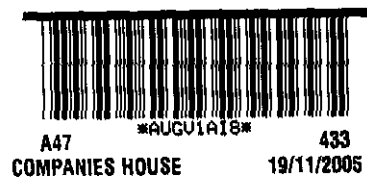


Chesterfield Citizens Advice Bureau

Accounts and Report

for the year ended 31 March 2005



Chesterfield Citizens Advice Bureau

Legal and Administrative Information

Registered Charity Number	700481
Start of financial year	1 April 2004
End of financial year	31 March 2005
Trustees and Directors at 31 March 2005	Daphne Wing - Chief Executive Paul N ajid Al Rahman Barry - Chair Christopher John Armstrong Roy Baden Bagnall Allan Bevan Stuart Brittain Dr Elisabeth Crowther Terence Patrick Deveney Bridget Edwards Marilynne Lethbridge Stephen Basil Lismore Linda Rosemary Moore Gertrude Mulcaster Martin O'Kane Uriah O Saunders Catherine Mary Simms Mark Smith Donald Stevenson
Company Secretary	Daphne Wing
Legal Status	Company limited by guarantee
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

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Chesterfield Citizens Advice Bureau

Report of The Management Committee (Trustees) for the year ended 31 March 2005

The Management Committee presents its report and the audited financial statements for the year ended 31 March 2005

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 No: 2258106.
- (iii) A Member of the National Association of Citizens Advice Bureau. 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 Citizens Advice Bureau Service, accessible to the whole community
- (ii) to provide high quality specialist and casework services for Chesterfield in our 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.

Chesterfield Citizens Advice Bureau

Report of The Management Committee (Trustees) for the year ended 31 March 2005

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 funds additional 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.

(vi) A three-year grant was awarded by the Community Fund in 1998 for the development of an accredited basic training course, with emphasis on the training of volunteers recovering from mental health problems. A further three-year grant was awarded for 2002-2004 inclusive for a continuation and expansion of the work to enable the training of people with mental health problems, long term unemployed people and those with visual impairment.

(v) The Partnership Innovation Budget (Legal Services Commission) awarded funding for three years from 1 January 2002, for on-line development of the accredited training course which had been developed through the funding from the Community Fund.

(vi) European Funding was awarded for 2 years from April 2004 via the North Derbyshire and North Nottinghamshire Sub Strategic Partnership for a training project, designed to develop training skills in the advice sector through an on-line training programme, the beneficiaries of the project being people living in local deprived wards.

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 an annual audit, the last audit having taken place in November 2004. Chesterfield Citizens Advice Bureau has a LSC 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 level in all other areas of law. Since 2000, seven quality audits have taken place and all audits have been successful.

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 interest 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 (NACAB) 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 chair of the Management Committee is Mr P Barry and the Company Secretary is Mrs D Wing.

Chesterfield Citizens Advice Bureau

Report of The Management Committee (Trustees) for the year ended 31 March 2005

The development planning process

Chesterfield Citizens Advice Bureau's Service Plan includes Development, Marketing, Training and Equal Opportunities Action Plans covering the current and following two years. The Development Plan includes financial resources needed to achieve objectives and any restraints on progress. The Development Plan is reviewed by the Management Committee four times each year. The full Service Plan is reviewed annually at the first meeting in the calendar year.

Financial Management and Funds

Overall financial management is the responsibility of the Honorary Treasurer, Mark Smith. Day-to-day financial management is the responsibility of the Chief Executive, Daphne Wing. 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 to designated funds.

Funds

In 2004-05, the Management Committee has 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, 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 the events of any reduced or standstill funding. It is important to minimise the risk of any redundancies and consequently any reduced service to the public. A reserve fund 'Future Salary Increments Fund' has been designated for this purpose and currently stands at £26,000.

A second fund 'Future Training Project' has been designated to enable our training work to continue for a further year in the event of no additional project money being forthcoming. This fund currently stands at £18,730.

Chesterfield Citizens Advice Bureau

**Report of The Management Committee (Trustees)
for the year ended 31 March 2005**

Directors' Responsibilities

Company law requires the directors 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:

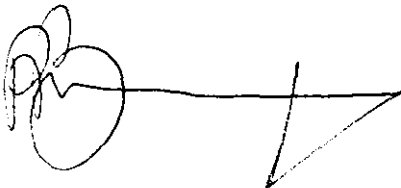
- (i) selected suitable accounting policies and then applied them consistently;
- (ii) made judgements and estimates that are reasonable and prudent;
- (iii) prepared the financial statements on the going concern basis.

The directors 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.

Approved by the Management Committee and signed on its behalf:

Najid
Paul ~~Rajid~~ Al Rahman Barry - Chair of Trustees

8 September 2005

A handwritten signature in black ink, consisting of a large, stylized 'P' followed by a horizontal line and a diagonal stroke.

