

Revised

GARSTON CITIZENS ADVICE BUREAU

ANNUAL REPORT AND ACCOUNTS

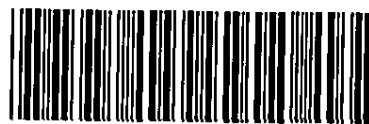
for the year ended

31st March 2009

REGISTERED NUMBER: 4174619

CHARITY NUMBER: 1088400

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GARSTON CITIZENS ADVICE BUREAU

Accounts for the year ended 31st March 2009

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GARSTON CITIZENS ADVICE BUREAU

Company Information for the year ended 31st March 2009

Company number: 4174619

Charity number: 1088400

Trustees: G White
J Charing (resigned 09/03/09)
J Hickson (resigned 31/01/09)
R K Johnston (resigned 12/02/09)
D Lillya (resigned 31/01/09)
C Myhrum
S Child (appointed 12/02/09)
G Moglione (appointed 12/02/09)
E Dove (appointed 12/02/09)

Secretary: C Matthews

Chief Executive: C Matthews

Registered office: Garston Community House
2 Speke Road
Liverpool
L19 2PA

Bankers: Unity Trust Bank
Nine Brindleyplace
4 Oozells Square
Birmingham
B1 2HB

Independent Examiner: Mr P L Griffiths FCA
Mitchell Charlesworth
Chartered Accountants
5 Temple Square
Temple Street
Liverpool
L2 5RH

GARSTON CITIZENS ADVICE BUREAU

Report of the Trustees for the year ended 31st March 2009

The trustees (who are also the directors of the company for the purposes of the Companies Acts) present their annual report together with the accounts of the charity for the year ended 31st March 2009.

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's governing document, applicable law and the requirements of the Statement of Recommended Practice, "Accounting and Reporting by Charities (SORP 2005)".

Governing document

The charity is a company limited by guarantee, incorporated on 7th March 2001 and is governed by a Memorandum and Articles of Association.

Organisation

The board of trustees, which must have a minimum of 7 members and a maximum of 15, administers the charity..

A Chief Executive is appointed by the trustees to manage the day to day operations of the charity. To facilitate effective operations, the Board has delegated authority to the Chief Executive for all operational matters including finance, employment and performance related activity.

Objects and activities

The objects of the charity are to operate a Citizens Advice Bureau in the centre of Garston, Merseyside which conforms to the aims, principles and policies of Citizens Advice (formerly the National Association of Citizens Advice Bureau) to benefit the whole community with particular emphasis on Merseyside and the South End of Liverpool by the advancement of education, the protection of health and the relief of poverty, sickness and distress.

Garston Citizens Advice Bureau (GCAB) is a founder member of the National Association of Citizens Advice Bureaux and was established in 1939. It operates in Garston and the surrounding areas which have some of the highest levels of social and economic deprivation in the UK. Working within the aims and principles of the CAB Service, the bureau's mission is to provide a high quality advice service, freely accessible and available to all, whilst seeking to exercise a responsible influence on the development of social policy both locally and nationally. These aims are underpinned by four basic principles that the service is free, confidential, impartial and independent. GCAB is working towards alleviating the poverty, injustice and inequality which exist within our local and wider community through the development and implementation of an effective, accessible and quality independent advice services. GCAB has developed particular expertise in debt, health partnerships and health related advice fields. GCAB is committed to creating an environment that offers equality of opportunity and access to all its clients, staff and volunteers.

The Garston CAB Service is committed to equal opportunities for all. Everyone involved in the service must commit themselves to the CAB's Equal Opportunities Policies. This includes taking positive action to achieve effective implementation of the policies, the service is resolutely opposed to discrimination and its effects and works to eradicate discriminatory policies and practices from its service. We aim for the service to act equally and justly and to provide in-depth advice, information and advocacy for clients, including specialist services. There are currently 47 people actively involved in running the bureau comprising of volunteers, paid staff, and committee members.

Public benefit

The Trustees have had due regard to the guidance published by the Charity Commission on public benefit and in particular the supplementary guidance on public benefit and fee charging.

