

Registration number 2258106

CHESTERFIELD CITIZENS ADVICE BUREAU
COMPANY LIMITED BY GUARANTEE

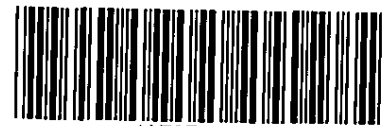
REGISTERED CHARITY NUMBER 700481

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED

31 MARCH 2009

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Chesterfield Citizens Advice Bureau

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Chesterfield Citizens Advice Bureau

Legal and Administrative Information

Registered Charity Number	700481
Start of financial year	1 April 2008
End of financial year	31 March 2009
Trustees and Directors at 31 March 2009	Chloe Small- Chief Executive Uriah Saunders - Acting Chair Mark Smith - Honorary Treasurer Richard Siddall - Vice Chair Cllr Maureen Davenport David James Glossop Cllr Mark Higginbottom Cllr Eleanor Holmes Cllr Chris Ludlow Cllr Trudi Mulcaster Dr Elizabeth Crowther Sharon Blank Donald Stevenson Sally Swift Ellen Taylor Angela Webster
Company Secretary	Chloe Small
Legal Status	Company limited by guarantee Registration number 2258106
Correspondence Address and Registered Office	6-8 Broad Pavement Chesterfield S40 1RP
Bankers	Triodos Bank NV Brunel House 11 The Promenade Bristol BS8 3NN
Auditors	Winter & Co Chartered Certified Accountants & Registered Auditors Kingfisher Studios 90 Rockingham Street Sheffield S1 4EB

Chesterfield Citizens Advice Bureau

Report of The Management Committee (Trustees) for the year ended 31 March 2009

The Management Committee presents its report and the audited financial statements for the year ended 31 March 2009.

Status and General Aims

The Bureau was established in 1987 under a Memorandum of Association and is governed under its Articles of Association. The Bureau is:

- (i) A Registered Charity No. 700481
- (ii) A Company Limited by Guarantee Registered No. 2258106
- (iii) A member of Citizens Advice (the National Association of Citizens Advice Bureaux). Citizens Advice Membership No. 45/009

As a member of Citizens Advice, the aims of Chesterfield Citizens Advice Bureau are:

- (i) to ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities, or of the service available to them, or through an inability to express their needs effectively and, equally
- (ii) to exercise a responsible influence on the development of social policies and services, both locally and nationally.

The Citizens Advice Bureau Service is independent and provides free, confidential, impartial advice to everybody regardless of race, gender, sexuality or disability.

Activities

Mission Statement

- (i) to provide an effective, high quality generalist advice service within the aims and principles of the Citizens Advice Bureau Service, accessible to the whole community
- (ii) to provide high quality specialist and casework services for Chesterfield in our priority areas of poverty, financial hardship, health and disability
- (iii) to promote and direct our service to those people who are most in need throughout Chesterfield
- (iv) to provide a level of service appropriate to the needs of the individual and, wherever possible, to empower people through the provision of information and advice
- (v) to develop our service in response to the needs of the individuals within the local community
- (vi) to ensure our service is non-judgemental, and our policies of confidentiality and impartiality are strictly adhered to
- (vii) to develop our Equal Opportunities policies, including positive action where appropriate
- (viii) to produce Social Policy evidence and reports to maximise influence on legislators and policy makers
- (ix) to work with other agencies to ensure people receive the best available help for their problems and needs.
- (x) to offer training, learning and personal development opportunities to those wishing to work within the advice sector in a voluntary or paid capacity.