Chesterfield Citizens Advice Bureau

**INDEPENDENT AUDITOR'S 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 2005 on pages 6 to 11. These financial statements have been prepared in accordance with the Financial Reporting Standard for Smaller Entities (effective March 2000) under the historical cost convention and the accounting policies.

Respective responsibilities of the management committee and auditors

It is the responsibility of the charity's management committee to prepare financial statements (under Section 246 of the Company's Act 1985) for each financial period which give a true and view of the state of affairs of the charity and the surplus or deficit of the charity for that period and to present them to the Members of the Committee at the Annual General Meeting.

In preparing these financial statements, the Members of the Committee are required to:

- i. - select suitable accounting policies and apply them consistently;
- ii. - make judgements and estimates that are reasonable and prudent;
- iii. - follow applicable accounting standards;
- iv. - prepare the financial statements on a going concern basis.

It is our responsibility to form an independent opinion based on our audit of those accounts and to report our opinion to you.

Basis of opinion

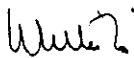
We conducted our audit in accordance with auditing Standards issued by the Auditing Practices Board. An audit includes examination, on a test basis, of evidence relevant to the amounts and disclosures in the accounts. It also includes an assessment of the significant estimates and judgements made by the management committee in the preparation of the accounts 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 which we considered necessary in order to provide us with sufficient evidence to give reasonable assurance that the accounts 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 accounts.

Opinion

In our opinion the accounts give a true and fair view of the state of the charity's affairs as at 31 March 2005 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: 8 September 2005

Chesterfield Citizens Advice Bureau

Statement of Financial Activities - Income and Expenditure Account for the year ended 31 March 2005

	Restricted	Restricted	Unrestricted	2005	2004
	£	£	£	£	£
Incoming resources					
Chesterfield Borough Council	-	-	160,000	160,000	153,453
Derbyshire County Council	-	-	35,238	35,238	34,446
Legal Services Commission	-	-	97,517	97,517	97,517
Community Fund	-	43,215	-	43,215	54,946
Joint Finance	-	-	16,786	16,786	6,145
Sub Strategic Partnership Project	59,953	-	-	59,953	-
European Social Fund	49,052	-	-	49,052	-
Citizens Advice (NACAB)	-	-	-	-	10,000
Bank interest received	-	-	4,306	4,306	3,992
VAT Recovered	-	-	1,751	1,751	1,955
LSC Partnership Innovation Budget	-	-	18,818	18,818	26,690
Earnings and donations	-	-	1,036	1,036	890
	<u>109,005</u>	<u>43,215</u>	<u>335,452</u>	<u>487,672</u>	<u>390,034</u>
Direct Charitable Expenditure					
Salaries, including NIC and Pension	20,172	39,375	268,447	327,994	323,889
Rent payable	-	-	12,500	12,500	12,500
Light, Heat, Water, Sewerage, Refuse	202	227	2,519	2,948	1,611
Cleaning	580	145	1,202	1,927	1,778
Volunteers' travelling expenses	-	948	2,645	3,593	4,054
Volunteers' childcare expenses	-	54	-	54	902
Training	-	1,908	4,767	6,675	7,283
SSP Project - direct Expenditure	87,498	-	-	87,498	-
Partnership Innovation Budget	-	-	-	-	4,121
Conference and Meetings	-	20	864	884	863
Postages	215	78	1,679	1,972	2,201
Telephone	546	190	5,972	6,708	6,260
Outreach Travel and Premises	-	-	1,019	1,019	1,273
Interpreting Fees	-	-	61	61	120
Stationery, office supplies, printing and publicity	72	193	4,856	5,121	4,871
Books, Publications and Subscriptions	-	-	2,746	2,746	2,693
Insurances	352	23	1,962	2,337	1,783
Sundries	-	68	598	666	799
Repairs and maintenance	-	-	2,269	2,269	1,742
Major Capital Expenditure	-	3,052	1,677	4,729	4,001
Other Expenditure					
Auditor's fees	-	-	1,469	1,469	-
Legal and professional	-	8	657	665	404
Treasurer's Honorarium	-	-	700	700	700
Management and Admin	-	-	500	500	500
TOTAL outgoing resources	<u>109,637</u>	<u>46,289</u>	<u>319,109</u>	<u>475,035</u>	<u>384,348</u>
Net incoming/(outgoing) resources for the year	(632)	(3,074)	16,343	12,637	5,686
Reserves at 1 April 2004	-	3,335	69,755	73,090	67,404
Transfers	632	(261)	254		
Reserves at 31 March 2005	<u>-</u>	<u>-</u>	<u>86,352</u>	<u>85,727</u>	<u>73,090</u>

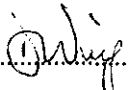

The notes on pages 8 to 11 form an integral part of these financial statements.

