

Company No 4174619

Garston Citizens Advice Bureau

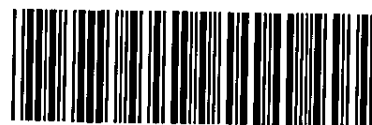
Main Charity 1088400

Report and Accounts

for the year ended

31st March 2008

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COMPANIES HOUSE

Garston Citizens Advice Bureau

Report of the Trustees for the year ended 31st March 2008

The trustees who are also directors of the charity for the purposes of the Companies Act 1985, present their report with the financial statements of the charity for the year ended 31st March 2008. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' issued in March 2005.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company No 4174619
Registered Charity No 1088400

Registered Office
Garston Community House
2 Speke Road
Liverpool
L19 2PA

Trustees
Gwen White (Chairperson)
Jo Charing
Jenny Hickson
Robert K. Johnston
Denise Lillya
Charlotte Myhrum

Company Secretary
Caryn M Matthews

Auditors
Bailey Page & Roper
Chartered Accountants & Registered Auditors
Suites 416-419, Cotton Exchange
Old Hall Street
Liverpool L3 9LQ

Accountants
Benjamin Morris & Co
Chartered Accountants
18a Brook St
Neston
Cheshire CH64 9XL

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

Garston Citizens Advice Bureau

Report of the Trustees

for the year ended 31st March 2008

STRUCTURE GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a company limited by guarantee, as defined by the Companies Act 1985

Recruitment and appointment of new trustees

One third of the above Trustees, drawn by lots, retire at the forthcoming Annual General Meeting and being eligible, offer themselves for re-election.

The board of Trustees may co-opt any duly qualified person to act as Trustee until the next Annual General Meeting

New trustees

All new trustees have enough knowledge and training to understand the nature of the charity and their responsibilities. Apart from bi-monthly formal meetings, trustees are encouraged to include themselves in trustee/staff workshops and training days.

Organisational structure

The Board of Trustees must, as per the Memorandum and Articles of association have at least 7 trustees and not more than 15 serving at any one time. The day to day running of the charity is entrusted to the Chief Executive who reports directly to the trustee board, meeting formally and informally.

Wider network

Garston Citizens Advice Bureau is a member of Citizens Advice (formerly the National Association of Citizens Advice Bureaux) operating in the United Kingdom. The National contact is:

Citizens Advice
Myddleton House
115-123 Pentonville Road
London
N1 9LZ

OBJECTIVES AND ACTIVITIES

Objectives and aims

The trustees 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 Bureaux.) 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.

Significant activities

These are reported in the annexed Annual Report

Volunteers

The charity relies heavily upon volunteers for its day to day work without whom its staff costs would rise significantly.

ACHIEVEMENT AND PERFORMANCE

This is adequately set out in the annexed annual report

Garston Citizens Advice Bureau

Report of the Trustees for the year ended 31st March 2008

FINANCIAL REVIEW

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 current level of unrestricted funds is £52,273. The trustees are satisfied that this level is sufficient to meet any obligations arising through the operation of the Charity at the current time. The trustees have considered the requirement to maintain free reserves and are satisfied that the Charity has a need to establish free reserves to absorb the major fluctuations in funding received without curtailing services to its beneficiaries. This has currently been calculated to be approximately £ 40,000.

Future developments

These are outlined in the annexed report.

STATEMENT OF 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 profit or loss of the company for that period. In preparing those financial statements, the trustees are required to

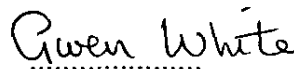
- ~ select suitable accounting policies and then apply them consistently;
- ~ make judgements and estimates that are reasonable and prudent;
- ~ prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the company and to 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 hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

REPORTING ACCOUNTANT

Benjamin H. Morris FCA has indicated his willingness to continue in office and in accordance with the Companies Act it is proposed that he is reappointed reporting accountant for the ensuing year.

By Order of the Trustees



Gwen White - Chairperson

Garston Citizens Advice Bureau

Reporting Accountant's Report to the Members

I have examined the financial statements of the Garston Citizens' Advice Bureau for the Year ended 31st March 2008 on pages 5 to 11. The financial statements have been prepared in accordance with the Financial Reporting Standard for Smaller Entities, under the historical cost convention and the accounting policies as set out on page 7.

RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND REPORTING ACCOUNTANT.

