

REGISTERED NUMBER - 2226364

REGISTERED CHARITY NUMBER - 701559

ENGLAND AND WALES

CITIZENS ADVICE BUREAUX (SALFORD)

(COMPANY LIMITED BY GUARANTEE)

DIRECTORS' REPORT AND CONSOLIDATED ACCOUNTS

FOR THE YEAR ENDED

31 MARCH 2010

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(COMPANY LIMITED BY GUARANTEE)

DIRECTORS' REPORT AND CONSOLIDATED ACCOUNTS

FOR THE YEAR ENDED

31 MARCH 2010

WYATT, MORRIS, GOLLAND & CO.,

CHARTERED ACCOUNTANTS,

PARK HOUSE,

200 DRAKE STREET,

ROCHDALE,

LANCASHIRE.

OL16 1PJ

CITIZENS ADVICE BUREAUX (SALFORD)

DIRECTORS REPORT FOR THE YEAR ENDED 31 MARCH 2010

LEGAL AND ADMINISTRATIVE INFORMATION

STATUS

The Citizens Advice Bureaux (Salford) is a company limited by guarantee and is governed by its Memorandum and Articles of Association. Its working name is Salford Citizens Advice Bureaux.

MANAGEMENT COMMITTEE AND TRUSTEES

The charity directors (trustees) during the year were:-

Norbert Potter - Chair
Jane McGarry - Vice Chair
Malcolm Davies
Peter Sutcliffe
Margaret Dixon
Jacqueline Wilde
Bernard Lea
Christine Gray

The directors are appointed according to the Articles of Association and are referred to in that document as the "Management Committee" and generally as the "Board of Trustees".

Company Secretary

Tom Togher

Chief Officer

Tom Togher

REGISTERED OFFICE:-

40-44 Church Street,
Eccles,
MANCHESTER.
M30 0DF

BANKERS:-

Royal Bank of Scotland PLC,
Navigation House,
Furness Quay,
SALFORD.
M5 2XZ

AUDITORS:-

Wyatt, Morris, Golland & Co.,
Chartered Accountants,
Park House,
200 Drake Street,
ROCHDALE,
Lancashire.
OL16 1PJ

INVESTMENT POWERS

The charity's powers of investment are governed by its Memorandum and Articles of Association.

CITIZENS ADVICE BUREAUX (SALFORD)

DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2010

(Continued)

PRINCIPAL OBJECTIVES

"The Citizens Advice Bureaux (Salford) is established for the promotion of any charitable purposes for the benefit of the community in the area of Salford by the advancement of education, the protection of health and the relief of poverty, sickness and distress. In furtherance of its objects, and for no other purposes the Citizens Advice Bureaux (Salford) shall have power to establish and conduct Citizens Advice Bureaux as centres to provide a free confidential and impartial service of advice, information and counsel for the public and for the implementation thereof" (extract from Memorandum of Association).

The charity has at the core of its aims the task of all Citizens Advice Bureaux, such that "... people should not suffer from a lack of knowledge of their rights or of their responsibilities, and equally, to exercise a responsible influence on the development of social policy..."

ENSURING OUR WORK DELIVERS OUR AIMS

We review our aims, objectives and activities each year. This review looks at what we achieved and the outcomes of our work in the previous 12 months. The review looks at the success of each key activity and benefits they have brought to those groups of people we are set up to help. The review also helps us ensure our aim, objectives and activities remained focused on our stated purposes. We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aim and objectives and in planning our future activities. In particular, the trustees consider how planned activities will contribute to the aims and objectives they have set.

ORGANISATION

Salford Cabx was established in 1939. The current unitary structure was established in 1995. Salford Cabx is a full member of the National Association of Citizens Advice Bureaux (Nacab).

The registered and head office is:

Salford Cabx
40 Church Street
Eccles
Manchester M30 0DF

Salford Cabx is a registered charity and charitable company. Its Chief Officer and Company Secretary is Tom Togher.

STRUCTURE, GOVERNANCE & MANAGEMENT:

The trustees of Salford Citizens Advice Bureaux are appointed by an open public meeting in keeping with the Charity's Governing deed. The formal office is three years, with re-appointment possible after this.

The trustees appoint a chief officer to manage the day-to-day operation of the charity, whilst maintaining overall supervision through regular trustee meetings and sub-committees.

