as at 31 March 2012 to be £69,431 and will be updated in successive years.

**Maryhill and Possilpark Citizens Advice
Bureau**

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2012**

15. CAPITAL COMMITMENTS

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

16. GRANTS RECEIVED

Grants received include £164,785 through The Consortium £12,222 of which was in relation to the NHS Keep Well.

Grants received also include £5,081 from Citizens Advice Scotland, for the provision of the advice service and running of the Bureau.

Grants received also include income from Cadder Housing Association of £15,947 for the delivery of a welfare rights service to the tenants / homeowners of Cadder Housing Association.

Grants received also include income from Glasgow Housing Association of £10,000 for the delivery of a welfare rights service to the tenants.

Grants received also include income from Hawthorn Housing Association of £14,958 for the delivery of a welfare rights service to the tenants.

Grants received also include income from Maryhill Housing Association of £21,000 for the delivery of a welfare rights service to the tenants.

Grants received also include £80,000 received from the Voluntary Action Fund for the Refugee Project.

Grants received also include £40,000 received from Voluntary Action Fund for the Volunteer Development Fund.

Grants received also include £15,837 received from the NHS for money advice and welfare rights support.