

REGISTERED COMPANY NUMBER: 04740710 (England and Wales)  
REGISTERED CHARITY NUMBER: 1099232

**REPORT OF THE TRUSTEES AND  
FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2011**

**FOR**

**BRAINTREE, HALSTEAD & WITHAM CITIZENS  
ADVICE BUREAU**

Baker Chapman & Bussey  
3 North Hill  
Colchester  
Essex  
CO1 1DZ

**BRAINTREE, HALSTEAD & WITHAM CITIZENS  
ADVICE BUREAU**

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FOR THE YEAR ENDED 31 MARCH 2011**

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**BRAINTREE, HALSTEAD & WITHAM CITIZENS  
ADVICE BUREAU**

**REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 MARCH 2011**

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The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2011. 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**

The Bureau was incorporated as a private company limited by guarantee on the 22nd April 2003. It is governed by a memorandum and articles of association that were accepted by the Board on the 11th February 2003. The Bureau was registered as a charity on the 2nd September 2003 and was registered as a member of the National Citizens Advice Association (No 65/0051) on the 21st May 2004.

The registered office of the company is: The Braintree, Halstead and Witham CAB, Collingwood Road (by Public Hall), Witham, Essex, CM8 2DY.

The Company has no specific investment powers.

The following served as Directors during the period covered by this report. Unless otherwise stated they served throughout this period:

Mr Miall Eric Quenby James Re-elected 21st September 2005 and 24th July 2008.

Mr Roderick Ivan Lane Re-elected 29th July 2004 Treasurer until 30th July 2009, Re-elected 26th July 2007.

Mrs Suzanne Margaret Medlock Elected 21st September 2005, Re-elected 24th July 2008 and elected as Vice Chair 2nd April 2009.

Mr Donald Edward Smith Elected 21st September 2005, Chair w.e.f. 5th September 2007, Re-elected 24th July 2008.

Cllr. Frederick Swallow Nominated by Braintree District Council 21st May 2007 (The Braintree D.C., as a Corporate Member, is entitled to nominate one Director)

Mr. Phillip Barlow Elected 24th July 2008.

Mr. Lawrence Waller Duncan Elected 24th July 2008, Treasurer from 30th July 2009

Mr. Michael Richard Gavin Harrington-Spier Elected 24th July 2008.

Mrs. Philomena Ann Drake, Co-opted 26th November 2009

Mr Roger Humphries Elected 24th July 2008, Resigned 20th May 2010

No Director had any interests which are declarable under Section 2 of Schedule 7 of the Companies Act 1985.

Directors received the benefit of advice from the following:

Mrs Elizabeth Maxted, Volunteer Representative

Mrs Angela Verghese representing the Braintree District Council as Contact Officer

Mrs Bessie (Betty) Craig Anderton, Company Secretary from 1st July 2007

Cllr. Stephen Lambourne, representing Witham Town Council

Day to day management of the Charity for the full financial year was carried out by the District Manager Mr Paul Hart and the Advice Services Manager Mr Richard Jones.

Bates Wells and Braithwaite (BWB) of 2 - 6 Cannon Street, London EC4M 6YH provided legal advice on staff matters throughout the period.

Baker, Chapman & Bussey, 3 North Hill, Colchester, Essex, CO1 1DZ were the Bureau's reporting accountants.

The Charities Aid Foundation (CAF) Bank Ltd of 23 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JQ and HSBC of Witham House, 57 Newlands Street, Witham, Essex CM8 2BE were the Bureau's bankers throughout the period.

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

The Bureau is registered as a Charity and also as a Private Limited Company. Its governing document comprises a Memorandum and Articles of Association. Directors are appointed by election at an AGM, by nomination by a Member Organisation or by co-option by the Board. Details for existing Trustees are given in Section 1 above. The Board has adopted a formal training procedure for Directors although this is not an essential requirement as the Bureau has a turnover less than £250,000 per annum. Training needs of individual Directors will be assessed.