Trustees are responsible for making strategic and policy decisions. They approve a five-year development plan, which they review twice yearly.

Salford Cabx is a member organisation, as with 448 others, of the National Association of Citizens Advice Bureaux.

Salford Cabx also owns and operates a separate trading company, Minerva Training Limited.

Salford Cabx offers the following advice services:

Bureaux Service

The service's infrastructure consists of five local bureaux. These offer a full range of Cab services throughout the city. All our bureaux have the general casework quality mark.

In addition to the office based bureaux service we operate a City wide telephone and an Internet advice service managed from our Irlam bureau.

Salford Cabx has a contract with the Legal Service Commission to provide services under the Legal Help Contracting Scheme. The casework unit is established as a self-contained unit. The unit works to the specialist quality mark standards of welfare rights, debt, housing and employment.

CONT..

(Continued)

STRUCTURE, GOVERNANCE & MANAGEMENT (Continued)

The subject areas under the contract are debt, housing, welfare rights and employment.

Salford Cabx operates a community outreach service. This service provides a range of services such as home visiting and work in health settings. It is funded by the City of Salford's Social Services Directorate and Salford Primary Care Trust.

The Community Outreach Team is located at our Salford City Bureau.

As part of our Community Outreach service we operate a dedicated bureau service for the orthodox Jewish community. This provides outreach service at the Aguda Israel Centre, The Jewish Federation Centre and The Jewish Community Centre.

We continue to provide duty desk services at the courts. These services work to specialist quality standards.

POLICIES

Risk management

Trustees maintain a substantial risk log, which is reviewed on an ongoing basis.

Reserves policy

The trustees have agreed a reserves policy. They aim to secure unrestricted reserves at a level equivalent to 25% of turnover. A ten-year strategy for achieving this has been agreed.

Investment policy

The trustees considered their investment strategy, and resolved that there are insufficient free reserves to invest funds in any time-restricted fund. This will be reviewed regularly.

DEVELOPMENT ACTIVITIES AND ACHIEVEMENTS

The last year has been one of the most challenging operating environments for many years. We, along with most, have been affected significantly by the recession. However, unlike others, recession makes us busier, with more people in urgent and difficult circumstances, and often with fewer resources to resolve problems.

Along with this difficult economic picture we also had to absorb more changes on our legal aid funding as whilst also preparing for that funding to be competitively tendered. We are now able to say, as it is very much the view of the High Court, rather than simply ours, that the recent round of legal aid bidding was deeply flawed. This year has seen the Legal Services Commission heavily criticised by both old and new governments, the major trade associations, and the courts. Despite all of this, very chaotic picture, the Citizens Advice was successful in winning the entire social welfare legal aid contract for the City.

We were also able to increase our service delivery through the Additional Hours of Advice funding as emergency funding from the last government, that enables bureaux to meet as at least in part, the additional demands placed upon us because of the recession.

During the year we also established a new housing law service. With the appointment of an in-house housing solicitor we are now able to represent clients fully in court, and are able to issue proceedings.

We also introduced gateway advising at City bureau, maintained Saturday opening, ran an extensive programme of talks including our first best practice conference. We were able to restore our Jewish Orthodox community service, and extend our financial inclusion fund debt service. We were also delighted to be able to offer a base for the Salford's new Alzheimer's society service.

CITIZENS ADVICE BUREAUX (SALFORD)

DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2010

(Continued)

DEVELOPMENT ACTIVITIES AND ACHIEVEMENTS (Continued)

Throughout the period we continued to offer services of the highest of qualities, to over 25,000 people. We did this through five permanent sites, and around twenty different community locations. None of this could be achieved without the support of our volunteers. The monetary value of all of this volunteering would amount to £317, 617 if this was to appear in our accounts. It in many respects remains the single most important figure in these accounts. We once again take this opportunity to thank our volunteers.

Finally in this year, we celebrated our 70th anniversary!

REVIEW OF THE TRANSACTIONS AND FINANCIAL POSITION OF THE CHARITY

Transactions and financial position

After transfer the charity had a surplus on unrestricted reserves. The results for the year are set out on pages 7 to 17 of the financial statements.

The balance of unrestricted funds at the 31 March 2010 was £153,999, of which £101,248 is free reserves. It is intended that the organisation will work towards achieving the free reserves indicated in the reserves policy over the next ten years.

