

**West Lindsey Citizens Advice Bureau  
Company limited by guarantee**

**Directors' report and financial statements  
for the year ended 31 March 2010**

**Company registration number 6753694**

**Registered Charity number 1128190**

# **West Lindsey Citizens Advice Bureau**

## **Report of the Directors and Trustees**

### **West Lindsey Citizens Advice Bureau**

The Trustees (who are also the Directors for the purpose of Company Law) have pleasure in presenting their annual report and the audited financial statements for the year ended 31 March 2010. The provisions of the Statement of Recommended Practice "Accounting and Reporting by Charities" (SORP) issued in March 2005 have been adopted in preparing the annual report and financial statements of the charity.

Our thanks go to our Trustees and honorary Officers who have given their time and expertise to ensure West Lindsey Citizens Advice Bureau is an effective organisation.

## **2. STRUCTURE, GOVERNANCE AND MANAGEMENT**

### **Governing Document**

West Lindsey Citizens Advice Bureau is a registered charity and a company limited by guarantee. The maximum liability of each member is limited to £1. At 31 March 2010 the company had 3 members. West Lindsey Citizens Advice is governed by its Memorandum and Articles of Association.

West Lindsey Citizens Advice Bureau was incorporated as a company limited by guarantee on 19<sup>th</sup> November 2008. The charity commenced operations on 1<sup>st</sup> April 2009 at which date the assets and liabilities of the unincorporated West Lindsey Citizens Advice Bureau were acquired.

### **Recruitment, Appointment of Trustees**

Trustees, who are also Directors of the Company, are elected from the local community and must either reside or work in West Lindsey. An Elections Committee, made up of Trustees, the Company Secretary and chaired by the Chair is established to oversee the elections process for Board appointments. A separate process agreed by the Trustee Board is followed for the election of the Chair. The Reference and Administrative Details above identifies the constituencies that elected each of the current trustees. No other persons or bodies external to the charity were entitled to appoint persons to the Trustee Board.

### **Induction of Trustees**

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

### **Organisational Structure**

West Lindsey Citizens Advice Bureau 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 West Lindsey Citizens Advice and for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet as a minimum quarterly and delegate the day-to-day operation of the organisation to senior management. The Trustee Board is independent from management. A register of members' interests is maintained at the registered office, and is available to the public.

### **Related Parties**

West Lindsey Citizens Advice Bureau 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 West Lindsey Citizens Advice Bureau 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

# **West Lindsey Citizens Advice Bureau**

## **Report of the Directors and Trustees**

another charity they may be involved in discussions regarding that other charity but not in the ultimate decision-making process.

### **Major risks**

West Lindsey Citizen Advice Bureau has worked on a Corporate Risk Management exercise. A risk management strategy and risk register were agreed by the Trustee Board. 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 West Lindsey Citizens Advice Bureau is continually monitoring and managing its risk, reviewing the corporate risk register and ensuring action plans are in place to mitigate its key risks.

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 District of West Lindsey, 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**

West Lindsey Citizens Advice Bureau 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 telephone advice, and to continue its established specialist debt and welfare benefits advisory service staffed by appropriately qualified personnel.

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 local press for advisory staff both as paid employees and volunteers, induction and training being provided to the extent that necessary knowledge and skills were not pre-existing.

#### **Public Benefit**

The trustees have paid due regard to the Charity Commission's guidance on public benefit in deciding the activities undertaken by the bureau during the year. The trustees are satisfied that the information provided in the report and accounts meets the public benefit reporting requirements.

The principal activity of West Lindsey Citizens Advice Bureau remained the provision of free, confidential, independent and impartial advice, information and counsel for members of the public. This is provided through its main Bureau in Gainsborough, Lincolnshire. In addition to generalist advice the following specialist advisory services were provided:

- i) Specialist Welfare Benefit and Debt Provision

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

#### **Contribution of Volunteers**

# **West Lindsey Citizens Advice Bureau**

## **Report of the Directors and Trustees**

The charity receives help and support in the form of voluntary assistance in advising the public and administering the charity. The Bureau is extremely grateful for the help and support of all volunteers.

### **4. PERFORMANCE AND ACHEIVEMENTS**

#### **Charitable Activities**

##### **West Lindsey Citizens Advice Audit**

In July 2009 West Lindsey Citizens Advice Bureau passed its National Citizens Advice Audit achieving the standard thereby ensuring that the quality of advice is good and that the Bureau's financial administrative and other systems are up to the standard expected as part of the membership scheme.