**BRAINTREE, HALSTEAD & WITHAM CITIZENS  
ADVICE BUREAU**

**REPORT OF THE TRUSTEES  
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**STRUCTURE, GOVERNANCE AND MANAGEMENT**

The Board met 7 times during the financial year. In addition there were regular meetings of six sub committees. All decisions of the Executive Sub Committee are subject to ratification by the Board. The powers of other sub committees are restricted to making recommendations unless prior approval is given for a specific task. An objective for the year was for the Board to give greater attention to strategic functions and less to management of detail and to reduce the number of full meetings of the Board. However the Economic Climate lead to significant challenges and the number of Board Meetings will be kept under review. The number of meetings of the Sub committees would be amended as necessary. The terms of reference of all sub committees were reviewed and updated. The activities of these sub committees during the year can be summarised as follows:

**Executive Committee**

The composition of the Committee was:

Don Smith (Chair), Lawrence Duncan (Treasurer), Paul Hart & Bessie Anderton

The Committee meets only as necessary, namely when Board decisions are urgently required. No formal meetings of the Executive Committee took place during the 2010-11 financial year.

**Finance Committee**

The composition of the Committee was:

Lawrence Duncan, (Chair), Rod Lane, Miall James, Bessie Anderton & Paul Hart

The committee met once during the year and the financial position was reviewed electronically throughout the year, particular attention was paid to the designation of funds and the usage of remaining funds from old projects. A budget for 2010/11 was prepared for the Board along with forecasts for 2011/12 and 2012/13. The Bureau's financial procedures were reviewed and updated as a result of advice from the new reporting accountants (Baker, Chapman & Bussey).

**Personnel Committee**

The composition of the Committee was:

Suzanne Medlock(Chair), Don Smith, Phil Barlow, Michael Harrington Spier, Paul Hart, Richard Jones & Bessie Anderton.

During the year the committee met 2 times and dealt with review and drafting of contracts for paid staff generally, recruitment issues relating to both paid staff and volunteers, a review of contractual policies, issues surrounding appraisals and supervisor training. Recommendations on these issues were made to the Trustee Board and implemented. In addition interviews were conducted by the committee in relation to paid staff and potential trustees and members of the committee carried out a yearly appraisal with the Bureau manager.

**Health and Safety Committee**

The composition of the Committee was:

Miall James (Chair, resigned during year), Don Smith, Michael Harrington Spier (present Chair), Richard Jones, Paul Hart and Elizabeth Maxted. There were 3 formal meetings of the Committee. The committee re-drafted the bureau's H&S Policy and this was approved by the Trustee Board in October. The committee then set about drafting the supplementary procedures and conducting the necessary risk assessments. Excellent progress has been made in this area of activity.

**Information, Communications and Technology Committee**

The composition of the Committee was:

Don Smith (Chair), Rod Lane, Lawrence Duncan, Bessie Anderton & Paul Hart. The committee did not have a formal meeting during the year. It is anticipated there will be a need for more work in the coming year with work to be done on the single number contact system, whether County wide or National and the work going on with the new CASE Replacement System which is being governed by CitA but will involve the Bureau as progress is made.

**Fundraising Committee**

The composition of the Committee was:

Don Smith, Cllr. Fred Swallow, Phil Barlow & Angela Verghese

The Committee has not met this year due to other commitments within the framework of the Bureau. Work continues to find a Trustee with real fundraising experience.

Day to day management decisions were delegated to the District Manager as detailed in the Bureau Manual. Reference to Officers was always readily available. The Charity is a Member of the National Association of Citizens Advice Bureaux.

In pursuing its charitable objectives the Charity co-operates with the following organisations:

Braintree District Council  
Essex County Council  
Witham Town Council  
Greenfields Community Housing  
Parish Councils  
NHS Mid Essex  
Braintree District Local Strategic Partnership

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**BRAINTREE, HALSTEAD & WITHAM CITIZENS  
ADVICE BUREAU**

**REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 MARCH 2011**

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**STRUCTURE, GOVERNANCE AND MANAGEMENT**

Braintree District Voluntary Support Agency

The major risks to which the charity is exposed are set out in the Business Plan which is reviewed and updated on an Annual rolling basis.

**OBJECTIVES AND ACTIVITIES**

The prime object of the Charity is to provide a service to help people resolve their legal, money and other problems within the community of Braintree District and the surrounding area. This was achieved by the provision to the public of free, confidential, impartial advice, information, signposting and assistance with negotiations.

The Directors attention remained focussed on the main objectives of maintaining and improving the service offered to the public, giving particular attention to the recruitment, training and retention of staff and volunteers. To this end an update to the Business & Development Plan 2009 - 2012 has been commenced and will be submitted to the full Board for approval.