As described in the Statement of Trustees Responsibilities on page 3, the directors (who also act as trustees of the charitable activities of the company) are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and the United Kingdom Accounting Standards

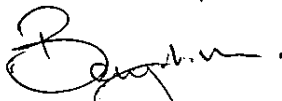
My responsibility to you is to report on the preparation of those accounts in accordance with the requirements of the Companies Acts

ACCOUNTANTS REPORT :

The accounts for the year to 31st March 2008 are in agreement with the accounting records kept by the company under Section 221 of the Companies Act 1985

Having regard only to, and on the basis of, the information in those accounting records the accounts for the year ended 31st March 2008 have been drawn up in a manner consistent with the provisions of the Act as specified in subsection (6) of Section 249C, so far as applicable to the company.

Having regard only to, and on the basis of, the information in the accounting records the Company satisfied the requirements of section 249A, for the year ended 31st March 2008, and did not fall within section 249B(1)(a) to (f) at any time within that financial year.



Benjamin H Morris FCA
Chartered Accountant
18a Brook St., Neston, CH64 9XL

January 2009

Garston Citizens Advice Bureau

STATEMENT OF FINANCIAL ACTIVITIES

For the Year ended 31st March 2008

	Note	Unrestricted £	Restricted £	Total £	2007 £
INCOMING RESOURCES					
Incoming resources from generated funds					
Donations Legacies and Grants	3	36425	0	36425	39373
Investment Income - bank interest received		1014		1014	1285
Incoming Resources from operating activities in furtherance of the Charity's objects					
	4	12553	326039	338592	272389
Other Incoming Resources					
Total Incoming Resources		<u>49993</u>	<u>326039</u>	<u>376031</u>	<u>313047</u>
RESOURCES EXPENDED					
Cost of Generating Funds					
Charitable Expenditure					
Costs of the Charity's activities	5	24871	259224	284095	246091
Governance costs	6	35250	70257	105507	96102
Outgoing Resources		<u>60121</u>	<u>329481</u>	<u>389602</u>	<u>342193</u>
Net Incoming (-Outgoing) Resources before Transfers		<u>-10128</u>	<u>-3443</u>	<u>-13571</u>	<u>-29146</u>
Transfers between funds					
Net Incoming (-Outgoing) Resources before other unrecognised gains or losses		<u>-10128</u>	<u>-3443</u>	<u>-13571</u>	<u>-29146</u>
Unrealised Gains on Fixed Assets for Charity's own use		0		0	0
Net Movement in Funds		<u>-10128</u>	<u>-3443</u>	<u>-13571</u>	<u>-29146</u>
The Funds of the Service at 1st April 2007	12	62401	36600	99001	128147
The Funds of the Service at 31st March 2008	12	<u>52273</u>	<u>33157</u>	<u>85430</u>	<u>99001</u>

Garston Citizens Advice Bureau

BALANCE SHEET AS AT 31st MARCH 2008

	Note	£	2008 £	2007 £
FIXED ASSETS				
Tangible Assets	8		3901	4364
CURRENT ASSETS				
Cash at bank and in hand		73206		
Debtors	9	13079	86285	97365
Creditors: Amounts falling due within one year	10		4756	2728
NET CURRENT ASSETS			81529	94637
NET ASSETS			85430	99001
FUNDS				
Unrestricted funds			52273	62401
Restricted funds	12		33157	36600
			85430	99001

The directors confirm that

(a) The company is entitled to exemption from audit under Section 249A(2) (Partial Exemption) of the Companies Act 1985 for the year ended 31st March 2008

(b) The members have not required the company to obtain an audit of its financial statements for the year ended 31st March 2008 in accordance with Section 249B(2) of the Companies Act 1985.

The directors acknowledge their responsibilities for:

(a) ensuring that the company keeps accounting records which comply with Section 221 of the Companies Act 1985 and

(b) preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of each financial year and of its excess of income or expenditure for each financial year in accordance with the requirements of Section 226 and which otherwise comply with the requirements of the Companies Act 1985 relating to financial statements, so far as applicable to the company.

Trustee.....

Trustee.....

Garston Citizens Advice Bureau

NOTES TO THE FINANCIAL STATEMENTS

For the Year ended 31st March 2008

1. ACCOUNTING POLICIES

(a) Accounting basis and standards

The financial statements have been prepared in accordance with applicable accounting standards and comply in all material matters with the Statement of Recommended Practice 2005 and have been prepared under the historical cost convention.