##### **Gateway Telephone Advice**

West Lindsey Citizens Advice Bureau has begun to implement improved accessibility by having a Gateway or triage type assessment approach. The Gateway approach to service delivery is effective and widely recognised as such. It makes a positive difference to the number of people that can be helped and the way(s) in which services are both accessed and targeted. Telephone Gateway started in May 2009.

##### **Sure Start West Lindsey**

The Bureau started its Sure Start project in January and is now able to offer advice in all Sure Start centres throughout West Lindsey. The objective is for caseworkers to work proactively with parents/carers giving advice on a range of issues and give various sessions, for example financial capability sessions.

##### **Gainsborough Town Council**

Gainsborough Town Project continued through the year and enables the Bureau to employ two part time advice workers to provide generalist advice to people of Gainsborough.

##### **Lloyds TSB**

The Lloyds TSB project, which runs from January 2008 to December 2010, provided a rural outreach money advice and financial capability/awareness service to help those clients who are rurally isolated and disadvantaged. It covers the areas of Scotter, Caistor, Market Rasen, Ingham, Torskey, and Hemswell .

##### **HMRC**

The Financial Capability Project, which finished in March 2010 assisted with increasing the take up of tax credits, child trust funds and other HMRC products. The project delivered targeted work that engaged with individuals from hard to reach groups and/or low income groups to enable them to understand the HMRC products that directly affect them.

##### **WLDC Housing**

The Bureau provides a debt/homelessness prevention advice referral service to help local residents manage their debts in order to prevent or halt repossession proceedings that seek to recover their rented or mortgaged homes.

##### **Primary Care Trust – Advice on Prescription 2008 - 2011**

This joint project funds specialist welfare benefits caseworkers in each of the 7 county bureaux. It aims to maximize the income of older people and vulnerable adults so enhancing their well-being and quality of life, helping them to remain independent in the community.

##### **Financial Inclusion Fund 2008 – 2011**

The project aims are to deliver face to face debt advice, including outreach work to socially excluded, hard to reach vulnerable adults. Referrals are taken from the generalist service as well as key partners in the community and the casework can be extremely complex.

# West Lindsey Citizens Advice Bureau

## Report of the Directors and Trustees

### Social Policy

During the year the Bureau generated 78 social policy issues. As far as trends go this year delays in processing benefit claims have featured highly. Also delays in processing, hearing cases and resolving the outcomes at the tribunal service ( for benefits) have been worryingly high with one client case waiting for backdating of benefits to be resolved from last June/July due to backlog of work. In addition to this through the year issues with employment support allowance have been identified.

### Equality and Diversity monitoring

West Lindsey Citizens Advice Bureau is committed to providing a supportive and inclusive culture for:

- all those who need our services
- our volunteers
- our staff and
- other stakeholders.

We recognise the positive value of diversity, promoting equality and fairness, and challenging discrimination. We regularly monitor our client, staff and trustee profile to ensure that our service reflects the community. In addition to this we monitor our service to identify ways in which we can open up access to all living in the community and the district.

## 5. FINANCIAL REVIEW

### Financial Position

Incoming resources in the year were £227,296 Of this £137,533 related to project restricted activities .

A surplus of £ 23,646 was made in the year. At 31 March 2010 total reserves were £ 205,006 of which £94,745 represented unrestricted funds, £30,261 restricted funds and £80,000 designated funds.

### Reserves Policy

West Lindsey Citizens Advice is required to ensure that free monies are available in each financial year to meet any reasonable foreseeable contingency. The bureau will maintain a projection of income for at least 3 years ahead and will ensure that this continues to be derived from as wide a variety of sources possible. The Bureau will take all necessary steps to ensure that at no time within this period would it be possible for the cessation of one or more funding streams to present so serious a challenge to the future of the organisation that it could not be managed so as to continue to provide a best value advice service.

In reviewing the potential costs that could arise should a significant reduction in income be incurred the Trustees have determined that 'free' reserves should be maintained equal to between 3 and 6 months normal operating expenditure.

### Principal Funding Sources

The Directors extend their gratitude to West Lindsey District Council and Lincolnshire County Council who continued to support the core operating capacity of the charity. In addition the Bureau extends its gratitude to project-specific funding which has been received.

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

### Funds in Deficit

No funds were in deficit at the balance sheet date.

# West Lindsey Citizens Advice Bureau

## Report of the Directors and Trustees

### Investment Policy

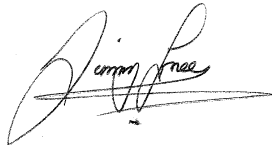
As required in its Memorandum in furtherance of its objects, and for no other purposes, the Company has the power to invest the monies of the Company not immediately required for its purposes in or upon such investments, securities or property as may be thought fit, subject nevertheless to such conditions and such consents as may for the time being be imposed or required by law.