Needs Analysis: It has always been a quest to find data that reflects the needs of the District and this year, thanks to the District Manager we have had access to substantial information gained from our close work with other local organisations.

A full account of the activities of the Bureau is given in the Bureau Review which is published separately. Details of the contribution made by volunteers are provided in that report. Meanwhile, as most readers will be aware it suffices to comment that Volunteer Advisers are the core of the CAB service and without their dedication and commitment to quality, the free advice service provided in Braintree, in Halstead and in Witham would be unable to continue.

The centres were open for 9 hours per week at Braintree, 6 hours at Halstead and 15 hours at Witham. Access is by telephone, appointment or drop-in. Other services provided as resources permitted were home visits to housebound clients and outreach surgeries. Directors were conscious of the need to improve telephone services and as stated above this will be a focus in this coming year.

**FINANCIAL REVIEW**

Full details for the year are given in the accompanying financial statement and accompanying notes. The financial position of the Bureau has been regularly reported to the Trustee Board and the Finance Sub-committee throughout the year and this is reflected in relevant meeting minutes.

**Performance for the Year**

As reflected in the financial statement the end of year position indicates Income of £224,329 and Expenditure of £ 238,193 leaving a deficit of £13,864.

**Of these amounts:**

" Unrestricted Funds represented Income £164,638, Expenditure £147,333, Balance £17,305

" Restricted Funds represented Income £59,691, Expenditure £90,860, Balance (£31,169)

This is a considerable improvement on the forecast budget position for the year which indicated a higher level of deficit. The improvement was due to additional funding received from Greenfields Community Housing and a lower than forecast delivery of service hours. Unrestricted funds were allocated in support of under-funded Restricted Fund projects. In particular the Money Advice Service and the Disability Outreach projects required £16,208 and £3,368 of support respectively to cover their costs.

Cash reserves held at 31st March were £85,891.

Against the backdrop of limited resources and increased demand it has continued to be difficult to plan and develop services. Nevertheless the Bureau with the aid of sound financial management and the support of its staff and volunteers generated a positive financial outcome for the year by comparison with budget.

**Principal Funding Sources**

By far the majority of the Bureau's income (94%) originated from Local Authority grants (Braintree District Council, Essex County Council, Maldon District Council and Witham Town Council). Other income was derived from donations by Greenfields Community Housing, Parish Councils, clients and accommodation payments.

The Bureau also benefited from the provision of Local Authority owned premises at nominal costs. However as there are on-going negotiations whereby the Local Authority is seeking to transfer premises to independent trusts this does represent an area of concern for the future.

**BRAINTREE, HALSTEAD & WITHAM CITIZENS  
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**Reserves Policy**

Most of the Bureau's funds represent income which is due to be spent in the short term so that there is little scope for long-term investment. Income is nevertheless placed in a deposit account yielding, in current times, only a small amount of interest. It is brought into current account as required. Reserves are utilised to meet the operating costs of the Bureau and the level of Reserves is continually monitored by the Board, as a measurement of risk, in terms of number of months that the Bureau could continue to operate in the event of a significant loss of funding. At 31st March this risk factor was 4.6 months. Throughout the past year the minimum level has been 4.6 months.

**Future Forecast**

A budget for 2011-12 and forecasts for 2012-13 & 2013-14 have been approved by the Board. These assume the continuation of current levels of Local Authority funding and current levels of service delivery. It should be noted that the current agreement with Braintree District Council is due for revision in 2011 and with the current indications of reductions in public sector expenditure this cannot be guaranteed. However additional funding has been secured from Essex Community Foundation to support the delivery of a Welfare Benefits Advice Service.

The budget forecasts indicate that there will be an operating deficit of expenditure in excess of income in the region of £4k - £10k per annum in the following years. Hence if the Bureau is to continue to provide the same level of service then additional funding is urgently required. The Money Advice Service is particularly at risk.

**FUTURE DEVELOPMENTS**

The Bureau will continue to drive levels of service up and cope with the current increases in demand that are evident for all to see. In effect we are seeing a double impact with the number of Clients increasing and the complexity of their problems also rising.

**FUNDS HELD AS CUSTODIAN FOR OTHERS**

The Board does not hold any funds in a custodian capacity.

Finally, and most importantly, the Directors would like to sincerely thank the Volunteers and Staff for their support and hard work during this difficult year and would like to confirm to them our continuing support in the foreseeable future.