GARSTON CITIZENS ADVICE BUREAU

Report of the Trustees for the year ended 31st March 2009 (continued)

Achievements and performance

Garston CAB has a proven track record of service delivery excellence and innovation and this has been evidenced through the variety of successful initiatives that the bureau has delivered. Garston has extensive experience of forming partnerships with other agencies and of developing and delivering multi-disciplinary approaches to client targeted services. Throughout this time it has developed and delivered a dedicated health programme, which, through its various projects has targeted vulnerable groups who either cannot or will not access advice services in the traditional way. Vulnerable and hard to reach groups are targeted through dedicated outreach and inter referral systems with all partner agencies.

The programme has a proven track record in identifying and targeting those most at risk of preventable illness and premature death and providing advice and assistance to effect better living conditions and a healthier lifestyle.

Garston CAB recognises that in order to maintain our level and quality of service that we must continue to be committed to and invest in a range of key measures including:

- Collection of evidence on client and community need.
- Presentation of a robust evidence base in making the case for public sector investment in current and proposed services.
- Service innovation in the development of new services or new service configurations to ensure that clients are being effectively served.
- Achievement and maintenance of quality standards through rigorous adherence to process and procedures and effective human resources.
- Effectively identifying, action planning and addressing areas in need of improvement.
- Effective utilisation of the human resource base through a targeted training and development programme.
- Attracting new investment in to the bureau to contribute to its sustainability.

Significant achievements of Garston CAB include:

- Gaining support and confidence of sectors of the community and involving them in service delivery.
- Obtaining funds for a new building located in Garston Village centre.
- Developing a strong vibrant organisation that reflects the community it serves.
- Involving many sectors of the community in the Bureau i.e. 85% of staff and trustees live in South Liverpool.

Financial review

The current financial climate has presented challenges to the bureau and as funding opportunities lessen, demand for services, particularly debt services, has risen. Despite this, additional resources were secured throughout the year and this has been used to provide additional services to meet increasing demand.

Investment powers and policy

Under the Memorandum and Articles of Association, the charity has the power to invest in any lawful way the trustees wish.

GARSTON CITIZENS ADVICE BUREAU

Report of the Trustees for the year ended 31st March 2009 (continued)

Principal Funding Sources

Since 1996, the bureau has developed successful partnerships and funding arrangements with the following: Liverpool City Council, The Big Lottery Community Fund, Awards For All, MerseyCare and Liverpool Social Services, Liverpool Specialist Advice Services, Legal Services Commission, TSB Foundation, United Utilities Trust, Merseyside Expanding Horizons/Community Foundation for Merseyside, Macmillan Cancer Care, South Liverpool PCT and other bodies.

Garston CAB has a service level agreement with Liverpool City Council (LCC) to deliver a drop in generalist advice service. In addition to LCC funding the bureau has secured funding for the following programmes:

- **Income Maximisation Project (IMP)**
Funded by Liverpool Social Services Supported Living and Community Safety. The funding is reviewed and awarded on an annual basis and provides income maximisation for people with severe and/or enduring mental health problems across Liverpool. The two caseworkers are based in Anfield and Garston and provide services across South, Central and North Liverpool. This project provides dedicated outreach and home visiting services.
- **Macmillan/CAB Project (ATA)**
A three year project funded by Macmillan Cancer Care which provides dedicated income maximisation services for people who are living with a diagnosis of cancer (and their carers). This project will run from April 2007 to March 2010 and is the result of a partnership between Macmillan Cancer Care, Garston Citizens Advice Bureau and The Liverpool Cancer Centre. The project has one dedicated caseworker who is supervised and managed solely by Garston Citizens Advice Bureau.
- **Access to Advice Project**
ATA was originally funded by the Legal Services Commission (LSC) partnership innovation budget, cash in kind from Citizens Advice and Liverpool Social Services and match funding in kind from Anfield, Garston and Toxteth for the period April 2003 to March 2006. The Bureau was successful in 2005 of achieving mainstreaming of part of the project through the LSC – PSA 6 contract scheme, which meant that the service continues, although the staff were transferred to LSAS via a TUPE arrangement. The Bureau is working with the staff in the ATA project and other funders to obtain mainstreaming for the rest of the project and its staff. The ATA project provides income maximisation to people experiencing mental distress across Liverpool and the caseworkers are based at Anfield, Garston and Toxteth CAB's. The project employs one full-time caseworker and one part-time administrator.
- **Specialist Advice Services in Bureau**
Liverpool Specialist Advice Services (LSAS) provide specialist advice from Garston CAB. To access the service a client would attend the drop-in for an initial assessment and then a referral procedure is completed. Staff are employed by LSAS and the Bureau receives overhead payments for the projects running costs and management. Services currently provided are Debt, Welfare Benefits and Housing. The LSAS service is only accessible to those people who are on a low income, a calculation provided by the Legal Services Commission determines eligibility. LSAS place the following posts in the Bureau. They are:-

