

**EXETER CITIZENS ADVICE BUREAU**  
**(A COMPANY LIMITED BY GUARANTEE)**  
**TRUSTEES' REPORT AND FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2004**

Charity No: 1091143

Company No: 4334063 (England & Wales)



# EXETER CITIZENS ADVICE BUREAU

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**CHARITY INFORMATION**

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<b>Governing Document</b>	Memorandum and Articles of Association
<b>Constitution</b>	The charity is a company limited by guarantee and not having share capital
<b>Charity Number</b>	1091143
<b>Company Number</b>	4334063
<b>Registered Office</b>	Wat Tyler House 3 King William Street Exeter Devon EX4 6PD  Tel: (01392) 201210 Fax: (01392) 201203
<b>Auditors</b>	Simpkins Edwards Chartered Accountants Michael House Castle Street Exeter EX4 3LQ
<b>Bankers</b>	NatWest Bank Plc 59 High Street Exeter Devon EX4 3DP  CAF Bank Ltd Kings Hill West Malling Kent ME19 4TA

**CHARITY INFORMATION**

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**Trustees**

John Dobson  
Kelvin Nicholson  
Mohammed Shabir Ahmed  
Janette Wallen (resigned 30 April 2004)  
John Copleston (resigned 18 September 2003)  
Mark Devereux  
John Bunting  
Anna Warne  
Michael Maguire  
Hazel Ball  
Dave West  
Cllr Andrew Siantonas  
Cllr Carole McNamara  
Tony Osborne  
Bernard Pugh  
Yvonne Amer  
Geoffrey Caston (appointed 14 April 2003)  
Geoffrey Poad (appointed 4 May 2004)

**Name of the corporate body**

The trustee board.

**Method of appointment of Trustees**

The maximum number of Trustees shall be twenty-four and the minimum number be eight, being either

- (a) Elected at the annual general meeting, and who shall hold office from the conclusion of that meeting, or
- (b) Nominated by member organisations, or
- (c) Co-opted by the Trustee Board, providing that the total number of co-opted and nominated Trustees does not exceed one third of the total number of Trustees.

**TRUSTEES' REPORT  
FOR THE YEAR ENDED 31 MARCH 2004**

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The trustees' who are directors for company law purposes, present their report together with the audited financial statements for the year ended 31 March 2004, which comply with current statutory requirements, the charity's governing documents and the Statement of Recommended Practice "Accounting and Reporting by Charities" issued October 2000.

The charity is a company limited by guarantee, having no share capital.

**Objects of the Charity**

The Charity's objects are to promote any charitable purpose for the benefit of the community in Exeter and surrounding districts ("the area of benefit") by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress.

**Organisational Structure of the Charity****Management Structure – roles and responsibilities**

The CAB is an independent charity and the service is free, independent, impartial and confidential and is open to all regardless of race, sexuality, disability or age.

The bureau is managed by its Trustee Board, which is drawn from the local community. The members are charity trustees who have legal responsibility for the general control and management of the bureau, including financial management and control. The day to day running of the Bureau is delegated to the Manager and Staff.

The Trustee Board is responsible for ensuring that the bureau complies with the Citizens Advice (formerly NACAB) Membership Scheme, charity legislation, and relevant company legislation.

**Development activities and achievements**

The Trustee Board remains totally convinced of and committed to the importance of the service offered by the bureau to the people of Exeter and the travel to work area. For many clients it has proved to be a lifeline to help them cope with almost intolerable burdens.

The developments at Exeter CAB continue to be very much in line with the overall CA Corporate Plan. Our aim continues to be to increase and, where possible, expand the quality of the advice services we provide. However we are conscious that within the resources we have it is not possible to meet all the needs of potential clients.

The bureau has further increased its statistical recording and use of data analysis for management purposes and presentations to funders.

The CAB service continues to be in a unique position to witness the effects of legislation, both local and national, on its clients and it has a clear duty, through its Social Policy work, to speak up for the interests of CAB Clients and to try to influence policy making in an informed and positive way.