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

**ON BEHALF OF THE BOARD:**

**L W DUNCAN**

.....  
Trustee

Date: 28<sup>th</sup> JULY 2011

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF  
BRAINTREE, HALSTEAD & WITHAM CITIZENS  
ADVICE BUREAU**

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I report on the accounts for the year ended 31 March 2011 set out on pages seven to fourteen.

**Respective responsibilities of trustees and examiner**

The charity's trustees (who are also the directors for the purposes of company law) are responsible for the preparation of the accounts. The charity's 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 required.

Having satisfied myself that the charity is not subject to 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
- to follow the procedures laid down in the General Directions given by the Charity Commission (under Section 43(7)(b) of the 1993 Act); and
- to state whether particular matters have come to my attention.

**Basis of the independent examiner's report**

My examination was carried out in accordance with the 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 statements 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 386 and 387 of the Companies Act 2006; and
  - to prepare accounts which accord with the accounting records, comply with the accounting requirements of Sections 394 and 395 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities

have 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.

**Andrew Taylor F.C.A.**  
Chartered Accountant  
Baker Chapman & Bussey  
3 North Hill  
Colchester  
Essex  
CO1 1DZ

Date: **4<sup>th</sup> AUGUST 2011**

**BRAINTREE, HALSTEAD & WITHAM CITIZENS  
ADVICE BUREAU**

**STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31 MARCH 2011**

|                                                           | Notes | Unrestricted<br>funds<br>£ | Restricted<br>funds<br>£ | 2011<br>Total<br>funds<br>£ | 2010<br>Total<br>funds<br>£ |
|-----------------------------------------------------------|-------|----------------------------|--------------------------|-----------------------------|-----------------------------|
| <b>INCOMING RESOURCES</b>                                 |       |                            |                          |                             |                             |
| <b>Incoming resources from generated funds</b>            |       |                            |                          |                             |                             |
| Voluntary income                                          | 2     | 17,221                     | 166                      | 17,387                      | 23,645                      |
| Investment income                                         | 3     | 250                        | -                        | 250                         | 255                         |
| <b>Incoming resources from charitable activities</b>      |       |                            |                          |                             |                             |
| Advisory Services                                         |       | 143,790                    | 59,191                   | 202,981                     | 208,204                     |
| <b>Other incoming resources</b>                           |       | <u>3,377</u>               | <u>334</u>               | <u>3,711</u>                | <u>2,938</u>                |
| <b>Total incoming resources</b>                           |       | <b>164,638</b>             | <b>59,691</b>            | <b>224,329</b>              | <b>235,042</b>              |
| <b>RESOURCES EXPENDED</b>                                 |       |                            |                          |                             |                             |
| <b>Charitable activities</b>                              |       |                            |                          |                             |                             |
| Advisory Services                                         |       | 144,133                    | 90,860                   | 234,993                     | 220,989                     |
| <b>Governance costs</b>                                   | 4     | <u>3,200</u>               | <u>-</u>                 | <u>3,200</u>                | <u>3,347</u>                |
| <b>Total resources expended</b>                           |       | <b>147,333</b>             | <b>90,860</b>            | <b>238,193</b>              | <b>224,336</b>              |
| <b>NET INCOMING/(OUTGOING) RESOURCES before transfers</b> |       |                            |                          |                             |                             |
|                                                           |       | 17,305                     | (31,169)                 | (13,864)                    | 10,706                      |
| <b>Gross transfers between funds</b>                      | 11    | <u>(18,287)</u>            | <u>18,287</u>            | <u>-</u>                    | <u>-</u>                    |
| <b>Net incoming/(outgoing) resources</b>                  |       | <b>(982)</b>               | <b>(12,882)</b>          | <b>(13,864)</b>             | <b>10,706</b>               |
| <b>RECONCILIATION OF FUNDS</b>                            |       |                            |                          |                             |                             |
| <b>Total funds brought forward</b>                        |       | <b>69,763</b>              | <b>33,762</b>            | <b>103,525</b>              | <b>92,819</b>               |
| <b>TOTAL FUNDS CARRIED FORWARD</b>                        |       | <u><b>68,781</b></u>       | <u><b>20,880</b></u>     | <u><b>89,661</b></u>        | <u><b>103,525</b></u>       |