Chesterfield Citizens Advice Bureau

Balance sheet as at 31 March 2005

		2005		2004	
	Notes	£	£	£	£
Current assets					
Debtors	2	24,389		3,266	
Cash at bank and in hand		86,683		84,864	
		<u>111,072</u>		<u>88,130</u>	
Creditors: amounts falling due within one year					
Partnership Innovation Budget - Income in advance		-		6,569	
European Social Fund - Income in advance		14,726		-	
HM Customs & Excise		4,266		5,542	
Other creditors		6,353		2,929	
	3	<u>25,345</u>		<u>15,040</u>	
NET CURRENT ASSETS			<u>85,727</u>		<u>73,090</u>
Total assets less current liabilities			<u>85,727</u>		<u>73,090</u>
CAPITAL AND RESERVES					
Unrestricted Funds	4		35,001		16,760
Designated Funds	4		50,726		52,995
Restricted Funds	4		-		3,335
			<u>85,727</u>		<u>73,090</u>

Approved by the Trustees on 8 September 2005
and signed on their behalf by:

 Mrs Daphne Wing *Chief Executive*
 Mr Mark Smith *Honorary Treasurer*

The notes on pages 8 to 11 form an integral part of these financial statements.



Chesterfield Citizens Advice Bureau

**Notes to the financial statements
for the year ended 31 March 2005**

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 October 2000 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.

At 31 March 2005 the Bureau had no Fixed Assets.

Chesterfield Citizens Advice Bureau

**Notes to the financial statements
for the year ended 31 March 2005**

..... continued

2. Debtors	2005	2004
	£	£
Debtors	3,291	3,266
RLS Committee members	(141)	
European Social Fund	15,406	-
Alliance Sub-Strategic Partnership	5,833	-
Refund of wages	-	-
	<u>24,389</u>	<u>3,266</u>
3. Creditors: amounts falling due within one year	2005	2004
	£	£
Partnership Innovation Budget - Income in advance	-	6,569
European Social Fund - Income in advance	14,726	-
HM Customs & Excise	4,266	5,542
Accruals and deferred income	4,706	1,012
Grants for clients from charities and trust funds (Note 5)	310	124
LSC contract Disbursements (Note 6)	1,337	1,793
	<u>25,345</u>	<u>15,040</u>

Chesterfield Citizens Advice Bureau

Notes to the financial statements for the year ended 31 March 2005

..... continued

4. 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.

	Balance 2005	Income	(Expenditure)	Balance 2004
<u>Unrestricted Funds</u>	£	£	£	£
General purpose Fund	15,429	-	(1,331)	16,760
Transfers from Income & Expenditure Account	19,943	19,943	-	-
Transfer from Restricted Fund-Community Fund	261	261	-	-
Transfer to restricted Fund-SSP	(632)	-	(632)	-
Balance carried forward	35,001	20,204	(1,963)	16,760
	Balance 2005	Income	(Expenditure)	Balance 2004
<u>Designated Funds</u>	£	£	£	£
Repairs and Renewals Fund	5,312	-	(2,269)	7,581
Equal Opportunities Fund	684	-	-	684
Future Salary Increments Fund	26,000	-	-	26,000
Fund for future Training Project	18,730	-	-	18,730
Balance carried forward	50,726	-	(2,269)	52,995
	Balance 2005	Income	(Expenditure)	Balance 2004
<u>Restricted Funds</u>	£	£	£	£
Community Fund	3,335	-	-	3,335
Transfer to Income and Expenditure Account	(3,074)	-	(3,074)	-
Transfer to General Purpose Fund	(261)	-	(261)	-
SSP/ESF Projects	-	-	-	-
Transfer to Income and Expenditure Account	(632)	-	(632)	-
Transfer from General Purpose Fund	632	632	-	-
Balance carried forward	-	632	(3,967)	3,335

Chesterfield Citizens Advice Bureau

Notes to the financial statements for the year ended 31 March 2005

..... continued

5. 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.

	<u>2005</u>	<u>2004</u>
	£	£
In hand from previous year	124	24
Income from charities and trust funds in current year	2,738	4,676
LESS Expenditure to/on behalf of clients	(2,552)	4,576
Balance at end of year	<u>310</u>	<u>124</u>

6. 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.

	£	£
In hand from previous year	1,793	370
Income from LCS in current year	3,000	3,000
LESS Repayment to LCS for previous year	1,793	-
LESS Expenditure on experts' reports in the current year	(1,663)	1,577
Balance at end of year	<u>1,337</u>	<u>1,793</u>

7. Capital commitments

There were no capital commitments at 31 March 2005.

8. Contingent liabilities

There were no contingent liabilities at 31 March 2005.

9. Post balance sheet events

There were no post balance sheet events at 31 March 2005.