The Development Plan adopted by the Trustee Board set a firm foundation for development over the next four years and is reviewed on a regular basis.

This has been a very challenging and exciting year and one that has seen considerable change.

Richard Feltham, our manager for the past six years, resigned. He decided that the time had come to move on to pastures new and pursue a change of career. He served the Exeter Bureau for eleven years in all, as advisor, Training Officer and for the past six years as Manager. In his time at Exeter CAB, Richard proved to be a tremendous asset, not just to the bureau but also to the wider CA Service with his leadership, vision, enthusiasm and incisive thinking. He will be sorely missed locally, regionally and nationally. He contributed in so many ways to the welfare of the citizens of Exeter. Under his guidance Exeter CAB grew in strength and stature.

**EXETER CITIZENS ADVICE BUREAU  
TRUSTEES' REPORT (continued)  
FOR THE YEAR ENDED 31 MARCH 2004**

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John Coppleston resigned as Honorary Treasurer after nine years of splendid service. His quiet strength and dedication were greatly valued and respected. The contribution made by both Richard and John to the development of Exeter CAB cannot be overestimated.

We are fortunate to welcome Matthew Brown as our new manager. Matthew was formerly the Debt and Welfare Benefits Officer in the bureau. We wish him well in his new and increasingly challenging post. On the financial side it has been clear for some time that with the increasing complexity of funding, with so many projects providing income streams and requiring different accounting returns, in addition to the requirements of both Devon CC and Exeter CC, that the role of an honorary treasurer was no longer sustainable. There was a clear need for a paid Finance Officer answerable to the Trustee Board. We were extremely fortunate to obtain the services of Len Scott who has a wide practical experience of both commercial and local government practices and procedures.

The current trend towards targeted funding for time limited projects, however welcome, must not detract from the need to sustain core funding which is the lifeblood of the service. It does create a whole variety of pressures and can create uncertainties as well as strengths.

We continue to be extremely grateful to both Devon CC and Exeter CC, our core funders, for their appreciation of our work and their financial support, which is so crucial.

The bureau continues to provide its core services with debt and welfare benefit issues continuing to figure prominently. In addition to fulfilling our vital core functions the main additional services provided have been:

- **Beacon Heath Outreach** – a service initially funded by Surestart for a 26-week period involving 2 advisers staffing a weekly session. Although the funding for this has ceased it has certainly proved the need for an advice service in this area of Exeter and it is being kept going using core funding.
- **Legal services Contract** – was due to end on 31/03/03 but has been extended for a further 3 years. Due to the complexity of the way in which funding is calculated we have negotiated a small reduction in the contracted hours, and hence income, in order to allow us to deliver the quality of service we would wish.
- **The Valley Regeneration Scheme** – a 3-year project based in the Wonford, Burnt House Lane and St Loyes areas of the city. The TVRS Board provided funding, which allowed for the employment of a full time Outreach Worker, in the area together with supporting costs. This has again proved to be successful and the whole scheme is making a real impact in the area. Let us hope that future funding can be found to meet what is a real need.
- **Care Direct Home visits/Fairer Charging Pilot** - Devon CC commissioned the bureau, to undertake 160 home visits to social service clients before the end of March 2003. This is generating a significant increase in benefit uptake for this vulnerable client group. Nearly £20,000 for some 15 clients! It is hoped that this scheme will continue beyond the end of the year.
- **CABnet and e-government** – Exeter City Council has supported the bureau magnificently in the provision of sufficient computer terminals, which has increased the bureau's capacity to use IT and the intranet. We now have terminals in each interview room to allow staff to have access to the electronic information system during client interviews. The bureau is also able to access information, on a strictly confidential need to know basis, held in the Exeter CC housing database. This enables the bureau to better help clients with housing enquiries.
- **ICAS – Independent Complaints Advocacy Service.** Exeter CAB has been selected to take part in a pilot ICAS Project which helps a client make a complaint about a service provided by the NHS. The funding is initially for one year but it is anticipated that the scheme, if successful, will run for a further two years. The scheme supports one full time and one half time case worker plus a support officer and administrative costs.