Caseworker (part time) - Debt
Administrator (part time) - Debt
Caseworker (full time) - Welfare Benefits
Administrator (part time) - Welfare Benefits
Supervisor/Caseworker (full time) - Housing
Administrator (part time) - Housing
Financial Inclusion Fund (funded by DTI)
- **Financial Inclusion Fund (FIF)**
Since 2006 Garston Citizens Advice Bureau has managed a full time FIF trainee, who is now a fully trained and fully qualified debt adviser. This post sits within the CLS (LSAS) team and operates very closely with existing debt team.

GARSTON CITIZENS ADVICE BUREAU

Report of the Trustees for the year ended 31st March 2009 (continued)

Other Funding Sources

Garston Citizens Advice Bureau has also secured funding from United Utilities, Lloyds TSB, for its services designed to alleviate poverty and exclusion amongst those experiencing severe and/or enduring mental health problems

Plans for future periods

The need for trained and experienced volunteer advisors is greater than ever and so bureau resources must be targeted at recruitment of volunteers to be trained to a specialist level, and funding will be required to support this effort. Fund raising work continues and many proposals are currently with funders. Advice needs do not remain static; they arise from the prevailing social, economic and demographic influences and conditions. Thus, Garston CAB aims to be able to identify and, where feasible, respond to changing demands. The Evaluation sub group of the Board, and input from staff both help to determine these needs.

All planned developments are dependent upon securing necessary funding. Over the past ten years the bureau has worked to be completely responsive to the community needs. At a time when demand for our services has continued to grow and yet the necessary resources have not been available from our traditional sources, we have sought to develop new partnerships and methods of service delivery in order to ensure that the service both involves and reflects the local community and to find new ways of securing much needed funding.

Reserves policy

It is the responsibility of the Trustees to assess the main risks the Charity is exposed to, particularly those relating to the operations and finances of the trust. The trustees undertake this assessment and ensure that systems are in place to mitigate and manage the Charity's exposure to any major risks.

The trustees have considered the requirement to maintain free reserves in order to absorb major fluctuations in funding received without curtailing services to its beneficiaries.

The necessary level of free reserves based on three months expenditure is estimated at £84,000. The current level of unrestricted funds is £9,817, well short of the target level. The Trustees continue to look at ways of increasing the level of free reserves.

Risk management

Garston Citizens Advice Bureau's Board of Trustees applies the project risk analysis management (PRAM) model to risk areas within the bureau and all areas of potential risk are identified and arrangements to minimise them put in place. This model involves regular and robust review of risk which the Board of Trustees oversees.

Trustees

The trustees who served during the year are detailed on page 1.

G White and C Myhrum retire by rotation and being eligible, offer themselves for re-election.

GARSTON CITIZENS ADVICE BUREAU

Report of the Trustees for the year ended 31st March 2009 (continued)

Appointment of trustees

The charity may by ordinary resolution appoint a person who is willing to act to be a trustee either to fill a vacancy or as an additional trustee and may also determine the rotation in which any additional trustees are to retire.

A trustee so appointed shall hold office only until the next following annual general meeting. If not reappointed at such annual general meeting, they shall vacate office at the conclusion thereof.

Trustee induction and training

A trustee induction plan is in place and some training opportunities are made available to trustees. Relevant documents are provided to all new trustees, including previous annual reports and accounts, management reports, publicity materials, Charity Commission publications, role description for trustees/officers. Informal introductory meetings are held with the Chair and other trustees, as well as with staff, volunteers and beneficiaries of the organisation's services.

By Order of the Trustees



**C Matthews
Secretary**

18th January 2010

Mitchell Charlesworth

Chartered Accountants

5 Temple Square · Temple Street · Liverpool · L2 5RH

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF GARSTON CITIZENS ADVICE BUREAU

I report on the accounts of the company for the year ended 31st March 2009 which are set out on pages 8 to 15.

Respective responsibilities of trustees and examiner

The Trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The Trustees consider that an audit is not required for this year under section 43(2) of the Charities Act 1993 (the 1993 Act) and that an independent examination is needed.

