

Company Registration number 5941559
Charity Registration number 1118234

Boothferry Citizens Advice Bureau
Trustees report and financial statements
for the year ended 31 March 2008

CHARTERED ACCOUNTANTS REGISTERED AUDITORS

JONATHAN CARTER LTD

Boothferry Citizens Advice Bureau

Report of the Trustees

The Trustees have pleasure in presenting their annual financial statements for the year ended 31 March 2008.

1. REFERENCE AND ADMINISTRATIVE DETAILS

Charity Name: Boothferry Citizens Advice Bureau

Charity Registration: 1118234

Registered Office: 80 Pasture Road
Goole
East Yorkshire
DN14 6HE

Chair: Brenda Cocliff

Bank: CAF Bank
25 Kings Hill Avenue
Kings Hill
West Malling
Kent
ME19 4TA

Auditor: Jonathan Carter Ltd
50 - 52 Aire Street
Goole
DN14 5QE

Solicitors: Heptonstalls
11-13 Gladstone Terrace
Goole
DN14 5AQ

Boothferry Citizens Advice Bureau

Report of the Trustees

The following people were trustees of the charity on the date of approval of the report:

TRUSTEES	ROLE	ELECTED BY
Brenda Cocliff	Chair	
Ann Blackburn	Vice Chair	
Robert Haigh	Independent	
Christine Burton	Trustee	Howden Town Council
Jane Huddy	Trustee	Brough-cum Elloughton Parish Council
Brian Rust	Trustee	Goole Town Council
Beryl Beck-Taylor	Trustee	East Riding of Yorkshire Council
Martha Hanson	Trustee	Market Weighton Town Council
Susan Ward	Trustee	East Riding of Yorkshire Council
Greta Laughton	Trustee	Snaith and Cowick Town Council
David Walsh	Treasurer	
Tracy Wharvell	Independent	

The following people additionally served as trustees during the year:

EX OFFICIA TRUSTEES	ROLE	ELECTED BY
Celia Evans	Bureau Manager	
Ruth Stone	Bureau Administrator	
Janet Spencer	Pocklington Volunteer	Volunteers
Gudrun Wroot	Boothferry Volunteer	Volunteers

Boothferry Citizens Advice Bureau

Report of the Trustees

2. STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

Boothferry Citizens Advice Bureau is a registered charity. Boothferry Citizens Advice Bureau is also known and referred to as Boothferry Citizens Advice.

Recruitment, Appointment of Trustees

Trustees are elected from the local community. A separate process agreed by the Trustee Board is followed for the election of the Chair.

Induction of Trustees

Newly appointed Trustees are provided with a comprehensive induction to Citizens Advice through the provision of training courses and mentoring by established trustees.

Organisational Structure

Boothferry Citizens Advice is governed by its Trustee Board which is responsible for setting the strategic direction of the organisation and the policy of the charity. The Trustees carry the ultimate responsibility for the conduct of Boothferry Citizens Advice and for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet monthly and delegate the day-to-day operation of the organisation to senior management. The Trustee Board is independent from management.

Related Parties

Boothferry Citizens Advice is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the Trustee Board of Boothferry Citizens Advice in order to fulfil its charitable objects and comply with the national membership requirements.

The charity also co-operates and liaises with a number of other advisory services, local charities and social services departments on behalf of clients. Where one of the trustees holds the position of trustee/director of another charity they may be involved in discussions regarding that other charity but not in the ultimate decision-making process.

Major risks

Boothferry Citizen Advice is developing a risk management strategy and risk register. The Trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems put in place to mitigate those risks. To that end Boothferry Citizens Advice is continually monitoring and managing its risk.