### **What of the Future**

As reported last year the CAB continues to support Exeter's Vision 20/20 and especially in the field of social inclusion.

- We want to ensure, through the IT strategy, that all have equal access to information and knowledge.
- We are working to help to break the cycles of deprivation.
- We want to realise the potential for employment in the voluntary and non-profit sector.

It is worth remembering:

- Advice and information helps people escape poverty through making informed choices and claiming their entitlements.
- The most deprived ward in Devon is in Exeter and 10% of our clients come from this ward.
- 4 out of the 10 most deprived wards in new Devon for housing are based in Exeter.
- Exeter has the highest crime rate in new Devon, 95 crimes per 1000 population.
- More clients in Exeter are on benefits than any other district in Devon (16.1%).
- This means there is a great need for advice and representation.
- Almost 16% of the population of new Devon live in Exeter and 68% live within a 45 minute catchment area.
- Debt continues to rise in the city – we are currently helping clients manage problems associated with over £4million of debt, only the tip of the iceberg.

Thus we have continued to set as our main objectives for the coming years:

- Improving access to our service both for personal callers and by telephone.
- Develop outreach strategies to reach new clients.
- Use information Technology to the full.
- Continue to meet Community Legal Service Quality standard.
- We must also seek ways of increasing our funding base if we are to maintain the current level of service provision.

The fact that so much happened this year reflects tremendous credit on the officers and volunteers. The work of the Manager, Richard Feltham, in negotiating his way through a series of very complex contracts, was outstanding. He was ably supported by the high quality of the work of the other officers.

Our full support must now go behind Matthew Brown and the team as they move the bureau forward in even more challenging times.

The Trustee Board, to whom I pay personal tribute for their work and support, wish to place on record their congratulations to and grateful thanks for the work of both the officers and our excellent volunteers, in whatever capacity they work.

This has been a demanding but exciting year.

### **Investment powers**

The constitution authorises the trustees to make and hold investments using the general funds of the charity but no such investments are presently held other than cash held on deposit.

### **Risk management**

The major risks, to which the charity is exposed, as identified by the trustees, have been reviewed and systems have been established to mitigate those risks.

**TRUSTEES' REPORT (continued)**  
**FOR THE YEAR ENDED 31 MARCH 2004****Reserves policy**

The Bureau aims to maximise the use of available funds for the benefit of the citizens of Exeter and the surrounding area so far as this is commensurate with a prudent level of reserves. In this regard our policy is to set aside funds only for known or probable liabilities. We would not expect to see our total reserves (including the balance of the General Fund) fall below £10,000 (the total at 31 March 2004 was £33,962).

**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 charity's financial activities during the year and of its financial position at the end of the year. In preparing financial statements giving a true and fair view the trustees are required to:

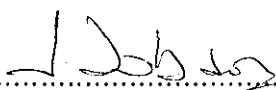
- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

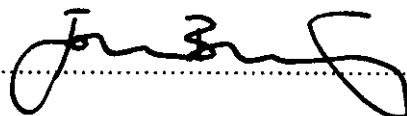
The trustees are responsible for keeping accounting records which disclose with reasonable accuracy the financial position of the charity and which enable them to ascertain the financial position of the charity and which enable them to ensure that the financial statements comply with the Charities Act 1993 and the Companies Act 1985. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report has been prepared in accordance with the special provisions of part VII of the Companies Act 1985 relating to small companies

**Approval**

This report was approved by the trustees on..... 11<sup>th</sup> OCTOBER 2004 .....  
and signed on their behalf.

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

We have audited the financial statements of Exeter Citizens Advice Bureau for the year ended 31 March 2004 which comprise the Statement of Financial Activities, the Balance Sheet, and the related notes. These financial statements have been prepared under the historical cost convention and the accounting policies set out therein.

This report is made solely to the charitable company'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 charitable company'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 charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

***Respective responsibilities of trustees and auditors***

The trustees' (who are also directors of Exeter Citizens Advice Bureau for the purposes of company Law) responsibilities for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards are set out in the Statement of Trustees' Responsibilities. Our responsibility is to audit the financial statements in accordance with relevant legal and regulatory requirements and United Kingdom Auditing Standards.