The notes form part of these financial statements

**BRAINTREE, HALSTEAD & WITHAM CITIZENS  
ADVICE BUREAU**

**BALANCE SHEET  
AT 31 MARCH 2011**

|                                              | Notes | Unrestricted<br>funds<br>£  | Restricted<br>funds<br>£    | 2011<br>Total<br>funds<br>£ | 2010<br>Total<br>funds<br>£ |
|----------------------------------------------|-------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|
| <b>FIXED ASSETS</b>                          |       |                             |                             |                             |                             |
| Tangible assets                              | 8     | 888                         | 4,098                       | 4,986                       | 3,827                       |
| <b>CURRENT ASSETS</b>                        |       |                             |                             |                             |                             |
| Debtors                                      | 9     | 1,087                       | -                           | 1,087                       | 3,149                       |
| Cash at bank                                 |       | <u>69,109</u>               | <u>16,782</u>               | <u>85,891</u>               | <u>99,040</u>               |
|                                              |       | <b>70,196</b>               | <b>16,782</b>               | <b>86,978</b>               | 102,189                     |
| <b>CREDITORS</b>                             |       |                             |                             |                             |                             |
| Amounts falling due within one year          | 10    | <u>(2,303)</u>              | -                           | <u>(2,303)</u>              | (2,491)                     |
| <b>NET CURRENT ASSETS</b>                    |       | <u><b>67,893</b></u>        | <u><b>16,782</b></u>        | <u><b>84,675</b></u>        | <u>99,698</u>               |
| <b>TOTAL ASSETS LESS CURRENT LIABILITIES</b> |       | <u><b>68,781</b></u>        | <u><b>20,880</b></u>        | <u><b>89,661</b></u>        | 103,525                     |
| <b>NET ASSETS</b>                            |       | <u><u><b>68,781</b></u></u> | <u><u><b>20,880</b></u></u> | <u><u><b>89,661</b></u></u> | <u><u>103,525</u></u>       |
| <b>FUNDS</b>                                 |       |                             |                             |                             |                             |
| Unrestricted funds                           | 11    |                             |                             | <b>68,781</b>               | 69,763                      |
| Restricted funds                             |       |                             |                             | <u><b>20,880</b></u>        | <u>33,762</u>               |
| <b>TOTAL FUNDS</b>                           |       |                             |                             | <u><u><b>89,661</b></u></u> | <u><u>103,525</u></u>       |

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2011.

The members have not required the charitable company to obtain an audit of its financial statements for the year ended 31 March 2011 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small charitable companies and with the Financial Reporting Standard for Smaller Entities (effective April 2008).

The financial statements were approved by the Board of Trustees on 28<sup>th</sup> July 2011 and were signed on its behalf by:

**L W DUNCAN**

.....  
Trustee

The notes form part of these financial statements

**1. ACCOUNTING POLICIES**

**Accounting convention**

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 the requirements of the Statement of Recommended Practice, Accounting and Reporting by Charities.

**Incoming resources**

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

**Resources expended**

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

**Governance costs**

Governance costs include those incurred in the governance of its assets and are primarily associated with constitutional and statutory requirements. These have been calculated on the basis of 3% of relevant costs.

**Tangible fixed assets**

Tangible fixed assets are included in the balance sheet at cost, or, if gifted, at market value at the date of the gift, less accumulated depreciation.

For simplicity, assets costing less than £500 are written off in the year of purchase. All computer equipment is written off as incurred.

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

Plant and machinery - 25% on cost.

**Taxation**

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

**VAT**

The charity is not registered for VAT and accordingly all expenditure includes VAT as appropriate.

**Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Designated funds are earmarked by the trustees out of unrestricted general funds for specific future purposes or projects.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

**Pension costs and other post-retirement benefits**

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

**BRAINTREE, HALSTEAD & WITHAM CITIZENS  
ADVICE BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED  
FOR THE YEAR ENDED 31 MARCH 2011**

**2. VOLUNTARY INCOME**

|                           | <b>2011</b>          | 2010          |
|---------------------------|----------------------|---------------|
|                           | <b>£</b>             | £             |
| Donations                 | <b>1,387</b>         | 7,645         |
| Donated use of facilities | <b><u>16,000</u></b> | <u>16,000</u> |
|                           | <b><u>17,387</u></b> | <u>23,645</u> |