(b) Depreciation

Depreciation on Fixed assets is provided at rates estimated to write off the cost or revalued amounts, less estimated residual value of each asset over its useful expected life as follows:

Office Furniture and equipment	- 33% on written down value or cost in year
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(c) Tangible fixed assets

The initial office equipment was taken over from the unincorporated trust at a valuation at 1st April 2001 with additions since at cost.

(d) Incoming resources

Incoming resources are accounted for when the resources are receivable or when the charity's entitlement is legally enforceable

(e) Gifts

The charity does not financially account for gifts of time by volunteers. Should there be any material tangible gifts then they will be accounted for at valuation.

(f) Expenditure

Directly attributable expenditure is charged either to direct charitable expenditure or management and administration as appropriate.

(g) Taxation

The charity is exempt from corporation tax on its activities.

2. INCOME

Income is shown on page 3 as "Incoming resources"; all income is reported gross and no income is received from outside the United Kingdom

Garston Citizens Advice Bureau

Notes to the Financial Statements For the Year ended 31st March 2008

	Unrestricted	Restricted	Movements on Restricted Funds in Year				All Funds	
			LCC Restricted	Income Maxim- isation	H & A Project & Comm- unity Fund	Access To Advice Project	2008	2007
	Funds £	Funds £	Funds £	Project £	£	£	Total £	Total £
3. DONATIONS AND GRANTS								
LSAS	27570						27570	29205
BOP	1000						1000	5120
Other CAB's	1424						1424	1686
Sundry donations	6432						6432	3362
	<u>36425</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>		<u>36425</u>	<u>39373</u>
4. INCOMING RESOURCES FROM OPERATING ACTIVITIES IN FURTHERANCE OF THE CHARITY'S OBJECTS								
Fees & Management Charges	12553						12553	5000
Liverpool City Council	0	152272	59500	92772			152272	176413
Health and Advice Project								
From Big Lottery Fund		43230			43230		43230	46531
From LCC (2007 PCT)	0	99940			99940		99940	41736
From Macmillan Fund		30597			30597		30597	0
Access to Advice Project - Legal Services Commission		0				0	0	2709
	<u>12553</u>	<u>326039</u>	<u>59500</u>	<u>92772</u>	<u>173767</u>	<u>0</u>	<u>338592</u>	<u>272389</u>
5. CHARITABLE EXPENDITURE								
Staff Costs (Note 7)	3004	231358	9532	84521	137305	0	234362	176728
Premises Rent	9947	10296	3750	0	6546	0	20243	18818
Premises Utilities	368	0	0	0	0	0	368	23
Travel and Volunteer Expenses	2069	2836	1500	417	919	0	4904	8238
Publications & Library	269	59	0	0	59	0	328	2338
Supervision & subcontracted work	0	0	0	0	0	0	0	21411
Printing, Photocopying, Post & Stationery	4493	9289	1350	0	7939	0	13782	7767
Equipment Not Capitalised & Materials	1682	823	350	167	306	0	2505	2800
Client Fees	11521	2110	0	2110	0	0	13631	7567
Miscellaneous Expenses		2453	0	0	2453	0	2453	402
Less Contribution to Management (Internal)	-8483	0		0			-8483	0
	<u>24871</u>	<u>259224</u>	<u>16482</u>	<u>87215</u>	<u>155527</u>	<u>0</u>	<u>284095</u>	<u>246091</u>