Chesterfield Citizens Advice Bureau

Report of The Management Committee (Trustees) for the year ended 31 March 2009

Main sources of financial support

- (i) Chesterfield Citizens Advice Bureau's core funder, Chesterfield Borough Council, has provided funding since the Bureau's inception in 1987. This funding covers the front-line generalist advice service, training of voluntary advice workers, management of the Bureau, monitoring and maintenance of standards of work and debt and disability casework.
- (ii) The Legal Services Commission contracts with Bureau for specialist casework in welfare benefits and debt. This funding also covers the cost of administrative support, supervision and management and makes a financial contribution to the overall work of the Bureau.
- (iii) Since 1996, Derbyshire County Council has funded Mental Health Advocacy work. This has been supplemented by Chesterfield Primary Care Trust Joint Working Fund since 2002.
- (iv) Chesterfield CAB has been able to develop its debt and money advice services with the financial support of the Department of Work and Pensions funding an outreach service operating in partnership with Surestart and Womens Aid. Staveley Neighbourhood Management Board also fund money and debt advice work in Staveley Learning Centre.
- (v) A four year grant was awarded by the Big Lottery Reaching Communities Fund in September 2008 to fund the continuation and development of Financial Exclusion work in Chesterfield. This funding enables the Bureau to support and manage a specialist worker conducting targeted work for those who are financially excluded. Additional training for project beneficiaries was also provided.
- (vi) The Bureau continues to receive funds from the East Midlands Money Advice Project (EMMA), a large scale project funded by the Department of Trade and Industry's Financial Inclusion Fund.
- (vii) The Bureau has received funds from Scottish and Southern Energy to develop a fuel poverty project in Chesterfield aimed at improving the financial circumstances of individuals experiencing fuel poverty.
- (viii) Derbyshire County Primary Care Trust (DCPCT) has provided funding for the provision of advice in GP practices.
- (ix) A five year project for the provision of advice to individuals seeking advice following a diagnosis of Cancer has been funded by MacMillan Cancer Support.

The Legal Services Commission Quality Marks

All Chesterfield Citizens Advice Bureau's advice work, whether done by paid or voluntary workers, is Quality Marked by the Legal Services Commission and is subject to regular audit, the last audit having taken place in November 2004. Chesterfield Citizens Advice Bureau has a Legal Services Commission contract for welfare benefits and debt casework and has the Specialist Quality Mark in these areas of law. The Bureau is also Quality Marked at the General Help Quality Mark Level in all other areas of law. Since 2000, seven quality audits have taken place and all audits have been successful.

Chesterfield Citizens Advice Bureau

Report of The Management Committee (Trustees) for the year ended 31 March 2009

The Management Committee

The Management Committee of Chesterfield Citizens Advice Bureau comprises representatives of local statutory and voluntary groups and bodies, interested individuals and Bureau workers. Every effort is made to ensure that differing groups and interests are represented, including those who may experience discrimination, such as disabled people and black people. Members of the Bureau's Management Committee are both charity trustees and company directors. In addition to having legal responsibilities within charity and company law, the Committee has responsibilities within the membership of Citizens Advice (Cit A) to ensure the Bureau works within the aims and principles of the association to produce the best possible advice service for the local community. The Committee also has responsibilities as an employer.

The Business Planning Process

Chesterfield Citizens Advice Bureau's business plan includes service development, funding, risk analysis, training and diversity action plans. Progress towards the action plans is reviewed by the committee four times a year. The full business plan is reviewed in October each year.

Financial Management

Overall financial management is the responsibility of the Honorary Treasurer, Mark Smith. Day-to-day financial management is the responsibility of the Chief Executive. The Bureau's auditors are Winter & Co., Chartered Certified Accountants and Registered Auditors, whose principal is Mr P C Winter MA., FCCA. Appointment of the auditor takes place annually at the Annual General Meeting. The Bureau currently holds a bank account with Triodos Bank. Potential financial risks have been identified and reviewed by the Management Committee, and systems established to mitigate these risks. Quarterly variance analyses enable the Management Committee to review the current financial position and risks and to allocate available reserves

Funds

In 2008-09, the Management Committee designated £42,500 as the minimum reserve figure necessary for the viability of the charity.