DIRECTORS' RESPONSIBILITIES

Under company law the management committee have the same legal responsibilities as company directors and the title is interchangeable.

Company law requires the directors to prepare accounts 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 year. In preparing those accounts the directors are required to select suitable accounting policies and then apply them consistently; make judgements and estimates that are reasonable and prudent; follow applicable accounting standards, subject to any material departures disclosed and explained in the accounts; and prepare the accounts on a going concern basis unless it is inappropriate to presume that the company will continue in business.

The directors 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 accounts comply with the Companies Act 2006. 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.

STATEMENT AS TO DISCLOSURE OF INFORMATION TO AUDITORS

So far as the directors are aware, there is no relevant audit information (as defined by Section 418 of the Companies Act 2006) of which the company's auditors are unaware, and each director has taken all the steps that he or she ought to have taken as a director in order to make himself or herself aware of any relevant audit information and to establish that the company's auditors are aware of that information.

CITIZENS ADVICE BUREAUX (SALFORD)

DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2010

(Continued)

AUDITORS

Messrs. Wyatt, Morris, Golland & Co., Chartered Accountants, have intimated their willingness to continue in office as auditors to the company and will be proposed for re-appointment.

The above report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Signed on behalf of the
board of directors

.....í í í í í
Tom Togher
Secretary

Approved by the board:

REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF CITIZENS ADVICE BUREAUX
(SALFORD)

We have audited the financial statements of Citizens Advice Bureaux (Salford) for the year ended 31 March 2010 on pages 7 to 17. The financial statements have been prepared under the accounting policies set out therein and the requirements of the Financial Reporting Standard for Smaller Entities (Effective April 2008).

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's trustees 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 trustee 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 the directors of the charitable company for the purpose of company law) responsibilities for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and for being satisfied that the financial statements give a true and fair view are set out on page four.

We have been appointed auditors under the Companies Act 2006 and section 43 of the Charities Act 1993 and report to you in accordance with those Acts. Our responsibility is to audit the financial statements in accordance with relevant legal and regulatory requirements and International Standards on Auditing (UK and Ireland).

We report to you our opinion as to whether the financial statements give a true and fair view, are properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice and are prepared in accordance with the Companies Act 2006. We also report to you whether, in our opinion the information given in the Report of the Trustees is consistent with those financial statements.

In addition, we report to you if, in our opinion, the charitable company has not kept adequate accounting records, if the charitable company's financial statements are not in agreement with the accounting records and returns, if we have not received all the information and explanations we require for our audit, or if certain disclosures of trustees' remuneration specified by law are not made.

We read the Report of the Trustees and consider the implications for our report if we become aware of any apparent misstatements within it.

BASIS OF AUDIT OPINION

We conducted our audit in accordance with International Standards on Auditing (UK and Ireland) issued by the Auditing Practices Board. An audit includes examination, on a test basis, of evidence relevant to the amounts and disclosures in the financial statements. It also includes an assessment of the significant estimates and judgements made by the trustees in the preparation of the financial statements, and of whether the accounting policies are appropriate to the group's and the charitable parent 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 misstatements, 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 group's and the charitable company's affairs as at 31 March 2010 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- the financial statements have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice applicable to Smaller Entities;
- the financial statements have been prepared in accordance with the Companies Act 2006 and the Charities Act 1993; and
- the information given in the Report of the Trustees is consistent with the financial statements.

Patricia Richards F.C.A. D.Ch.A (Senior Statutory Auditor)
For and on behalf of Wyatt, Morris, Golland & Co.
Chartered Accountants and Registered Auditors
Park House,
200 Drake Street,
ROCHDALE,
Lancashire. OL16 1PJ

CITIZENS ADVICE BUREAUX (SALFORD)

CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES
(INCLUDING INCOME AND EXPENDITURE ACCOUNT) FOR THE YEAR ENDED 31 MARCH 2010