Garston Citizens Advice Bureau

Notes to the Financial Statements For the Year ended 31st March 2008

	Movements on Restricted Funds in Year						All Funds	
	Unrestricted	Restricted	LCC Restricted	Income Maximisation	Health and Advice	Access To	2008	2007
	Funds £	Funds £	Funds £	Project £	Project £	Advice Project £	Total £	Total £
6. GOVERNANCE COSTS								
Staff Costs (Note 7)	12750	40468	40468	0	0	0	53218	45650
Staff Training							0	0
Contribution to Management		10021	0	7000	3021	0	10021	0
Contribution to other CAB Management		12890	0	2813	10077	0	12890	8063
Insurance	0	350	350				350	582
Office Supplies, refreshment etc	2724	0			0		2724	3257
Telecommunications	4242	6447	2200	1458	2789	0	10690	9987
Audit and Accountancy Fees	2303						2303	2115
Other Fees & legal matters	549	0	0	0	0	0	549	14835
Affiliations	5197	0	0	0	0	0	5197	5682
Repairs and Servicing	4317	0	0	0	0	0	4317	15
Bank Charges	60	81	0	12	69	0	142	157
Depreciation	3108	0			0	0	3108	5758
Less Contribution to Management (Internal)	0						0	0
	<u>35250</u>	<u>70257</u>	<u>43018</u>	<u>11283</u>	<u>15956</u>	<u>0</u>	<u>105507</u>	<u>96102</u>
7. TRUSTEES AND EMPLOYEES								
Staff Costs								
Wages and Salaries	0	167019	0	76707	90312	0	167019	202956
Social Security Costs	6277	16033	0	7814	8219	0	22310	19359
Salary costs reimbursed to other agencies	0	38774	0	0	38774	0	38774	0
Administration Salaries	9477	50000	50000	0	0	0	59477	0
Sickness Cover & Recruitment Costs	0	0	0	0	0	0	0	64
	<u>15754</u>	<u>271826</u>	<u>50000</u>	<u>84521</u>	<u>137305</u>	<u>0</u>	<u>287580</u>	<u>222378</u>
Direct Charitable Expenditure (Note 5)	3004	231358	9532	84521	137305	0	234362	176728
Management and Administration (Note 6)	12750	40468	40468				53218	45650
	<u>15754</u>	<u>271826</u>	<u>50000</u>	<u>84521</u>	<u>137305</u>	<u>0</u>	<u>287580</u>	<u>222378</u>
There are no staff paid over £50,000								
The average number of employees (Part-time and full-time) during the year was as follows:-								
Service and administration managers	3							5
Advice and advocacy	7							9
	<u>10</u>							<u>14</u>
Trustees								
No trustees received any remuneration								

Garston Citizens Advice Bureau

Notes to the Financial Statements For the Year ended 31st March 2008

8. TANGIBLE FIXED ASSETS

	<u>Office Furniture & Equipment</u>	<u>Total</u>
Cost or Valuation		
As at 1st April 2007	32573	32573
Additions in year	2644	2644
As at 31st March 2008	<u>35218</u>	<u>35218</u>
Depreciation		
As at 1st April 2007	28209	28209
Charge for Period	3108	3108
As at 31st March 2008	<u>31317</u>	<u>31317</u>
Net book value		
As at 31st March 2007	4364	4364
As at 31st March 2008	<u>3901</u>	<u>3901</u>

	<u>Unrestricted Funds</u>	<u>Restricted Funds</u>	<u>Total Funds 31st March 2008</u>
9. DEBTORS			
Funding agreed due in	0	12542	12542
Prepayments	537	0	537
	<u>537</u>	<u>12542</u>	<u>13079</u>

10. CREDITORS : Amounts falling due within one year

Accruals	4319	437	4756
	<u>4319</u>	<u>437</u>	<u>4756</u>

11. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	<u>Unrestricted Funds</u>	<u>Restricted Funds</u>	<u>Total Funds 31st March 2008</u>
Fixed Assets	3532	368	3901
Current Assets	53059	33226	86285
Current Liabilities	4319	437	4756
TOTAL NET ASSETS	<u>52272</u>	<u>33157</u>	<u>85429</u>

2007
0
0
0
2728
2728

Garston Citizens Advice Bureau

Notes to the Financial Statements For the Year ended 31st March 2008

12. ANALYSIS OF RESTRICTED FUNDS

	At 1st April 2007	Incoming Resources	Expenditure	Fund Transfers	Balance 31st March 2008
Income Maximisation Project	12098	92772	98498	0	6372
Community Fund Health and Advice Project	24502	173767	171484	0	26785
Access to Advice Project	0	0	0	0	0
The Advice Bureau - Liverpool City Council	0	59500	59500	0	0
	<u>36600</u>	<u>326038</u>	<u>329481</u>	<u>0</u>	<u>33157</u>

Income Maximisation Project

Provides advice and support for people with severe and/or enduring mental health problems. It is funded through Social Services mental health grants. Caseworkers employed are accessed through a referral system from specialist mental health workers in the area

Health and Advice Project

The Big Lottery Fund grant together with grants from the Primary Care Trust provides an outreach service to persons who for health reasons cannot access the main Bureaux.

Access to Advice Project

ATA Provides advice and support to people experiencing mild to moderate mental stress.

It is funded through a partnership of the Legal Services Partnership Innovation Budget, The National Association of Citizens Advice Bureaux and Liverpool Social Services. The service is delivered across the City of Liverpool via day centres and partner agencies outlets.

13. UNRESTRICTED FUNDS

Unrestricted funds hold incoming resources for the general purpose of the charity, to be spent within its objectives. The balance at the year end was £52,273 which represents the net assets of the fund (Note 11)