Having satisfied myself that the charity is not subject to an audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 43 of the 1993 Act;
- follow the procedures laid down in the general Directions given by the Charity Commission (under section 43(7)(b) of the Act, as amended); and
- state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

- 1 which gives me reasonable cause to believe that, in any material respect, the requirements:
 - to keep accounting records in accordance with section 221 of the Companies Act 1985; and
 - to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 226A of the Companies Act 1985 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charitieshave not been met; or
- 2 to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



P.L. Griffiths F.C.A.
MITCHELL CHARLESWORTH
Liverpool

19th January 2010

GARSTON CITIZENS ADVICE BUREAU

Statement of Financial Activities for the year ended 31st March 2009

Summary Income and Expenditure Account

Incoming resources	Notes	Unrestricted	Restricted	Total 2009	Total 2008 (Restated)
		£	£	£	£
Incoming resources from generated funds:					
Voluntary income	2	100	-	100	1,309
Investment income	3	592	-	592	1,014
 Incoming resources from charitable activities	 4	 <u>25,795</u>	 <u>261,994</u>	 <u>287,789</u>	 <u>373,708</u>
Total incoming resources		<u>26,487</u>	<u>261,994</u>	<u>288,481</u>	<u>376,031</u>
 Resources expended					
Charitable activities	5	64,695	272,376	337,071	387,299
Governance costs	6	<u>1,833</u>	<u>-</u>	<u>1,833</u>	<u>2,303</u>
Total resources expended		<u>66,528</u>	<u>272,376</u>	<u>338,904</u>	<u>389,602</u>
 Net outgoing resources for the year	 7	 <u>(40,041)</u>	 <u>(10,382)</u>	 <u>(50,423)</u>	 <u>(13,571)</u>
 Total funds at 1st April 2008 (as originally stated)		52,273	33,157	85,430	99,001
Prior year adjustment		<u>(2,415)</u>	<u>-</u>	<u>(2,415)</u>	<u>-</u>
Total funds at 1st April 2008 (as restated)		<u>49,858</u>	<u>33,157</u>	<u>83,015</u>	<u>99,001</u>
 Total funds at 31st March 2009		 <u>9,817</u>	 <u>22,775</u>	 <u>32,592</u>	 <u>85,430</u>

The charity has no recognised gains or losses other than the results for the year as set out above. All activities of the charity are classed as continuing.

The notes on pages 10 to 15 form part of these accounts.

GARSTON CITIZENS ADVICE BUREAU

Balance Sheet 31st March 2009

	Notes	2009	2008 (Restated)
		£	£
Fixed assets			
Tangible assets	10	3,086	3,901
Current assets			
Debtors	11	5,910	13,079
Cash at bank and in hand		<u>30,539</u>	<u>70,791</u>
		36,449	83,870
Creditors			
Amounts falling due within one year	12	<u>6,943</u>	<u>4,756</u>
Net current assets		<u>29,506</u>	<u>79,114</u>
Net assets		<u>32,592</u>	<u>83,015</u>
Unrestricted funds			
General funds	13	9,817	49,858
Restricted funds	14	<u>22,775</u>	<u>33,157</u>
Total funds	15	<u>32,592</u>	<u>83,015</u>

The company is entitled to the exemption from the audit requirement contained in section 249A(1) of the Companies Act 1985, for the year ended 31st March 2009. No member of the company has deposited a notice, pursuant to section 249B(2), requiring an audit of these accounts.

The directors acknowledge their responsibilities for:

- ensuring that the company keeps accounting records which comply with section 221 of the Act: and
- preparing accounts which give a true and fair view of the state of affairs of the company at 31st March 2009 and of its surplus for the year then ended in accordance with section 226, and otherwise comply with the requirements of the Act relating to accounts, so far as applicable to the charitable company.

Approved by the Trustees on 18th January 2010 and authorised for issue and signed on their behalf by:-

G. White
Trustee

Gwen White

The notes on pages 10 to 15 form part of these accounts.

GARSTON CITIZENS ADVICE BUREAU

Notes to the Accounts Year ended 31st March 2009

1. Accounting policies

Accounting basis

The accounts have been prepared under the historical cost convention, and the Statement of Recommended Practice – Accounting and Reporting by Charities (SORP 2005) issued in March 2005, applicable UK Accounting Standards and the Companies Act 1985.

Prior year adjustment

A prior year adjustment has been made to recognise a £2,415 transfer which was not recognised in the previous year.