	Notes	Unrestricted funds	Restricted funds	Total funds 2010	Total funds 2009
	_____	_____	_____	_____	_____
		£	£	£	£
<u>Income and expenditure</u>					
<u>Incoming resources:-</u>					
Donations and gifts		1,988	-	1,988	1,804
Activities to further the charity's objects:-					
Grants for advice and information, and training projects	2	356,709	673,387	1,030,096	951,284
Investment income		1,195	-	1,195	5,432
Activities for generating funds:-					
Training		825	-	825	-
		_____	_____	_____	_____
<u>Total incoming resources</u>		360,717	673,387	1,034,104	958,520
		_____	_____	_____	_____
Less cost of generating funds:-					
Training	3	(926)	-	(926)	(212)
		_____	_____	_____	_____
<u>Net incoming resources available for charity application</u>		359,791	673,387	1,033,178	958,308
		=====	=====	=====	=====
Charitable activities					
	4	381,263	672,074	1,053,337	1,029,996
Governance	5	2,293	5,204	7,497	7,363
		_____	_____	_____	_____
<u>Total charitable expenditure</u>		383,556	677,278	1,060,834	1,037,359
		_____	_____	_____	_____
<u>Total resources expended</u>		383,556	677,278	1,060,834	1,037,571
		=====	=====	=====	=====
<u>Net (outgoing)/incoming resources before transfers</u>		(23,765)	(3,891)	(27,656)	(79,051)
Transfers	13	10,135	(10,135)	-	-
		_____	_____	_____	_____
Net income / (expenditure) for the year		(13,630)	(14,026)	(27,656)	(79,051)
Fund balance brought forward at 1 April 2009		169,080	54,890	223,970	303,021
		_____	_____	_____	_____
Fund balance carried forward at 31 March 2010		155,450	40,864	196,314	223,970
		=====	=====	=====	=====

The statement of financial activities includes all gains and losses recognised in the year.

All incoming resources and resources expended derive from continuing activities.

THE NOTES ON PAGES 10 TO 17 FORM PART OF THESE ACCOUNTS.

CITIZENS ADVICE BUREAUX (SALFORD)

CONSOLIDATED BALANCE SHEET AS AT 31 MARCH 2010

	<u>Notes</u>	<u>2010</u>	<u>2009</u>
		£	£
<u>FIXED ASSETS</u>			
Tangible assets	7	87,326	116,403
<u>CURRENT ASSETS</u>			
Stocks	9	55,871	43,840
Debtors	10	24,612	21,521
Cash at bank and in hand		92,424	167,368
		<hr/>	<hr/>
		172,907	232,729
<u>CREDITORS</u> - Amounts falling due within one year			
	11	(63,919)	(119,038)
		<hr/>	<hr/>
<u>NET CURRENT ASSETS</u>		108,988	113,691
		<hr/>	<hr/>
<u>TOTAL ASSETS LESS CURRENT LIABILITIES</u>		196,314	230,094
<u>CREDITORS</u> - Amounts falling due after more than one year			
	12	-	(6,124)
		<hr/>	<hr/>
<u>NET ASSETS</u>		196,314	223,970
		<hr/> <hr/>	<hr/> <hr/>
<u>FUNDED BY:-</u>			
Unrestricted funds		155,450	169,080
Restricted funds	13	40,864	54,890
		<hr/>	<hr/>
		196,314	223,970
		<hr/> <hr/>	<hr/> <hr/>

The accounts of the individual companies have been prepared in accordance with the special provisions of part 15 of the Companies Act 2006 relating to small companies.

Signed on behalf of the board of directors

..í í í í í í Director -

.....í í í í í í Director -

Approved by the board:

THE NOTES ON PAGES 10 TO 17 FORM PART OF THESE ACCOUNTS.

CITIZENS ADVICE BUREAUX (SALFORD)

BALANCE SHEET AS AT 31 MARCH 2010

	<u>Notes</u>	<u>2010</u>	<u>2009</u>
		£	£
<u>FIXED ASSETS</u>			
Tangible assets	7	87,326	116,403
Investments	8	1	1
		-----	-----
		87,327	116,404
<u>CURRENT ASSETS</u>			
Stocks	9	54,421	42,390
Debtors	10	24,612	21,521
Cash at bank and in hand		92,422	166,441
		-----	-----
		171,455	230,352
<u>CREDITORS</u> - Amounts falling due within one year	11	(63,919)	(119,038)
		-----	-----
<u>NET CURRENT ASSETS</u>		107,536	111,314
		-----	-----
<u>TOTAL ASSETS LESS CURRENT LIABILITIES</u>		194,863	227,718
<u>CREDITORS</u> - Amounts falling due after more than one year	12	-	(6,124)
		-----	-----
<u>NET ASSETS</u>		194,863	221,594
		=====	=====
<u>FUNDED BY:-</u>			
Unrestricted funds		153,999	166,704
Restricted funds	13	40,864	54,890
		-----	-----
		194,863	221,594
		=====	=====

The accounts have been prepared in accordance with the special provisions of part 15 of the Companies Act 2006 relating to small companies.