Boothferry Citizens Advice Bureau

Report of the Trustees

Included in external risks is that of the loss of funding. The effects of this have been minimised by the procedures in place, which have resulted in funding being secured from a variety of sources. The charity continues to seek to diversify its funding sources. Internal risks are minimised by the implementation of procedures for authorisation of all transactions and projects and to ensure consistent quality of delivery for all operational aspects of the charitable company. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

3. OBJECTIVES AND ACTIVITIES

Objects

The charity's objects are to promote any charitable purpose for the benefit of the community in the East Riding of Yorkshire by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress.

Aims, Objectives, Strategies and Activities for the Year

Boothferry Citizens Advice aims to provide free, confidential, impartial and independent advice and information for the benefit of the local community, to exercise a responsible influence on the development of social policies and services and to ensure individuals do not suffer through a lack of knowledge or an inability to express their needs effectively

In addition to the continuing provision of high quality advisory services to the local community the primary objectives for the year were to extend the means of service provision to include the Rural Advice through the Building Bridges project, to develop the Money Management Advice project and to continue the Social Policy work.

To obtain the necessary funding to provide the additional services applications were made to various local and national providers of community finance. Advertisements were placed in the national press for a voluntary Treasurer for the Trustee Board.

The principal activity of Boothferry Citizens Advice remained the provision of free, confidential, independent and impartial advice, information and counsel for members of the public. This is provided by the Bureaux in Goole town centre and Pocklington and 6 outreach venues throughout East Riding. In addition to generalist advice the following specialist advisory services were provided:

- i) Legal Help Franchise offering advice on debt and welfare rights
- ii) Legal Services Commission Financial Inclusion Fund
- iii) Department of Business, Enterprise and Regulatory Reform Financial Inclusion Fund

Advisory services were provided through face-to-face consultations, telephone advice lines and various outreach services at community centres throughout the borough.

Boothferry Citizens Advice Bureau

Report of the Trustees

Contribution of Volunteers

The charity receives help and support in the form of voluntary assistance in advising the public and administering the charity.

28 volunteers contributed approximately 172 hours per week of work to the bureau during the year. We estimate the value of this help at £23,983 in respect of the current year.

4. ACHIEVEMENTS AND PERFORMANCE

Charitable Activities

The key achievements in the year were the successful delivery of the Social Policy project which included workshops, conferences and empowering people to know their rights. We were also able to give clients living in rural areas opportunity to access the service through the Building Bridges project and offered Money Advice and Money Management to clients experiencing debt and debt related problems.

Boothferry Citizens Advice saw a total of 1,830 new clients with 2,193 enquiries in 2007/2008.

Investment Activities

The charity does not currently hold material investments.

Factors Affecting the Achievement of Objectives

The charity is only too well aware of the financial pressures experienced by its major funders, and in view of this has taken active measures to seek additional sources of funding for its services.

5. FINANCIAL REVIEW

Financial Position

Incoming resources in the year were £256,676. Of this £169,640 related to project restricted activities. This represents an increase of £8,831 in total income on 2006-2007.

A surplus of £14,186 was made in the year which includes the depreciation of the lease and other assets. At 31 March 2008 total reserves were £101,757.

Boothferry Citizens Advice Bureau

Report of the Trustees

Reserves Policy

The Trustees of Boothferry Citizens Advice believe that the Bureau should hold financial reserves in order to ensure that the charity can continue to operate and meet the needs of clients in the event of unforeseen and potentially damaging circumstances arising.

The Trustees consider that it is prudent to set aside an amount equivalent to three months operating expenditure (approximately £60,000) or £45,000, whichever is the lowest. It may not be possible to reserve this amount fully every year and a lower amount can be set by the Trustees until such time as the appropriate level of reserves has been realised.

For the year 2008/2009 the amount has been set at £45,000.

In addition, unrestricted funds amounting to £25,000 have been designated to ensure that the Bureau is able to cover contracted payments to staff such as redundancy, provision of maternity and sickness leave, etc, and the costs of any disciplinary and/or grievance procedure that may arise.