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 if, in our opinion, the Trustees' Report is not consistent with the financial statements, if the charitable company 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 transactions with the charitable company is not disclosed.

We are not required to consider whether the statement in the Trustees' Report concerning the major risks to which the charitable company is exposed covers all existing risks and controls, or to form an opinion on the effectiveness of the charitable company's risk management and control procedures.

We read other information contained in the Trustees' Report and consider whether it is consistent with the audited financial statements. We consider the implications for our report if we become aware of any apparent misstatements or material inconsistencies with the financial statements. Our responsibilities do not extend to any other information.

***Basis of Opinion***

We conducted our audit in accordance with United Kingdom 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 financial statements. It also includes an assessment of the significant estimates and judgements made by the trustees in the preparation of the financial statements, and of whether the accounting policies are appropriate to the charitable company'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.

***Opinion***

In our opinion the financial statements give a true and fair view of the state of the charitable company's affairs as at 31 March 2004 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended and have been properly prepared in accordance with the Companies Act 1985.

*Simpkins Edwards,*  
Simpkins Edwards  
Chartered Accountants  
Registered Auditors

Michael House  
Castle Street  
Exeter EX4 3LQ

Date 12 October 2004

**STATEMENT OF FINANCIAL ACTIVITIES  
(INCLUDING INCOME AND EXPENDITURE ACCOUNT)  
FOR THE YEAR ENDED 31 MARCH 2004**

	Notes	Unrestricted funds 2004 £	Restricted funds 2004 £	Total funds 2004 £	Total funds 2003 £
<b>Incoming resources</b>					
Activities in furtherance of the Charity's objectives;					
Grants:					
Exeter City Council		54,000	22,919	76,919	77,304
Devon County Council - Core		51,900	-	51,900	52,300
- TVRS		-	24,686	24,686	-
Legal Service Commission		45,703	-	45,703	45,702
NACAB - Core		3,741	-	3,741	3,017
- Fairer Charging		-	26,765	26,765	4,862
- ICAS		-	51,504	51,504	-
Friends of Citizens Advice Bureaux Trust		-	-	-	517
		155,344	125,874	281,218	183,702
Donations and other income	2	5,808	-	5,808	5,830
Bank interest received		2,369	-	2,369	1,644
<b>Total incoming resources</b>		163,521	125,874	289,395	191,176
<b>Resources expended</b>					
Charitable expenditure:					
Cost of activities in furtherance of the Charity's objects	3	182,505	92,333	274,838	187,475
<b>Total resources expended</b>		182,505	92,333	274,838	187,475
Net income/(expenditure) before transfers		(18,984)	33,541	14,557	3,701
Transfers		21,002	(21,002)	-	-
Net income/(expenditure) for the year		2,018	12,539	14,557	3,701
Funds transferred from Exeter Citizens Advice Bureau (charity number: 284327)		-	-	-	15,704
Total funds brought forward		18,177	1,228	19,405	-
<b>Total funds carried forward</b>	9/10	20,195	13,767	33,962	19,405

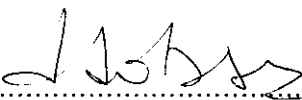
The statement of financial activities includes all gains and losses recognised in the year.  
All incoming resources and resources expended derive from continuing activities.

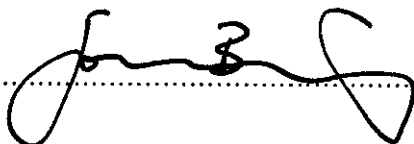
## BALANCE SHEET AS AT 31 MARCH 2004

	Notes	£	2004	£	£	2003	£
<b>Fixed assets</b>							
Tangible assets for use by the charity	6			3,473		5,062	
<b>Current assets</b>							
Debtors and prepayments	7		4,685			446	
Cash at bank and in hand			60,274			22,028	
			<u>64,959</u>			<u>22,474</u>	
<b>Creditors: amounts falling due within one year</b>	8		<u>(34,470)</u>			<u>(8,131)</u>	
<b>Net current assets</b>				<u>30,489</u>			<u>14,343</u>
<b>Net assets</b>				<u>33,962</u>			<u>19,405</u>
<b>Funds</b>							
Unrestricted funds	9			20,195		18,177	
Restricted funds	10			13,767		1,228	
				<u>33,962</u>		<u>19,405</u>	

The financial statements have been prepared in accordance with the special provisions of Part VII of the Companies Act 1985 relating to small companies and the SORP 2000.