Signed on behalf of the board of directors

.....í í í í í Director -

.....í í í í í Director -

Approved by the board:

THE NOTES ON PAGES 10 TO 17 FORM PART OF THESE ACCOUNTS.

NOTES FORMING PART OF THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2010

1. ACCOUNTING POLICIES

Basis of accounting

The financial statements have been prepared under the historical cost convention, and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008), the Companies Act 2006 and follow the recommendations in Accounting and Reporting by Charities: Statement of Recommended Practice issued in March 2005

Cash flow

The accounts do not include a cash flow statement because the company, as a small reporting entity, is exempt from the requirement to prepare such a statement under Financial Reporting Standard 1 'Cash flow statements'.

Group financial statements

These financial statements consolidate the results of the charity and its wholly owned subsidiary Minerva Training Limited on a line-by-line basis. A separate statement of financial activities, or income and expenditure account for the charity itself is not presented because the charity has taken advantage of the exemption afforded by the Companies Act 2006. The charity has also taken advantage of the exemption not to disclose any transactions or balances between group entities that have been eliminated in consolidation.

Income

Income attributable to grants, donations and gifts is credited to the financial statements for the period to which it relates. Income attributable to services provided is credited to the financial statements for the period in which the service is provided.

Expenditure

Charitable expenditure includes costs, which are attributable to the provision of facilities and services. The costs are split between direct costs of providing the service and the general costs of running the centre. All costs are included when incurred.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life:-

Computer equipment	- 33% straight line basis
Fixtures, fittings and equipment	- 15% straight-line basis
Eccles premises	- Over the term of the 15 year lease
Salford City Centre premises	- Over the term of the 15 year lease
Irlam premises	- Over the term of the 5 year lease

Taxation

The company is a registered charity and as such is entitled to the exemption from tax to the extent that the income received falls within section 505 I.C.T.A. 1988 and section 256 C.G.T.A. 1992 and is applied to charitable purposes only.

Operating leases

Rentals applicable to operating leases where substantially all of the benefits and risks of ownership remain with the lessor are charged against profit as incurred.

Pensions

Provided the employee contributes £20 per month, the charity will contribute 6% per annum, to an employee's Personal Pension Scheme.

Fund accounting

- i) Unrestricted funds are donations and other incoming resources receivable or generated for the objects of the charity without further specified purpose and are available as general funds.
- ii) Designated funds are unrestricted funds ear-marked by the management committee for particular purposes.
- iii) 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.

(Continued)

1. ACCOUNTING POLICIES (continued)Work-in-Progress

The Legal Services Commission pays a regular monthly amount. The charity becomes entitled to this money based on cases opened. At any one time there are approximately three months cases ongoing. The fee per case is fixed at the outset dependant on type of case not time spent. The charity has included opened cases at year end in work-in-progress on the following basis:-

Number of open cases per category multiplied by appropriate fee
 Proportion adopted in the accounts
 1/3 at 1/6 of fee
 1/3 at 3/6 of fee
 1/3 at 5/6 of fee

The payment received from the LSC not covered by invoices in respect of closed cases is included in creditors.

2. INCOMING RESOURCES FROM ACTIVITIES TO FURTHER THE CHARITY'S OBJECTS

	Unrestricted funds	Restricted funds	Total funds 2010	Total funds 2009
	£	£	£	£
NACAB ó Repossession	2,550	-	2,550	-
Salford Community and Social Services	-	67,310	67,310	65,990
Legal Services Commission	10,084	258,327	268,411	269,130
Salford Primary Care Trust	-	105,531	105,531	105,286
Employment ó City of Salford	-	15,000	15,000	(1,007)
Big Lottery Take Up Campaign	-	-	-	13,258
Big Lottery Jewish Project	-	-	-	1,800
Additional hours of advice	-	25,749	25,749	5,592
The Village ó Manchester City Council	-	7,010	7,010	6,879
Agudha ó Jewish Project	-	8,000	8,000	-
City of Salford ó Jewish Project	-	8,000	8,000	-
Financial Inclusion Fund	-	166,047	166,047	119,719
The City of Salford	343,776	-	343,776	337,307
Salford CVS	-	-	-	2,426
Fairbridge	299	-	299	910
Equality and Human Rights Commission	-	1,966	1,966	23,994
City of Salford ó Repossession	-	10,000	10,000	-
LBG ó The Village	-	447	447	-
	<u>356,709</u>	<u>673,387</u>	<u>1,030,096</u>	<u>951,284</u>