Principle Funding Sources

The Directors extend their gratitude to East Riding of Yorkshire Council who continued to support the core operating capacity of the charity. Additionally project specific funding was received from the Legal Services Commission in support of the debt and welfare rights advisory work and the Department of Business, Enterprise and Regulatory Reform (formerly the Department of Trade and Industry) in support of the Financial Inclusion Outreach project.

The charity did not have any borrowings from either providers of funding or other sources at the balance sheet date.

6. FUTURE PLANS

Boothferry Citizens Advice aims to continually improve access to its service, and intends to extend its service to an even wider number of the community through increased provision of telephone advice and additional outreach locations.



Chair

31st May 2008

Boothferry Citizens Advice Bureau

**Trustees' report
for the year ended 31 March 2008**

Statement of trustees' responsibilities

Company law requires the trustees to prepare financial statements for each financial year, which give a true and fair view of the state of the affairs of the charity and the incoming resources and application of resources, including the net income or expenditure, of the charity for that year. In preparing these financial statements the trustees are required to:

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

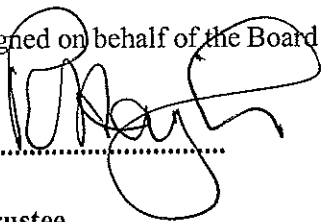
The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Companies Act 1985. They are also responsible for safeguarding the assets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

Statement of disclosure of information to Auditors

In so far as the trustees are aware:

- there is no relevant audit information (information needed by the company's auditors in connection with preparing their report) of which the company's auditors are unaware, and
- the trustees have taken all the steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the company's auditors are aware of that information.

Signed on behalf of the Board of Trustees on15.5.08.....



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Trustee

Boothferry Citizens Advice Bureau

**Independent auditors' report to the members of
Boothferry Citizens Advice Bureau**

We have audited the financial statements of Boothferry Citizens Advice Bureau for the year ended 31 March 2008 which comprise the profit and loss account, the balance sheet and the related notes. These financial statements have been prepared under the accounting policies set out therein and the requirements of the Financial Reporting Standard for Smaller Entities (effective January 2007).

This report is made solely to the charity'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 charity's members those matters we are required to state to them in an auditors' 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 charity and its members as a body, for our audit work, for this report, or for the opinions we have formed.

Respective responsibilities of the trustees and the auditors

The trustees' responsibilities for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) 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 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 and are properly prepared in accordance with the Companies Act 1985. We also report to you whether in our opinion the information given in the Trustees' Annual Report is consistent with the financial statements.

In addition we report to you if, in our opinion, the charity 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 other transactions is not disclosed.

We read the Trustees' Annual Report 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 charity's circumstances, consistently applied and adequately disclosed.

Boothferry Citizens Advice Bureau

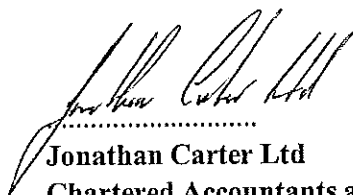
Independent auditors' report to the members of Boothferry Citizens Advice Bureau continued

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, in accordance with United Kingdom Generally Accepted Accounting Practice applicable for Smaller Entities, of the state of the charity's affairs as at 31 March 2008 and of its incoming resources and application of resources, including its income and expenditure, in the year then ended;
- the financial statements have been properly prepared in accordance with the Companies Act 1985; and
- the information given in the Trustees' Annual Report is consistent with the financial statements.



Jonathan Carter Ltd
Chartered Accountants and
Registered Auditor
50-52 Aire Street
Goole
DN14 5QE