Incoming resources

Voluntary income including donations, and other sundry income of a general nature is recognised where there is entitlement, certainty of receipt and the amount can be measured with sufficient reliability. Such income is only deferred when:-

- The donor specifies that the grant or donation must only be used in future accounting periods; or
- The donor has imposed conditions which must be met before the charity has unconditional entitlement.

Income from charitable activities including income received under contract or where entitlement to grant funding is subject to specific performance conditions, is recognised as earned or as the related goods or services are provided. Grant income included in this category provides funding to support specific activities and is recognised where there is entitlement, certainty of receipt and the amount can be measured with sufficient reliability.

Volunteers and donated services and facilities

The value of services provided by volunteers is not incorporated into these accounts. Further details of the contribution made by volunteers can be found in the trustees' annual report.

Where services are provided to the charity as a donation that would normally be purchased from our suppliers, this contribution is included in the accounts at an estimate based on the value of the contribution to the charity.

Grants

Grants, including grants for the purchase of fixed assets, are recognised in full in the Statement of Financial Activities in the year in which they are receivable.

Resources expended

Expenditure is recognised when a liability is incurred. Contractual arrangements and performance related grants are recognised as goods or services are supplied.

- Charitable activities includes expenditure associated with the provision of a citizens advice bureau and the delivery of income maximisation projects and includes both the direct costs and support costs relating to these activities.
- Governance costs include those incurred in the governance of the charity and its assets and are primarily associated with constitutional and statutory requirements.

Capitalisation of fixed assets

All expenditure for the acquisition of fixed assets is included in the balance sheet at cost.

GARSTON CITIZENS ADVICE BUREAU

Notes to the Accounts Year ended 31st March 2009

1. Accounting policies (continued)

Depreciation

Depreciation is provided to write off the cost of each asset over its estimated useful life at the following rates, charging a full year's depreciation in the year of acquisition and none in the year of disposal as follows:-

Office furniture and equipment - 33% reducing balance

Funds

Unrestricted funds are donations and other incoming resources receivable or generated for the furtherance of the charity's objects without further specified purpose and are available as general funds.

Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets these criteria is charged to the fund, together with a fair allocation of management and support costs.

2. Voluntary Income	Unrestricted £	Restricted £	Total 2009 £	Total 2008 £
Donations and other sundry income	100	-	100	1,309
	<u> </u>	<u> </u>	<u> </u>	<u> </u>
3. Investment income	Unrestricted £	Restricted £	Total 2009 £	Total 2008 £
Bank interest receivable	592	-	592	1,014
	<u> </u>	<u> </u>	<u> </u>	<u> </u>
4. Incoming resources from charitable activities	Unrestricted £	Restricted £	Total 2009 £	Total 2008 £
Fees & Management charges	25,795	-	25,795	47,669
Liverpool City Council	-	69,500	69,500	152,272
Income Maximisation Project	-	92,782	92,782	-
Health and Advice Project:				
From Big Lottery	-	40,009	40,009	43,230
From LCC (2007 PCT) – LNRP	-	19,056	19,056	99,940
From Macmillan Fund	-	40,647	40,647	30,597
	<u>25,795</u>	<u>261,994</u>	<u>287,789</u>	<u>373,708</u>

GARSTON CITIZENS' ADVICE BUREAU

Notes to the Accounts Year ended 31st March 2009

5. Charitable activities	Staff costs £	Depreciation £	Other £	Total 2009 £	Total 2008 £
Liverpool City Council – Bureau	57,178	-	12,322	69,500	59,500
Income Maximisation Project	85,258	-	7,325	92,583	98,498
HAP – Big Lottery	47,093	-	7,504	54,597	43,230
HAP – LNRP	16,992	-	2,063	19,055	97,656
HAP – Macmillan	29,582	-	7,059	36,641	30,597
Support and other costs	<u>32,883</u>	<u>1,520</u>	<u>30,292</u>	<u>64,695</u>	<u>60,233</u>
	268,986	1,520	66,565	337,071	389,714

6. Governance costs	Unrestricted £	Restricted £	Total 2009 £	Total 2008 £
Accountancy and external scrutiny fees	1,725	-	1,725	-
Trustee expenses and meeting costs	<u>108</u>	<u>-</u>	<u>108</u>	<u>2,303</u>
	1,833	-	1,833	2,303

7. Net outgoing resources for the year

This is stated after charging:

	Total 2009 £	Total 2008 £
Depreciation	1,520	3,108
External examiner's fees:		
Independent examination	1,725	-
Reporting accountant	-	2,303
Redundancy costs	5,144	-

8. Staff costs and numbers

	Total 2009 £	Total 2008 £
Salaries and wages	245,237	265,270
Social security costs	<u>23,749</u>	<u>22,310</u>
	268,986	287,580

There are no employees earning at the rate of £60,000 or more per annum.