3. COMMERCIAL TRADING OPERATIONS AND INVESTMENTS IN TRADING SUBSIDIARY

The charity owns the whole of the issued share capital of Minerva Training Limited, which is incorporated in the U.K. and pays its taxable profit to the charity by gift aid. The company commenced trading on 1 April 2003.

A summary of the trading results are shown below:-

	31/03/10	31/03/09
	£	£
Turnover	-	-
Cost of sales	-	-
Administrative expenses	(926)	(229)
Interest receivable	-	17
	<u>(926)</u>	<u>(212)</u>
Retained in subsidiary	(926)	(212)
The assets and liabilities of the subsidiary were:-		
Current assets	1,451	2,376
Current liabilities	-	-
	<u>1,451</u>	<u>2,376</u>
Net assets	1,451	2,376

CITIZENS ADVICE BUREAUX (SALFORD)

NOTES FORMING PART OF THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2010

(Continued)

4. CHARITABLE ACTIVITIES

	<u>Staff costs</u>	<u>Depreciation</u>	<u>Other costs</u>	<u>Total</u>	<u>Total</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>2010</u>	<u>2009</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Provision of advice and Information	688,572	-	38,280	726,852	704,994
Core costs	102,442	34,237	189,806	326,485	325,002
	<u>791,014</u>	<u>34,237</u>	<u>228,086</u>	<u>1,053,337</u>	<u>1,029,996</u>

Other costs comprise:-

	<u>Total</u>	<u>Total</u>
	<u>2010</u>	<u>2009</u>
	<u>£</u>	<u>£</u>
Travel	3,984	5,048
Training and information	34,296	36,084
Heat and light	10,646	14,535
Insurance	7,164	7,559
Telephone	13,986	14,405
Postage and stationery	43,399	40,120
Advertising and recruitment	2,313	5,202
Sundries	22,059	24,656
Repairs and renewals	11,799	10,741
Bank charges	33	100
Legal, professional and compensation	15,029	7,682
Rent and rates	62,800	59,289
Bank loan interest	578	949
	<u>228,086</u>	<u>226,370</u>

5. GOVERNANCE COSTS

	<u>2010</u>	<u>2009</u>
	<u>£</u>	<u>£</u>
Auditors' remuneration including accountancy work	7,497	7,363

CITIZENS ADVICE BUREAUX (SALFORD)

NOTES FORMING PART OF THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2010

(Continued)

6. STAFF COSTS AND NUMBERS

	<u>2010</u>	<u>2009</u>
	£	£
Staff costs:-		
Wages and salaries	704,022	682,359
Social Security costs	66,907	65,800
Pension costs	20,085	21,380
	<hr/>	<hr/>
	791,014	769,539
	<hr/> <hr/>	<hr/> <hr/>

None of the directors/trustees received any remuneration from the charity.

No employee earned £60,000 per annum or more.

The average number of employees, analysed by function, was:-

	<u>2010</u>	<u>2009</u>
Direct charitable work	24	22
Charitable work and administration	7	7
Administration	1	1
	<hr/>	<hr/>
	32	30
	<hr/> <hr/>	<hr/> <hr/>

7. TANGIBLE FIXED ASSETS - Group and Charity

	← Restricted →		← Unrestricted →			
	Irlam property improvements	Eccles property improvements	Salford City Centre	Computer equipment	Fixtures, fittings and equipment	Total
	£	£	£	£	£	£
<u>Cost</u>						
At 1 April 2009	59,988	110,174	109,218	16,733	53,725	349,838
Additions	-	-	-	-	5,160	5,160
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
At 31 March 2010	59,988	110,174	109,218	16,733	58,885	354,998
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
<u>Depreciation</u>						
At 1 April 2009	35,994	88,180	52,787	12,583	43,891	233,435
Charge for the year	11,997	7,345	7,281	3,872	3,742	34,237
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
At 31 March 2010	47,991	95,525	60,068	16,455	47,633	267,672
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
<u>Net book values</u>						
At 31 March 2010	11,997	14,649	49,150	278	11,252	87,326
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>
At 31 March 2009	23,994	21,994	56,431	4,150	9,834	116,403
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