Boothferry Citizens Advice Bureau

**Statement of Financial Activities (including Income & Expenditure Account)
for the year ended 31 March 2008**

	Notes	Unrestricted funds £	Restricted funds £	Total 2008 £	Total 2007 £
Incoming resources					
Incoming resources from generated funds:					
<i>Voluntary income:</i>					
Donations and grants		4,436	169,412	173,848	167,778
<i>Activities for generating funds:</i>					
Bank interest		5,728	-	5,728	3,669
Sundry income		-	228	228	2,938
Incoming resources from charitable activities:					
Local Authority Contracts		76,872	-	76,872	73,460
Total incoming resources		<u>87,036</u>	<u>169,640</u>	<u>256,676</u>	<u>247,845</u>
Resources expended					
Charitable activities	2	240,983	-	240,983	243,451
Governance costs	2	1,506	-	1,506	1,492
Total resources expended		<u>242,489</u>	<u>-</u>	<u>242,489</u>	<u>244,943</u>
Net incoming/(outgoing) resources		(155,453)	169,640	14,187	2,902
Transfer between funds		169,640	(169,640)	-	-
Net movement in funds		14,187	-	14,187	2,902
Fund balances at 1 April 2007		87,571	-	87,571	84,669
Fund balances at 31 March 2008		<u>101,758</u>	<u>-</u>	<u>101,758</u>	<u>87,571</u>

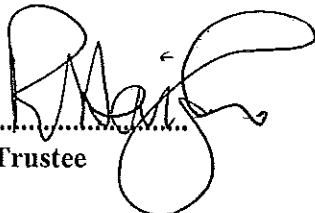
Boothferry Citizens Advice Bureau


**Balance sheet
as at 31 March 2008**

	Notes	2008		2007	
		£	£	£	£
Fixed assets					
Tangible assets	4		5,941		7,921
Current assets					
Cash at bank and in hand		101,500		86,032	
		<u>101,500</u>		<u>86,032</u>	
Creditors: amounts falling due within one year	5	<u>(5,683)</u>		<u>(6,382)</u>	
Net current assets			95,817		79,650
Net assets			<u>101,758</u>		<u>87,571</u>
Unrestricted funds					
General fund	6		<u>101,758</u>		<u>87,571</u>

These accounts have been prepared in accordance with the special provisions of Part VII of the Companies Act 1985 and the Financial Reporting Standard for Smaller Entities (effective January 2007) relating to small companies.

The financial statements were approved by the trustees on 15.5.08 and signed on its behalf by


.....
Trustee


.....
Trustee

The notes on pages 6 to 9 form an integral part of these financial statements.

Boothferry Citizens Advice Bureau

Notes to the financial statements for the year ended 31 March 2008

1. Accounting policies

1.1. Accounting convention

The financial statements have been prepared under the historical cost convention. The financial statements have been prepared in accordance with the Companies Act 1985 and the Statement of Recommended Practice: Accounting and Reporting by Charities (SORP 2005) issued in March 2005.

Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Incoming resources

All incoming resources are included in the SOFA when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Resources expended

All expenditure is accounted for on an accruals basis and has been classified under the headings that aggregate all costs related to the category.

1.2. Value Added Tax

Value Added Tax is not recoverable by the Charity, and as such is included in the relevant costs incurred.

1.3. Tangible fixed assets and depreciation

Depreciation is provided at rates calculated to write off the cost less residual value of each asset over its expected useful life, as follows:

Fixtures, fittings and equipment	-	25% Reducing Balance
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Boothferry Citizens Advice Bureau

**Notes to the financial statements
for the year ended 31 March 2008**

..... continued

2. Total resources expended

	Charitable Activities		Total 2008	Total 2007
	£	Governance	£	£
		£		
Salaries & Staffing Costs	181,339	-	181,339	187,451
Rent & Rates	9,716	-	9,716	9,370
Insurance	2,366	-	2,366	2,304
Utilities	6,399	-	6,399	6,558
Cleaning	127	-	127	203
Machine repairs and maintenance	4,288	-	4,288	8,932
Grants	24,309	-	24,309	14,552
Office	5,933	-	5,933	7,183
Citizens Advice	3,076	-	3,076	3,585
Audit	-	1,058	1,058	1,058
Accounts & AGM	-	448	448	434
Charges & Expenses	1,450	-	1,450	673
Depreciation on f & f and equipment	1,980	-	1,980	2,640
	<u>240,983</u>	<u>1,506</u>	<u>242,489</u>	<u>244,943</u>

3. Staff costs

	2008	2007
	£	£
Wages and salaries	153,117	159,518
Employers NIC	13,264	13,521
	<u>166,381</u>	<u>173,039</u>

There were no employees who were paid over £60,000.