Approved by the trustees on 11<sup>th</sup> OCTOBER 2004 and signed on their behalf.





**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2004**

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**1. Accounting policies****Company status**

The charity is a company limited by guarantee. The members of the company are the trustees named on page 2. In the event of the company being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity.

**Basis of preparation of financial statements**

The financial statements have been prepared under the historical cost convention in accordance with applicable accounting standards and the Statement of Recommended Practice "Accounting and Reporting by Charities" issued October 2000, the Charities Act 1993 and the Companies Act 1985

**Assets and liabilities**

These are included in the balance sheet at the following amounts:

Fixed assets at cost less an appropriate provision for depreciation.

Current assets at the lower of cost and net realisable value.

Liabilities at their settlement value.

**Tangible fixed assets for use by the charity**

Tangible fixed assets for use by the charity are included at cost. All assets costing more than £50 are capitalised.

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

Computer equipment	- straight line method over 3 years
Fixtures, fittings and equipment	- 25% on written down value

**Income**

Grants received are accounted for on the accruals basis. Other income and donations are accounted for as received by the charity.

**Intangible income**

The charity operates from premises owned by Exeter City Council. A figure for the notional rent and rates charge is included within restricted income and expenditure each year.

The rent and rates charge advised by Exeter City Council this year was £22,919 (2003: £18,624).

In addition to the use of premises, Exeter City Council allowed the company free use of 10 computers during the year. These were not capitalised as they do not belong to the company and were not reflected in the statement of financial activities due to the subjectivity that would be involved in placing a valuation on this intangible income.

**Grants provided specifically for fixed assets**

Grants provided specifically for the purchase of fixed assets are recognised in full in the statement of financial activities as soon as the fixed assets are purchased. The fixed assets are not capitalised unless the projects which they are to be used for have a life span of two years or more.

**Resources expended**

Resources expended are recognised in the period in which they are incurred. Resources expended include attributable VAT which cannot be recovered.

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2004 (continued)**

**1. Accounting policies (continued)**

**Leasing**

Rentals payable under operating leases are charged against income on a straight line basis over the lease term.

**Pensions**

The pension costs charged in the financial statements represent the contributions payable by the company during the period in accordance with FRS17.

**Fund accounting**

Unrestricted funds comprise accumulated surpluses and deficits on unrestricted funds. They are available for use at the discretion of the trustees, in furtherance of the general charitable objectives.

Designated funds are amounts which have been set aside at the discretion of the trustees for specific purposes.

Restricted funds are created when income is received for a particular area or purpose, the use of which is restricted to that area or purpose. Expenditure is charged to the restricted fund when incurred.

**Taxation**

The company is a registered charity and as such is not liable to corporation tax.

**2. Donations and other income**

	Unrestricted funds 2004 £	Restricted funds 2004 £	Total funds 2004 £	Total funds 2003 £
Donations	281	-	281	967
Legacies	100	-	100	-
Other income	5,427	-	5,427	4,863
	<hr/>	<hr/>	<hr/>	<hr/>
	5,808	-	5,808	5,830
	<hr/>	<hr/>	<hr/>	<hr/>