In recent years, the increase in the number of funders supporting the work of the Bureau has resulted in a substantial increase in the income and in the number of paid staff. However in 2008-09 we have had a substantial reduction in core funds and our income from the Legal Services Commission has reduced due to a new contract regime. Annual increments and cost of living rises must be met each year and reserves are required to ensure that paid staff can receive their contractual annual increments in years of reduced standstill funding. It is important to minimise the risk of any redundancies and consequently any reduced service to the public, however, this has been unavoidable this year. A reserve fund 'Future Salary Increments Fund' has been designated for this purpose, and currently stands at £26,000 but could not absorb the impact on our income this particular year.

Chesterfield Citizens Advice Bureau

**Report of The Management Committee (Trustees)
for the year ended 31 March 2009**

Trustees' Responsibilities

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 company and of the surplus or deficit of the company for that period. In preparing those financial statements, the directors have:

- (i) selected suitable accounting policies and then applied them consistently;
- (ii) made judgements and estimates that are reasonable and prudent;
- (iii) prepared the financial statements on the going concern basis.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the company and enable them to ensure that the financial statements comply with the Companies Act 1985. They are also responsible for safeguarding the assets of the company and ensuring their proper application, and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees who served during the year under review and up to the date of this report are set out on page 1. In accordance with charity law the trustees certify that:

- so far as we are aware, there is no relevant audit information of which the auditor is unaware; and
- as trustees we have taken all the steps that we ought to have taken in order to make ourselves aware of any relevant audit information and to establish that the auditor is aware of that information.

Approved by the Management Committee and signed on its behalf:

Signed..........Chloe Small (Chief Executive)

27 July 2009

Chesterfield Citizens Advice Bureau

**INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF THE
CHESTERFIELD CITIZENS ADVICE BUREAU**

We have audited the financial statements of the Chesterfield Citizens Advice Bureau 'the charity' for the year ended 31 March 2009 which comprise the Statement of Financial Activities, Balance Sheet and related notes. These financial statements have been prepared in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008) under the historical cost convention and the accounting policies.

This report is made solely to the charity'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 charity's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity's members as a body, for our audit work, for this report or for the opinions we have formed.

Respective responsibilities of the management committee and auditors

As described in the Statement of Trustees' Responsibilities the trustees (who are also the directors of Chesterfield Citizens Advice Bureau for the purposes of company law) are responsible for the preparation of the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Our responsibility is to audit the financial statements in accordance with 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 Trustees' Report is consistent with the financial statements.

In addition we report to you if, in our opinion, the charity 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 Trustees' Report and consider the implications for our report if we became aware of any apparent misstatements within it.

Basis of opinion

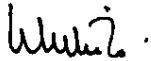
We conducted our audit in accordance with International Standards on Auditing (UK and Ireland) issued by the Auditing Practices Board. An audit includes examination, on a test basis, of evidence relevant to the amounts and disclosures in the financial statements. It also includes an assessment of the significant estimates and judgements made by the management committee 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.

Chesterfield Citizens Advice Bureau

Unqualified opinion

In our opinion the accounts give a true and fair view of the state of the charity's affairs as at 31 March 2009 and of its surplus for the year then ended and have been properly prepared in accordance with the Companies Act 1985.