No remuneration was paid to Trustees and no expenses were reimbursed.

Boothferry Citizens Advice Bureau

**Notes to the financial statements
for the year ended 31 March 2008**

..... continued

4. Tangible fixed assets	Fixtures, fittings and equipment £	Total £
Cost		
At 1 April 2007	70,763	70,763
At 31 March 2008	<u>70,763</u>	<u>70,763</u>
Depreciation		
At 1 April 2007	62,842	62,842
Charge for the year	1,980	1,980
At 31 March 2008	<u>64,822</u>	<u>64,822</u>
Net book values		
At 31 March 2008	<u>5,941</u>	<u>5,941</u>
At 31 March 2007	<u>7,921</u>	<u>7,921</u>
5. Creditors: amounts falling due within one year	2008 £	2007 £
Other taxes and social security costs	4,111	4,109
Accruals and deferred income	1,572	2,273
	<u>5,683</u>	<u>6,382</u>

Boothferry Citizens Advice Bureau

**Notes to the financial statements
for the year ended 31 March 2008**

..... continued

6. Reserves	General reserve £	Restricted fund £	Total £
At 1 April 2007	87,571	-	87,571
Income	87,036	169,640	256,676
Expenditure	(242,489)	-	(242,489)
Funds Transfer	169,640	(169,640)	-
At 31 March 2008	<u>101,758</u>	<u>-</u>	<u>101,758</u>

The General reserve represents the free funds of the charity which are not designated for particular purposes.

Analysis of net assets between funds

	General reserve £	Restricted fund £
Fund balances at 31 March 2008 are represented by:		
Tangible fixed assets	5,941	-
Net current assets	95,817	-
	<u>101,758</u>	<u>-</u>

Boothferry District Citizens Advice Bureau

Income & Expenditure Account for the Year Ended 31st March 2008

	2008		2007	
	£	£	£	£
<u>Income</u>				
As per Schedule		256,676		247,845
<u>Expenditure</u>				
<u>Annual Fees</u>				
Accounts Audit	1,058		1,058	
AGM	75		67	
Annual Report	373		367	
	<hr/>	1,506	<hr/>	1,492
<u>Machines</u>				
Maintenance & I.T. Equipment	2,489		6,792	
Photocopier Lease	1,265		884	
Photocopier Maintenance	456		838	
Repairs & Renewals	78		418	
	<hr/>	4,288	<hr/>	8,932
<u>Charges & Expenses</u>				
Bank Charges - CAF	6		1	
Bank Charges - Yorkshire Bank	59		-	
LSC Disbursements	1,338		625	
Sundries	47		47	
	<hr/>	1,450	<hr/>	673
<u>Cleaning</u>				
Materials	127		177	
Window Cleaner	-		26	
	<hr/>	127	<hr/>	203
<u>Insurance</u>				
Insurance	2,366		2,304	
	<hr/>	2,366	<hr/>	2,304
<u>Citizens Advice</u>				
Information	175		843	
IT Services	2,766		2,673	
Meetings	135		69	
	<hr/>	3,076	<hr/>	3,585
<u>Office</u>				
Books & Subscriptions	1,513		642	
Professional Fees	822		2,047	
Incorporation Costs	368		592	
Data Protection	35		35	
Postage	1,678		1,924	
Publicity	55		-	
Printing	-		424	
Stationery	1,462		1,519	
	<hr/>	5,933	<hr/>	7,183
<u>Grants</u>				
Grant for Client	24,309		14,552	
	<hr/>	24,309	<hr/>	14,552
				Cont...