**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2004 (continued)**

**3. Costs of activities in furtherance of the charity's objects**

	Unrestricted funds 2004 £	Restricted funds 2004 £	Total funds 2004 £	Total funds 2003 £
Wages and salaries	126,703	46,089	172,792	119,485
Employer's national insurance	11,988	3,980	15,968	10,259
Pension costs	5,821	945	6,766	5,704
Recruitment	1,159	900	2,059	-
Training and conferences	438	666	1,104	1,455
Travel costs	6,185	1,500	7,685	4,525
Information systems, books and leaflets	1,481	412	1,893	1,389
Premises/insurance costs	9,295	23,107	32,402	26,731
Telecommunications	6,375	627	7,002	5,523
Office costs	6,739	1,961	8,700	6,005
Publicity	180	-	180	304
Office Furniture	-	2,632	2,632	-
Computer software	1,069	698	1,767	234
Computer Equipment	-	7,830	7,830	-
Auditors' remuneration	1,868	-	1,868	1,792
Payroll fees	100	-	100	382
Bank Charges	132	-	132	-
Sundry expenses	1,172	30	1,202	1,083
Depreciation	1,694	956	2,650	2,604
Loss on disposal of fixed assets	106	-	106	-
	<u>182,505</u>	<u>92,333</u>	<u>274,838</u>	<u>187,475</u>

**4. Net income for the year**

	2004 £	2003 £
Net income for the year is stated after charging:		
Depreciation of tangible assets	2,650	2,604
Operating lease rentals	824	942
Auditors' remuneration	1,868	1,792
	<u>5,342</u>	<u>5,338</u>

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2004 (continued)**

<b>5. Staff costs</b>	<b>2004</b>	<b>2003</b>
The average number of employees	10	7
	<b>£</b>	<b>£</b>
Gross salaries and wages	172,792	119,485
Employer's national insurance	15,968	10,259
Pension contributions	6,766	5,704
	<b>195,526</b>	<b>135,448</b>

The retirement benefits to employees are provided by a defined contribution scheme with an insurance company. The assets of the scheme are held separately from those of the charity in an independently administered fund. The pension cost charge represents contributions payable by the charity to the insurance company.

During the year there were no employees with emoluments in excess of £50,000.

**6. Tangible fixed assets for use by the charity**

	<b>Fixtures fittings and Equipment £</b>	<b>Computer Equipment £</b>	<b>Total £</b>
Used directly for charitable purposes:			
<b>Cost</b>			
At 1 April 2003	12,834	20,198	33,032
Additions	431	739	1,170
Disposals	(145)	-	(145)
	<b>13,120</b>	<b>20,937</b>	<b>34,057</b>
<b>Depreciation</b>			
At 1 April 2003	10,001	17,969	27,970
Charge for the year	786	1,864	2,650
On disposals	(36)	-	(36)
	<b>10,751</b>	<b>19,833</b>	<b>30,584</b>
<b>Net book value</b>			
At 31 March 2004	2,369	1,104	3,473
At 31 March 2003	2,833	2,229	5,062

In addition to the above, fixtures, fittings and equipment costing £2,632 and computers costing £7,830 were also purchased during the year. These have not been capitalised on the basis that they were purchased using grant funding for specific short term projects. At the end of the projects the assets will either revert to the grant provider or be retained by the charity.

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2004 (continued)**

<b>7. Debtors</b>	<b>2004</b>	<b>2003</b>		
	<b>£</b>	<b>£</b>		
Project delivery debtor	4,204	-		
Prepayments	481	446		
	<hr/>	<hr/>		
	4,685	446		
	<hr/>	<hr/>		
<b>8. Creditors: amounts falling due within one year</b>	<b>2004</b>	<b>2003</b>		
	<b>£</b>	<b>£</b>		
Other taxation and social security	5,268	3,148		
<b>Accruals:</b>				
Net wages	14,047	-		
Pension costs	740	-		
Payroll fees	100	97		
Office costs	271	146		
Recruitment	1,159	-		
Travel expenses	2,217	208		
Rent	187	-		
Insurance	-	211		
Telecommunications	206	-		
Legal Services Commission	1,779	853		
The Valley Regeneration Scheme	804	-		
NACAB Fairer Charging Project	4,731	1,676		
Repairs	999	-		
Audit	1,750	1,792		
Promotion	175	-		
Sundry	37	-		
	<hr/>	<hr/>		
	34,470	8,131		
	<hr/>	<hr/>		
<b>9. Unrestricted funds</b>	<b>Designated Funds</b>			
	<hr/>	<hr/>		
	<b>General Fund</b>	<b>Employee commitment reserve</b>	<b>Development plan reserve</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
As at 1 April 2003	11,377	5,400	1,400	18,177
(Deficit)/Surplus for year	(18,984)	-	-	(18,984)
Transfers	21,002	-	-	21,002
	<hr/>	<hr/>	<hr/>	<hr/>
At 31 March 2004	13,395	5,400	1,400	20,195
	<hr/>	<hr/>	<hr/>	<hr/>