CITIZENS ADVICE BUREAUX (SALFORD)

NOTES FORMING PART OF THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2010

(Continued)

8. INVESTMENTS

This is the wholly owned subsidiary undertaking, Minerva Training Limited, whose share capital was acquired for £1 on 12 December 2001.

9. STOCKS

	← Group →		← Charity →	
	<u>2010</u>	<u>2009</u>	<u>2010</u>	<u>2009</u>
	£	£	£	£
Work-in-Progress	54,421	42,390	54,421	42,390
Printing	1,450	1,450	-	-
	-----	-----	-----	-----
	55,871	43,840	54,421	42,390
	=====	=====	=====	=====

10. DEBTORS

	← Group →		← Charity →	
	<u>2010</u>	<u>2009</u>	<u>2010</u>	<u>2009</u>
	£	£	£	£
Prepayments and accrued income	24,612	21,521	24,612	21,521
Related company loan	-	-	-	-
	-----	-----	-----	-----
	24,612	21,521	24,612	21,521
	=====	=====	=====	=====

11. CREDITORS - Amounts falling due within one year

	← Group →		← Charity →	
	<u>2010</u>	<u>2009</u>	<u>2010</u>	<u>2009</u>
	£	£	£	£
Bank loan	6,124	6,382	6,124	6,382
Inland Revenue - P.A.Y.E and N.I.C.	18,275	18,757	18,275	18,757
Accruals	11,152	21,887	11,152	21,887
V.A.T.	14,110	12,557	14,110	12,557
LSC creditor	11,408	32,909	11,408	32,909
Other creditors	2,850	26,168	2,850	26,168
Bank overdraft	-	378	-	378
	-----	-----	-----	-----
	63,919	119,038	63,919	119,038
	=====	=====	=====	=====

12. CREDITORS - Amounts falling due after more than one year

	← Group →		← Charity →	
	<u>2010</u>	<u>2009</u>	<u>2010</u>	<u>2009</u>
	£	£	£	£
Bank loan	-	6,124	-	6,124
	=====	=====	=====	=====

To partly cover the cost incurred in the year ended 31 March 2006 of the Irlam Bureaux building, a loan of £30,000 was taken out with the Charity Bank. These funds were received on 22 February 2006 and are repayable over 5 years.

The total amount outstanding at the balance sheet date is £6,124.

CITIZENS ADVICE BUREAUX (SALFORD)

NOTES FORMING PART OF THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2010

(Continued)

13. RESTRICTED FUNDS

	Balance 31 March 2009	Movements in resources			Balance 31 March 2010
	£	Incoming £	Outgoing £	Transfers £	£
Repossession	-	10,000	-	(10,000)	-
Community outreach team	3,742	172,841	(174,314)	(2,200)	69
Eccles premises refurbishment	21,994	-	(7,345)	-	14,649
Legal help casework unit	-	258,327	(303,905)	45,578	-
Salford City Centre premises	21,900	-	(2,825)	-	19,075
Jewish Project	-	16,000	(9,868)	-	6,132
Irlam refurbishment	1,704	-	(852)	-	852
Employment advice project	-	15,000	(5,234)	(9,766)	-
The Village	1,273	7,457	(4,003)	(4,640)	87
Community debt team	-	166,047	(135,207)	(30,840)	-
Additional hours of advice	4,277	25,749	(30,119)	93	-
Equality and Human Rights Commission	-	1,966	(3,606)	1,640	-
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	54,890	673,387	(677,278)	(10,135)	40,864
	=====	=====	=====	=====	=====

Analysis of funds:-

a) Community outreach team

The outreach team continue to offer a full Citizens Advice Bureaux service within the client's home. The visits are generated by telephone calls, letters or referrals from other agencies. The service is also available to carers who are not able to visit the bureau due to their caring responsibilities.

The team provided full Citizens Advice Bureaux Services in Health centres and G.P. surgeries across the City of Salford.

b) Eccles premises refurbishment and Salford City Centre premises.