Winter & Co

Chartered Certified Accountants and Registered Auditors

Kingfisher Studios

90 Rockingham Street

Sheffield

S1 4EB

Date: 27 July 2009

Chesterfield Citizens Advice Bureau

**Statement of Financial Activities - Income and Expenditure Account
for the year ended 31 March 2009**

	Restricted £	Restricted £	Restricted £	Restricted £	Unrestricted £	2009 £	2008 £
Incoming resources							
Bacons Lane Project	-	-	-	-	8,624	8,624	-
Bank interest, less charges	-	-	-	-	1,727	1,727	4,242
Big Lottery Community Fund	-	16,595	-	-	-	16,595	39,340
Big Lottery Reaching Communities	24,957	-	-	-	-	24,957	-
Chesterfield Borough Council	-	-	-	-	133,750	133,750	160,000
Derbyshire County Council	-	-	-	-	38,743	38,743	37,615
McMillan Cancer Support	-	-	-	-	12,906	12,906	-
East Midlands Money Advice Project	-	-	46,060	-	-	46,060	49,218
Legal Services Commission	-	-	-	-	87,470	87,470	77,130
LSC County Court Housing Duty Scheme	-	-	-	-	1,308	1,308	7,193
Department for Work and Pensions	-	-	-	-	18,975	18,975	8,852
Derbyshire Primary Care Trust	-	-	-	-	26,097	26,097	18,216
Derbyshire County Primary Trust	-	-	-	-	48,015	48,015	8,924
Other income	-	-	-	2,500	4,680	7,180	-
Stavely NM	-	-	-	-	7,010	7,010	3,391
VAT Recovered	-	-	-	-	2,270	2,270	1,312
	<u>24,957</u>	<u>16,595</u>	<u>46,060</u>	<u>2,500</u>	<u>391,575</u>	<u>481,687</u>	<u>415,433</u>
Direct Charitable Expenditure							
Advertising for Job Vacancies	-	-	629	-	2,374	3,003	5,192
Books, Publications and Subscriptions	55	75	377	20	1,301	1,828	3,926
Cleaning	116	-	207	-	2,263	2,586	2,774
Conference and Meetings	-	-	-	-	524	524	1,096
Depreciation	-	-	-	-	7,031	7,031	3,675
Insurances	115	93	212	15	2,215	2,650	2,598
Light, Heat, Water, Sewerage, Refuse	139	108	426	15	4,628	5,316	3,249
Minor Capital Expenditure	-	-	-	-	3,223	3,223	718
Office supplies, printing and publicity	649	474	1,131	222	3,376	5,852	10,541
Outreach Travel and Premises	309	242	200	100	1,391	2,242	1,043
Postages	140	110	250	15	1,632	2,147	2,348
Repairs and maintenance	93	-	588	-	11,078	11,759	5,234
Rent	715	388	1,424	20	15,248	17,795	16,206
Salaries, including NIC and Pension	20,299	15,379	42,771	1,892	285,701	366,042	352,044
Sundries including Interpreting Fees	45	100	-	-	2,049	2,194	2,086
Telephone	194	206	679	20	7,946	9,045	8,638
Training	363	915	300	-	1,434	3,012	2,116
Volunteers' Travelling & Childcare	155	310	-	-	2,851	3,316	3,351
IT Support	475	-	700	700	7,020	8,895	-
Auditor's fees	58	-	120	-	1,322	1,500	1,500
Legal and professional	147	100	-	-	2,587	2,834	904
Treasurer's Honorarium	-	-	-	-	700	700	700
	<u>24,067</u>	<u>18,500</u>	<u>50,014</u>	<u>3,019</u>	<u>367,894</u>	<u>463,494</u>	<u>429,939</u>
TOTAL outgoing resources	<u>24,067</u>	<u>18,500</u>	<u>50,014</u>	<u>3,019</u>	<u>367,894</u>	<u>463,494</u>	<u>429,939</u>
Net incoming/(outgoing) resources	<u>890</u>	<u>(1,905)</u>	<u>(3,954)</u>	<u>(519)</u>	<u>23,681</u>	<u>18,193</u>	<u>(14,506)</u>
Reserves at 1 April 2008	-	1,905	3,954	-	41,490	47,349	61,855
Transfers	-	-	-	519	(519)	-	-
	<u>890</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>64,652</u>	<u>65,542</u>	<u>47,349</u>
Reserves at 31 March 2009	<u>890</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>64,652</u>	<u>65,542</u>	<u>47,349</u>

The notes on pages 10 to 14 form an integral part of these financial statements.