Boothferry District Citizens Advice Bureau

Income & Expenditure Account for the Year Ended 31st March 2008

	2008		2007	
	£	£	£	£
<u>Rent & Rates</u>				
Bureau	9,156		8,938	
Room Rentals	560		432	
		9,716		9,370
<u>Salaries & Staffing Costs</u>				
Recruitment Expenses	758		5	
Salaries (Gross)	166,381		171,955	
Redundancy	-		1,084	
Charges	25		30	
Office Cleaner (Casual)	-		220	
Stakeholder Pension Scheme	-		-	
Child Care	-		-	
Staff Welfare (General)	683		663	
Subsistence	307		205	
Training	709		697	
Other	30		-	
		168,893		174,859
Home Visits	49		28	
Meetings	876		879	
Representation	195		189	
Rural Venues	4,487		3,962	
Volunteer Rota	5,293		5,191	
Training	1,463		2,192	
Sundry	83		151	
		12,446		12,592
<u>Utilities</u>				
Electric	1,063		768	
Gas	660		708	
Mobile Telephones	1,034		1,122	
Telephones	3,642		3,793	
Water Charges	-		167	
		6,399		6,558
<u>Depreciation</u>				
Lease	-		-	
Equipment	1,980		2,640	
		1,980		2,640
Total Expenditure		242,489		244,943
Surplus / (Deficit) for the Year		<u>14,187</u>		<u>2,902</u>

Boothferry District Citizens Advice Bureau

Schedule of Income from Grants & Donations for the Year Ended 31st March 2008

	2008		2007	
	£	£	£	£
<u>Restricted Income</u>				
<u>Project Income</u>				
Citizens Advice - Financial Literacy	-		-	
Citizens Advice - Financial Advice	-		-	
DTI - Financial Inclusion Fund	54,896		24,831	
Big Lottery - Money Management	-		-	
Big Lottery - Social Policy	-		38,878	
Big Lottery Rural Advice	2,268		18,598	
Moorlands Debt Counselling Service	-		3,638	
Friends of CAB	-		-	
Legal Services Commission-Pilot	80,477		45,478	
Legal Services Commission	31,771		33,234	
		169,412		164,657
<u>Sundries Income</u>				
Community Fund Awards for All	-		-	
Income For Clients	-		2,400	
I T Expenditure	-		374	
Training	106		50	
Travel Costs	122		114	
		228		2,938
Total Restricted Income		169,640		167,595
<u>Unrestricted Income</u>				
<u>County Councils Contract</u>				
ERYC	59,440		56,936	
		59,440		56,936
<u>Donations</u>				
Olive Hunt Charity	3,200		2,250	
Private & Client	826		-	
Pocklington RINC	400		200	
Pocklington Womens Fellowship	-		-	
Other	10		671	
		4,436		3,121

Boothferry District Citizens Advice Bureau

Schedule of Income from Grants & Donations for the Year Ended 31st March 2008

	2008		2007	
	£	£	£	£
<u>Interest</u>				
CAF Cash	5,165		2,905	
Yorkshire Bank	<u>563</u>		<u>764</u>	
		5,728		3,669
 <u>Parish Councils</u>				
Asselby	100		100	
Bubwith	200		100	
Elloughton - Brough	2,900		2,724	
Eastrington	50		50	
Laxton	-		-	
Everingham & Harswell	25		-	
Hayton	87		-	
Newport	100		100	
Spaldington	-		-	
South Cave	250		250	
Gilberdyke	<u>200</u>		<u>200</u>	
		3,912		3,524
 <u>Town Councils</u>				
Goole	12,370		12,000	
Howden	500		500	
Market Weighton	50		100	
Pocklington	200		100	
Snaith & Cowick	<u>400</u>		<u>300</u>	
		13,520		13,000
 Total Unrestricted Income		<u>87,036</u>		<u>80,250</u>
 Total Income		<u><u>256,676</u></u>		<u><u>247,845</u></u>