Relate to funds given and, in the main, already expended on refurbishment of the properties. The fund balances are being written off by the depreciation charged against the refurbished asset.

c) Legal Help Case work unit

The legal services commission contract allows Salford Citizens Advice Bureaux to offer specialist casework in the four areas of welfare rights, debt, housing and employment to any client who qualifies for assistance under the Legal Help Scheme.

d) Jewish Project

This project is funded by Big Lottery and Targeted Support fund, to provide help and assistance to the orthodox Jewish communities.

e) Irlam premises refurbishment

Relate to funds given and, in the main, already expended on the refurbishment of the property. The fund balances are being written off by the depreciation charged against the refurbished asset.

f) Employment Advice Project

Funded from the City of Salford, a service providing employment advice.

g) The Village

The project is funded to provide a CAB service to the gay, lesbian and bi-sexual communities. This is in part funded by Manchester City Council.

NOTES FORMING PART OF THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2010

(Continued)

13. RESTRICTED FUNDS (continued)

h) Community Debt Team

The project is funded by BIS through the financial inclusion fund to provide debt advice for the prevention of financial exclusion.

i) Additional Hours of Advice

This project is to support the expansion of the generalist advice service provided by volunteers from local Citizens Advice Bureau.

j) Equality and Human Rights Commission

Relates to funds given to reduce inequality, eliminate discrimination, strengthen good relations between people, and promote and protect human rights.

All projects are projected to work within the funds provided.

Transfers

The transfers between funds relate to the following adjustments:-

	Transfers within restricted £	Transfers (to) from unrestricted £
1) <u>Repossession</u> Transfer for legal aid costs	(10,000)	
2) <u>Community Outreach Team</u> Transfer to cover rent		(2,200)
3) <u>Legal Help Casework Unit</u> Shortfall covered by unrestricted funds		25,812
Transfer from repossession	10,000	
Transfer from employment advice	9,766	
4) <u>Employment Advice Project</u> Transfer for Legal Aid costs	(9,766)	
5) <u>The Village</u> Transfer to cover rent and management		(3,000)
Transfer to Equality and Human Rights Commission	(1,640)	
6) <u>Community Debt Team</u> Transfer to cover supervision and management		(23,144)
Transfer to cover rent		(7,696)
7) <u>Additional Hours of Advice</u> Shortfall covered by unrestricted funds		93
8) <u>Equality and Human Rights Commission</u> Transfer from Village Project	1,640	
	-----	-----
	-	(10,135)
	=====	=====

CITIZENS ADVICE BUREAUX (SALFORD)

NOTES FORMING PART OF THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2010

(Continued)

14. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	<u>Investments</u>	<u>Tangible fixed assets</u>	<u>Net current assets less liabilities</u>	<u>Total</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
<u>Restricted funds:-</u>				
Premises refurbishment	-	34,576	-	34,576
Other funds	-	-	6,288	6,288
	-----	-----	-----	-----
	-	34,576	6,288	40,864
<u>Unrestricted funds</u>	1	52,750	101,248	153,999
	-----	-----	-----	-----
	1	87,326	107,536	194,863
	=====	=====	=====	=====

15. CONTINGENT LIABILITIES

There are no contingent liabilities of a material amount for which provision has not been made in the accounts.

16. COMMITMENTS

Lease commitments

As at 31 March 2010 the charity had annual commitments under non-cancellable operating leases as follows:-

	<u>2010</u>	<u>2009</u>
	<u>£</u>	<u>£</u>
Non-cancellable operating leases on land and buildings:-		
Expiry date within 1 year	11,158	-
Expiry date between 1 and 2 years	15,000	41,758
Expiry date after 5 years	15,549	15,000
	=====	=====

17. CONNECTED CHARITIES

The charity is a member of the Citizens Advice Bureaux National Association to whom it pays a subscription. The National Association provides insurance cover for the charity for a commercial fee.

18. RELATED PARTY TRANSACTIONS

During the year, an amount of £925, was gifted to Citizens Advice Bureaux (Salford) by Minerva Trading Limited.

19. A.P.B. ETHICAL STANDARD 6 PROVISIONS AVAILABLE FOR SMALL ENTITIES

In common with many other charities of our size and nature, we use our auditors to assist with the preparation of the financial statements.