Chesterfield Citizens Advice Bureau

**Balance sheet
as at 31 March 2009**

	Notes	2009		2008	
		£	£	£	£
Fixed assets					
Tangible assets	2		10,393		7,352
Current assets					
Debtors	3	55,221		36,883	
Cash at bank and in hand		26,393		42,940	
		<u>81,614</u>		<u>79,823</u>	
Creditors: amounts falling due within one year					
Creditors	4	<u>(26,465)</u>		<u>(39,826)</u>	
NET CURRENT ASSETS			<u>55,149</u>		<u>39,997</u>
Total assets less current liabilities			<u>65,542</u>		<u>47,349</u>
CAPITAL AND RESERVES					
Unrestricted Funds	5		35,048		11,886
Designated Funds	5		29,604		29,604
Restricted Funds	5		890		5,859
			<u>65,542</u>		<u>47,349</u>

The financial statements are prepared in accordance with the special provisions of Part VII of the Companies Act 1985 relating to small companies and in accordance with the Financial Reporting Standard for Smaller Entities (effective June 2002).

**Approved by the Trustees on 27 July 2009
and signed on their behalf by:**

.....*Uriah Saunders*.....

Uriah Saunders

Acting Chair

.....*Mark Smith*.....

Mark Smith

Honorary Treasurer

The notes on pages 10 to 14 form an integral part of these financial statements.

Chesterfield Citizens Advice Bureau

**Notes to the financial statements
for the year ended 31 March 2009**

1. Principal Accounting policies

The financial statements have been prepared under the historic cost accounting rules and are in accordance with the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" published in March 2005 and applicable accounting standards.

a Basis of Preparation

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

b Income and Expenditure

All income and expenditure is accounted for on an accruals basis.

c Funds

Balances are split between general and restricted funds. General funds represent the funds of the charity that are not subject to any restrictions regarding their use and are available for application of general purposes of the charity. Restricted funds are to be used for specified purposes as required by the donor. Expenditure which meets these criteria is allocated to the relevant fund. Income derived from these funds is retained within the funds concerned. Designated funds are unrestricted funds which the trustees have designated to be used for a specific purpose. Where these funds yield investment income, this is available for general purposes. Unrestricted funds are funds which are not designated or restricted.

d Tangible fixed assets and depreciation

The Bureau has a policy of capitalising tangible assets which are capable of being used for a period which exceeds one year and which:

- i) individually have a cost of at least £5,000; or
- ii) form part of the initial equipping and setting-up cost of a new building irrespective of the individual or collective cost.

This policy does not comply with the Charity SORP.

Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following basis:

Computer Equipment 33% per annum straight line basis

Chesterfield Citizens Advice Bureau

**Notes to the financial statements
for the year ended 31 March 2009**

..... continued

2. Tangible fixed assets	Computing equipment	Total
	£	£
Cost		
At 1 April 2008	11,027	11,027
Additions	10,072	10,072
At 31 March 2009	<u>21,099</u>	<u>21,099</u>
Depreciation		
At 1 April 2008	3,675	3,675
Charge for the year	7,031	7,031
At 31 March 2009	<u>10,706</u>	<u>10,706</u>
Net book values		
At 31 March 2009	<u>10,393</u>	<u>10,393</u>
At 31 March 2008	<u>7,352</u>	<u>7,352</u>
 3. Debtors	 2009	 2008
	£	£
Debtors	48,243	31,021
Interest	400	793
Prepayments and accrued income	6,578	5,069
	<u>55,221</u>	<u>36,883</u>
 4. Creditors: amounts falling due within one year	 2009	 2008
	£	£
Big Lottery Community Fund	6,994	6,637
HM Customs & Excise	7,350	1,619
Accruals and deferred income	6,953	4,157
Legal Services Commission	-	27,188
Cita Funds received in advance	4,943	-
Other creditors	225	225
	<u>26,465</u>	<u>39,826</u>

Chesterfield Citizens Advice Bureau

**Notes to the financial statements
for the year ended 31 March 2009**

..... continued

5. Funds

(i) Unrestricted funds comprise those funds which the Management Committee is free to use in accordance with the charitable objectives.

(ii) Designated funds are unrestricted funds earmarked by the Management Committee for particular purposes.

(iii) Restricted funds are to be used for specific purposes as laid down by the donor.