**Employee commitment reserve**

This fund represents reserves set aside to meet the increasing costs associated with employment.

**Development plan reserve**

This fund provides the finance to enable the objectives of the Bureau's Development Plan to be carried out.



**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2004 (continued)**

**10. Restricted Funds**

	ICAS £	Fairer Charing £	TVRS £	Support in kind £	Third party grants to clients £	Staff reserve £	IT reserve	Total
Income	51,504	26,765	24,686	22,919	1,668	-	-	127,542
Expenditure	(28,603)	(17,981)	(21,874)	(22,919)	(1,668)	-	(956)	(94,001)
Surplus for the year	22,901	8,784	2,812	-	-	-	(956)	33,541
Transfers	(9,406)	(8,784)	(2,812)	-	-	-	-	(21,002)
Surplus for the year after transfers	13,495	-	-	-	-	-	(956)	12,539
At 1 April 2003	-	-	-	-	-	50	1,178	1,228
At 31 March 2004	13,495	-	-	-	-	50	222	13,767

**ICAS (Independent Complaints Advocacy Service)**

Funding is provided by Citizens Advice (NACAB) to support one full time and one half time case worker plus support officers, who assist clients in making complaints about services provided by the NHS.

An amount of £9,406 has been transferred from the ICAS fund to the general fund to cover the cost of manager and staff time and other costs, which were not referred to in the contract with Citizens Advice. The trustees wrote to Citizens Advice to confirm this treatment and have heard nothing to the contrary.

**Fairer Charging Project**

Funding is provided by Citizens Advice (NACAB) to provide home visits to Social Service clients.

The surplus made on the project has been transferred to the general fund as a contribution to core costs.

**TVRS (The Valley Regeneration Scheme)**

Funding is provided by Devon County Council to allow for the employment of a full time outreach worker in the Wonford, Burnthouse Lane and St Loyes area of Exeter.

The surplus made on the project has been transferred to the general fund as a contribution to core costs.

**Support in kind**

This support takes the form of rent free premises and discretionary rates relief provided by Exeter City Council.

**Third party grants to clients**

These grants are where Exeter Citizens Advice Bureau acts as an intermediary between local charities and the clients concerned. The income and related expenditure are not reflected in the Statement of Financial Activities as Exeter Citizen's Advice Bureau is only an agent in this respect.

**Staff Reserve**

This fund represents donations received from charitable trusts which are restricted for use in connection with staff salaries.

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2004 (continued)**

**IT Reserve**

This fund represents donations received from charitable trusts which are restricted for use in connection with the development of information technology within the charity. Depreciation of the assets acquired from these donations is charged to the fund.

**11. Summary of net assets by funds**

	Unrestricted funds			Restricted funds		
	General £	Designated £	ICAS £	Staff £	IT £	Total £
Fixed assets	3,301	-	-	-	172	3,473
Net current assets	10,094	6,800	13,495	50	50	30,489
Net assets	13,395	6,800	13,495	50	222	33,962

**12. Financial commitments**

At 31 March 2004 the charity had annual commitments under non-cancellable operating leases as follows:

	Land and buildings	
	2004 £	2003 £
Expiry date		
In two to five years	21,000	-
In over five years	-	21,000

**13. Related party transactions**

The trustees did not receive any remuneration in their capacity as trustees. Expenses amounting to £64 (2003: £393) were reimbursed to one trustee (2003: 5).