Voluntary Income

|                            | Unrestricted<br>Funds<br>£ | Restricted<br>Funds<br>£ | <b>2011</b><br>£     | 2010<br>£     |
|----------------------------|----------------------------|--------------------------|----------------------|---------------|
| <b>Donations</b>           |                            |                          |                      |               |
| Client donations           | 1,121                      | 166                      | 1,287                | 810           |
| Parish Council donations   | 100                        |                          | 100                  | 750           |
| Other                      |                            |                          |                      | 6,085         |
| Total                      | 1,221                      | 166                      | 1,387                | 7,645         |
| <b>Donated facilities</b>  |                            |                          |                      |               |
| Braintree District Council | <u>16,000</u>              | --                       | <b><u>16,000</u></b> | <u>16,000</u> |

Donated facilities

The charity is very grateful to receive the benefit of low cost or free accommodation at its offices in Braintree, Halstead and Witham and, as required under SORP 2005, has included the value of the donation, equivalent to the excess annual commercial rent, as a donation and also as a premises cost

**3. INVESTMENT INCOME**

|                     | <b>2011</b>       | 2010       |
|---------------------|-------------------|------------|
|                     | <b>£</b>          | £          |
| Interest receivable | <b><u>250</u></b> | <u>255</u> |

**4. GOVERNANCE COSTS**

|                 | <b>2011</b>         | 2010         |
|-----------------|---------------------|--------------|
|                 | <b>£</b>            | £            |
| Staff costs     | <b>2,000</b>        | 2,000        |
| Office expenses | -                   | 172          |
| Accountancy     | <b><u>1,200</u></b> | <u>1,175</u> |
|                 | <b><u>3,200</u></b> | <u>3,347</u> |

**5. NET INCOMING/(OUTGOING) RESOURCES**

Net resources are stated after charging/(crediting):

|                             | <b>2011</b>         | 2010         |
|-----------------------------|---------------------|--------------|
|                             | <b>£</b>            | £            |
| Depreciation - owned assets | <b><u>3,041</u></b> | <u>2,605</u> |

**BRAINTREE, HALSTEAD & WITHAM CITIZENS  
ADVICE BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED  
FOR THE YEAR ENDED 31 MARCH 2011**

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**6. TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the year ended 31 March 2011 nor for the year ended 31 March 2010.

**Trustees' Expenses**

During the year the Bureau paid travel expenses to Mr L Duncan of £230 and Mrs P Drake of £191. Last year travel expenses were paid to Mrs S Medlock and Mrs P Drake of £27 and £81 respectively.

**7. STAFF COSTS**

|                     | 2011<br>£      | 2010<br>£      |
|---------------------|----------------|----------------|
| Wages and salaries  | 162,372        | 148,592        |
| Other pension costs | <u>12,240</u>  | <u>12,641</u>  |
|                     | <u>174,612</u> | <u>161,233</u> |

**8. TANGIBLE FIXED ASSETS**

|                       | Plant and<br>machinery etc<br>£ |
|-----------------------|---------------------------------|
| <b>COST</b>           |                                 |
| At 1 April 2010       | 13,897                          |
| Additions             | <u>4,200</u>                    |
| At 31 March 2011      | <u>18,097</u>                   |
| <b>DEPRECIATION</b>   |                                 |
| At 1 April 2010       | 10,070                          |
| Charge for year       | <u>3,041</u>                    |
| At 31 March 2011      | <u>13,111</u>                   |
| <b>NET BOOK VALUE</b> |                                 |
| At 31 March 2011      | <u>4,986</u>                    |
| At 31 March 2010      | <u>3,827</u>                    |

**9. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

|               | 2011<br>£    | 2010<br>£    |
|---------------|--------------|--------------|
| Trade debtors | 447          | 1,097        |
| Other debtors | <u>640</u>   | <u>2,052</u> |
|               | <u>1,087</u> | <u>3,149</u> |

**BRAINTREE, HALSTEAD & WITHAM CITIZENS  
ADVICE BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED  
FOR THE YEAR ENDED 31 MARCH 2011**

**10. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

|                 | 2011<br>£           | 2010<br>£           |
|-----------------|---------------------|---------------------|
| Trade creditors | 883                 | 1,096               |
| Other creditors | <u>1,420</u>        | <u>1,395</u>        |
|                 | <u><u>2,303</u></u> | <u><u>2,491</u></u> |