The average weekly number of employees during the year, calculated on the basis of full time equivalents, was as follows:-

	Number	Number
Total	9	10

None of the trustees (or any persons connected with them) received any remuneration during the year (2008 £Nil). Reimbursed expenses to 1 trustee amounted to £33 (2008 £Nil).

GARSTON CITIZENS ADVICE BUREAU

Notes to the Accounts Year ended 31st March 2009

9. Taxation

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

10. Tangible fixed assets

Cost	Office Equipment £
At 1st April 2008	35,218
Additions	<u>705</u>
At 31st March 2009	<u>35,923</u>
Depreciation	
At 1st April 2008	31,317
Charge for the year	<u>1,520</u>
At 31st March 2009	<u>32,837</u>
Net book value	
At 31st March 2009	<u>3,086</u>
At 31st March 2008	<u>3,901</u>

11. Debtors	2009 £	2008 £
Trade debtors	5,910	12,542
Prepayments	<u>-</u>	<u>537</u>
	<u>5,910</u>	<u>13,079</u>

12. Creditors: Amounts falling due within one year	2009 £	2008 £
Deferred income	5,218	-
Accruals	<u>1,725</u>	<u>4,756</u>
	<u>6,943</u>	<u>4,756</u>

GARSTON CITIZENS ADVICE BUREAU

Notes to the Accounts Year ended 31st March 2009

13. Unrestricted funds	As at 01.04.08 £	Incoming resources £	Outgoing resources £	As at 31.03.09 £
General fund	49,858	26,487	(66,528)	9,817
	<u> </u>	<u> </u>	<u> </u>	<u> </u>
14. Restricted funds	As at 01.04.08 £	Incoming resources £	Outgoing resources £	As at 31.03.09 £
Income Maximisation Project (a)	6,372	92,782	(92,583)	6,571
Community Fund Health and Advice Project – Big Lottery (b)	26,785	40,009	(54,597)	12,197
The Advice Bureau - LCC (c)	-	69,500	(69,500)	-
Macmillan (d)	-	40,647	(36,640)	4,007
LNRP (e)	-	19,056	(19,056)	-
	<u>33,157</u>	<u>261,994</u>	<u>(272,376)</u>	<u>22,775</u>

- (a) Funding is received on an annual basis via a social service mental health problems grant to provide income maximisation for people with severe and or enduring mental health across Liverpool. This funds two caseworkers who are based in Anfield and Garston to provide dedicated outreach and home visiting services.
- (b) Big Lottery funding is used to provide advice and health assistance and provide home visits for those unable to access regular services. The funding pays for two caseworkers and an administrator to provide this service.
- (c) Funding received helps provide specialist advice from Garston CAB. The funding funds three caseworkers, three administrators and a supervisor to provide debt, welfare benefits and housing advice.
- (d) Macmillan funding provides dedicated income maximisation services for people who are living with a diagnosis of cancer. This funding enables a caseworker to deal with these issues.
- (e) LNRP is a service level agreement to provide a drop in generalistic citizens advice bureau service to the local community. The funding helps pay for running costs and advisers.

GARSTON CITIZENS ADVICE BUREAU

Notes to the Accounts Year ended 31st March 2009

15. Analysis of net assets between funds	Unrestricted Funds £	Restricted Funds £	Total Funds £
Tangible fixed assets	3,086	-	3,086
Net current assets	<u>6,731</u>	<u>22,775</u>	<u>29,506</u>
Net assets at 31st March 2009	<u>9,817</u>	<u>22,775</u>	<u>32,592</u>

16. Operating lease commitments

At the 31st March 2009 the company has no formal commitment for the lease of the buildings and continues to occupy the premises by mutual consent.

17. Members liability

The company is limited by guarantee and has no share capital. Every member of the Association undertakes to contribute to the assets of the Society, in the event of being wound up while he or she is a member or within one year of ceasing to be a member for debts and liabilities of the Society contracted before he or she ceases to be a member, such amount as may be required not exceeding £1.