<u>Unrestricted Funds</u>	Balance 2009 £	Income £	(Expenditure) £	Balance 2008 £
<i>General purpose Fund</i>	11,886	-	-	27,169
Movement on Income & Expenditure Account	23,162	391,575	(368,413)	(15,283)
Balance carried forward	<u>35,048</u>	<u>391,575</u>	<u>(368,413)</u>	<u>11,886</u>
<u>Designated Funds</u>	Balance 2009 £	Income £	(Expenditure) £	Balance 2008 £
Repairs and Renewals Fund	2,990	-	-	2,990
Equal Opportunities Fund	614	-	-	614
Future Salary Increments Fund	26,000	-	-	26,000
Balance carried forward	<u>29,604</u>	<u>-</u>	<u>-</u>	<u>29,604</u>
<u>Restricted Funds</u>	Balance 2009 £	Income £	(Expenditure) £	Balance 2008 £
<i>Big Lottery Community Fund</i>	1,905	-	-	1,905
Movement on Income and Expenditure Account	(1,905)	16,595	(18,500)	-
Balance carried forward	<u>-</u>	<u>16,595</u>	<u>(18,500)</u>	<u>1,905</u>
<i>Big Lottery Reaching Communities</i>	-	-	-	-
Movement on Income and Expenditure Account	890	24,957	(24,067)	-
Balance carried forward	<u>890</u>	<u>24,957</u>	<u>(24,067)</u>	<u>-</u>
<i>East Midlands Money Advice Project Fund</i>	3,954	-	-	3,954
Movement on Income and Expenditure Account	3,954	46,060	(50,014)	-
Balance carried forward	<u>-</u>	<u>46,060</u>	<u>(50,014)</u>	<u>3,954</u>

Chesterfield Citizens Advice Bureau

Notes to the financial statements for the year ended 31 March 2009

..... continued

<i>Scottish and Southern Energy Project</i>	-			-
Movement on Income and Expenditure Account	-	3,019	(3,019)	-
Balance carried forward	-	3,019	(3,019)	-
Balance carried forward	890	90,631	95,600	5,859

6. Grants for clients from charities and trust funds

From time to time, the Bureau applies for grants for clients in financial hardship, the grants being administered by the Bureau.

	2009 £	2008 £
In hand from previous year	125	
Income from charities and trust funds in current year	100	995
LESS Expenditure to/on behalf of clients	-	(870)
Balance at end of year	225	125

7. Legal Services Commission (Legal Aid) Disbursements

Funds are received from the Legal Services Commission (LSC) to cover the cost of obtaining reports from experts and specialists to assist with casework. Any excess expenditure is reimbursed by the LSC retrospectively at the beginning of the following financial year.

	2009 £	2008 £
In hand from previous year	-	126
Income from LCS in current year		-
LESS Repayment to LCS for previous year	-	(126)
LESS Expenditure on experts' reports in the current year		-
Balance at end of year	-	-

8. Capital commitments

There were no capital commitments at 31 March 2009.

Chesterfield Citizens Advice Bureau

**Notes to the financial statements
for the year ended 31 March 2009**

..... continued

9. Contingent liabilities

The Bureau received notification on 27 May 2009 from The Pensions Trust of a contingent liability which requires disclosure. The Pensions Trust advised the Bureau of a possible employer debt should the Bureau withdraw from the Scheme's Growth Plan. The estimated amount of employer debt on withdrawal for CAB Chesterfield as at 30 September 2008 is calculated at £24,070. The Pensions Trust has further indicated that its Actuary has advised that the figure quoted as at 30 September 2008 is likely to have increased by approximately 51% to 31 March 2009. The Trustees consider that this potential liability should be disclosed as a contingent liability.

10. Post balance sheet events

There were no post balance sheet events at 31 March 2009.

11. Pension costs

Chesterfield Citizens Advice Bureau operates a defined contribution pension scheme, administered by The Pensions Trust, for its senior employees. The assets of the Scheme are held separately from those of the charity in an independently administered fund. The pension charge represents contributions due from the company and amounted to £9,756 during the year under review. Unpaid contributions of £NIL were due to the fund at 31 March 2009.