**11. MOVEMENT IN FUNDS**

|                                       | At 1.4.10<br>£        | Net movement<br>in funds<br>£ | Transfers<br>between funds<br>£ | At 31.3.11<br>£      |
|---------------------------------------|-----------------------|-------------------------------|---------------------------------|----------------------|
| <b>Unrestricted funds</b>             |                       |                               |                                 |                      |
| General fund                          | 64,182                | 21,464                        | (24,787)                        | 60,859               |
| Vera Tubbs Training                   | 4,581                 | (3,391)                       | -                               | 1,190                |
| Halstead Fund                         | 1,000                 | (500)                         | -                               | 500                  |
| Fabric Fund                           | -                     | (268)                         | 6,500                           | <u>6,232</u>         |
|                                       | <u>69,763</u>         | <u>17,305</u>                 | <u>(18,287)</u>                 | <u>68,781</u>        |
| <b>Restricted funds</b>               |                       |                               |                                 |                      |
| Outreach                              | 2,682                 | (1,934)                       | -                               | 748                  |
| Disability Outreach                   | -                     | (3,367)                       | 3,367                           | -                    |
| MAS Debtline                          | -                     | (16,209)                      | 16,209                          | -                    |
| Fowler Smith & Jones                  | 2,000                 | (1,000)                       | -                               | 1,000                |
| Supervisor development                | 3,594                 | (3,606)                       | 12                              | -                    |
| Financial Capability Project          | 908                   | 1,467                         | (1,000)                         | 1,375                |
| Homeless money adviser                | 23,218                | (19,366)                      | 596                             | 4,448                |
| Telephone Service                     | 1,360                 | 2,563                         | (301)                           | 3,622                |
| Greenfields                           | -                     | 7,185                         | (596)                           | 6,589                |
| Essex County Council Fixed Asset Fund | -                     | 3,098                         | -                               | <u>3,098</u>         |
|                                       | <u>33,762</u>         | <u>(31,169)</u>               | <u>18,287</u>                   | <u>20,880</u>        |
| <b>TOTAL FUNDS</b>                    | <u><u>103,525</u></u> | <u><u>(13,864)</u></u>        | <u><u>-</u></u>                 | <u><u>89,661</u></u> |

**BRAINTREE, HALSTEAD & WITHAM CITIZENS  
ADVICE BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED  
FOR THE YEAR ENDED 31 MARCH 2011**

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**11. MOVEMENT IN FUNDS - continued**

Net movement in funds, included in the above are as follows:

|                                       | Incoming<br>resources<br>£ | Resources<br>expended<br>£ | Movement in<br>funds<br>£ |
|---------------------------------------|----------------------------|----------------------------|---------------------------|
| <b>Unrestricted funds</b>             |                            |                            |                           |
| General fund                          | 164,638                    | (143,174)                  | 21,464                    |
| Vera Tubbs Training                   | -                          | (3,391)                    | (3,391)                   |
| Halstead Fund                         | -                          | (500)                      | (500)                     |
| Fabric Fund                           | -                          | (268)                      | (268)                     |
|                                       | <u>164,638</u>             | <u>(147,333)</u>           | <u>17,305</u>             |
| <b>Restricted funds</b>               |                            |                            |                           |
| Outreach                              | -                          | (1,934)                    | (1,934)                   |
| Disability Outreach                   | 11,023                     | (14,390)                   | (3,367)                   |
| MAS Debtline                          | 22,757                     | (38,966)                   | (16,209)                  |
| Financial Capability Project          | 1,530                      | (63)                       | 1,467                     |
| Homeless money adviser                | -                          | (19,366)                   | (19,366)                  |
| Telephone Service                     | 10,250                     | (7,687)                    | 2,563                     |
| Greenfields                           | 10,000                     | (2,815)                    | 7,185                     |
| Essex County Council Fixed Asset Fund | 4,131                      | (1,033)                    | 3,098                     |
| Fowler Smith & Jones                  | -                          | (1,000)                    | (1,000)                   |
| Supervisor development                | -                          | (3,606)                    | (3,606)                   |
|                                       | <u>59,691</u>              | <u>(90,860)</u>            | <u>(31,169)</u>           |
| <b>TOTAL FUNDS</b>                    | <u><u>224,329</u></u>      | <u><u>(238,193)</u></u>    | <u><u>(13,864)</u></u>    |

**11. MOVEMENT IN FUNDS - continued**

**Designated Funds**

**Vera Tubbs Training**

Funds earmarked for the training of staff and volunteers.

**Halstead Fund**

Represents the net book value of office machinery purchased in 2009. It is reduced by the depreciation charge each year.

**Restricted Funds**

**Outreach**

Funds given by PCTs for the delivery of outreach services at Doctors' surgeries.

**Fowler Smith & Jones**

Funds given to purchase office machinery. The fund represents the net book value of the equipment and is reduced each year by the depreciation charge.

**Supervisor Development**

Funds from Essex Community Foundation for the development and training of Advice Supervisors.

**Financial Capabilities Project**

Funding from Citizens Advice for training in basic financial skills and awareness for intermediaries and end clients.

**Homeless Money Advisor**

Funds provided for delivery of money advice to clients under threat of homelessness.

**Telephone Service**

Funds received to pay for the employment of two extra telephone advisors. The salary costs are charged to this account.

**Essex County Council**

Funds received to pay for computer equipment.

**BRAINTREE, HALSTEAD & WITHAM CITIZENS  
ADVICE BUREAU**

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31 MARCH 2011**

|                                                      | 2011<br>£      | 2010<br>£      |
|------------------------------------------------------|----------------|----------------|
| <b>INCOMING RESOURCES</b>                            |                |                |
| <b>Voluntary income</b>                              |                |                |
| Donations                                            | 1,387          | 7,645          |
| Donated use of facilities                            | <u>16,000</u>  | <u>16,000</u>  |
|                                                      | 17,387         | 23,645         |
| <b>Investment income</b>                             |                |                |
| Interest receivable                                  | 250            | 255            |
| <b>Incoming resources from charitable activities</b> |                |                |
| Grants                                               | 202,124        | 206,943        |
| Social enterprise                                    | <u>857</u>     | <u>1,261</u>   |
|                                                      | 202,981        | 208,204        |
| <b>Other incoming resources</b>                      |                |                |
| Other income                                         | <u>3,711</u>   | <u>2,938</u>   |
| <b>Total incoming resources</b>                      | <b>224,329</b> | <b>235,042</b> |
| <b>RESOURCES EXPENDED</b>                            |                |                |
| <b>Charitable activities</b>                         |                |                |
| Wages                                                | 160,372        | 146,592        |
| Pensions                                             | 12,240         | 12,641         |
| Rent                                                 | 315            | 338            |
| Donated facilities                                   | 16,000         | 16,000         |
| Other premises costs                                 | 3,829          | 1,934          |
| Light and heat                                       | 1,327          | 1,322          |
| Post, printing and stationery                        | 4,620          | 3,739          |
| Telephone                                            | 5,167          | 5,172          |
| Other staff costs                                    | 788            | 1,614          |
| Computer expenses                                    | 2,811          | 4,826          |
| Information and books                                | 796            | 745            |
| Travelling expenses                                  | 9,645          | 10,661         |
| Meeting costs                                        | 1,416          | 1,362          |
| Office expenses                                      | 956            | 840            |
| Insurance                                            | 1,016          | 2,130          |
| Sundry                                               | 1,254          | 57             |
| Subscriptions                                        | 7,256          | 5,516          |
| Repairs and maintenance                              | 2,117          | 2,882          |
| Bank charges                                         | 27             | 13             |
| Fixtures and fittings                                | <u>3,041</u>   | <u>2,605</u>   |
|                                                      | 234,993        | 220,989        |
| <b>Governance costs</b>                              |                |                |
| Wages                                                | 2,000          | 2,000          |
| Office expenses                                      | -              | 172            |
| Carried forward                                      | <u>2,000</u>   | <u>2,172</u>   |

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**BRAINTREE, HALSTEAD & WITHAM CITIZENS  
ADVICE BUREAU**

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31 MARCH 2011**

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|                                 | <b>2011</b>            | 2010          |
|---------------------------------|------------------------|---------------|
|                                 | <b>£</b>               | £             |
| <b>Governance costs</b>         |                        |               |
| Brought forward                 | <b>2,000</b>           | 2,172         |
| Accountancy                     | <b><u>1,200</u></b>    | <u>1,175</u>  |
|                                 | <b><u>3,200</u></b>    | <u>3,347</u>  |
| <b>Total resources expended</b> | <b>238,193</b>         | 224,336       |
|                                 | <hr/>                  | <hr/>         |
| <b>Net (expenditure)/income</b> | <b><u>(13,864)</u></b> | <u>10,706</u> |

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