### 6. FUTURE PLANS

West Lindsey Citizens Advice Bureau 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, Gateway triage service and additional outreach locations where possible.

This report has been prepared in accordance with the Statement of Recommended Practice – Accounting and reporting by Charities and in accordance with the special provisions of Part VII of the Companies Act 1985 relating to small companies.

Signed:



Chair of Trustees

Date 30 September 2010

Address: West Lindsey Citizens Advice Bureau  
26 North Street,  
Gainsborough  
Lincolnshire  
DN21 2HU

## West Lindsey Citizens Advice Bureau

### Information

#### Directors and Trustees

Jimmy Snee  
Stephen Beard  
Peter Bishop           resigned 29.6.10  
Robert Shannon       appointed 15.7.10

#### Company Secretary

#### Registered Office

26 North Street  
Gainsborough

#### Company Registration number

6753694

#### Charity Registration

1128190

#### Bankers

HSBC plc  
21 Market Place  
Gainsborough

#### Independent Examiner

Steven Darby  
Darbys Chartered Certified Accountants  
Portland House, 154 Trinity Street  
Gainsborough

**The following people additionally served as members and Honorary officers on the Management Committee during 2009/10.**

#### Representative members

West Lindsey District Council	Cllr D Rodgers	
Gainsborough Town Council	Cllr T Davies	
Market Rasen Town Council	B Richardson	
Rotary Club	W Pallender	
Gainsborough Churches	Father C O'Connor	resigned 25.03.2010

#### Bureau staff/volunteer members

Staff representative	Mrs J Barnett
Staff representative	Q Nguyen
Volunteer representative	Mrs K Rampton
Staff representative	T Morris

#### Honorary officers

Honorary treasurer	Mrs P Swift
Honorary solicitor	P Westcott

#### CitAdvice (representative) member

Management consultant	D Berry
Management consultant	Mrs J Perry

#### Pro-Bono employment Advice

J Bradley

**West Lindsey Citizens Advice Bureau**

**Independent examiner's report to the trustees of West Lindsey Citizens Advice Bureau**

I report on the accounts of the company for the year ended 31 March 2010, which are set out on pages 8 to 14

**Respective responsibilities of trustees and examiner**

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 43(2) of the Charities Act (the 1993 Act) and that an independent examination is needed.

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 1933 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 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 for 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 statement 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 of the Companies Act 2006; and
  - to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 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.



Steven Darby FCCA  
Darbys Limited  
Portland House  
154 Trinity Street  
GAINSBOROUGH

date

28 Sept 2010

## West Lindsey Citizens Advice Bureau

### Statement of financial activities for the year ended 31 March 2010

	Notes	Unrestricted funds	Restricted funds	Total funds 2010
<b>Incoming resources</b>				
Incoming resources from generated funds				0
<b>Incoming resources from charitable activities</b>				
Grants	2	89,210	137,533	226,743
Donations		388		388
Interest received		94		94
Other income		71		71
<b>Total incoming resources</b>		<b>89,763</b>	<b>137,533</b>	<b>227,296</b>
<b>Resources expended on charitable activities</b>				
Staffing costs	3	72,636	101,617	174,253
Premises costs	4	2,346	9,144	11,490
Communications and IT	5	4,370	6,468	10,838
Information		143	1,985	2,128
Insurances	6	207	1,018	1,225
Other		177	231	408
Governance costs	7	355		355
Depreciation	8	2,101	852	2,953
		<b>82,335</b>	<b>121,315</b>	<b>203,650</b>
<b>Net incoming resources</b>		<b>7,428</b>	<b>16,218</b>	<b>23,646</b>
<b>Funds Brought forward 1 April 2009</b>		<b>87,317</b>	<b>14,043</b>	<b>101,360</b>
<b>Funds carried forward 31 March 2010</b>	9	<b>94,745</b>	<b>30,261</b>	<b>125,006</b>

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

**West Lindsey Citizens Advice Bureau**

**Balance sheet as at 31 March 2010**

	<b>Notes</b>	<b>2010</b>
<b>Fixed assets</b>	<b>10</b>	89,177
<b>Current assets</b>		
Prepayments	<b>11</b>	14,408
Bank account		107,273
Cash in hand		99
		<u>121,780</u>
<b>Current liabilities</b>		
Creditors due within one year	<b>12</b>	<u>5,951</u>
<b>Net current assets</b>		115,829
<b>Net assets</b>		<u><u>205,006</u></u>
<b>Financed by</b>		
<b>Designated funds</b>		80,000
<b>Unrestricted funds</b>		94,745
<b>Restricted funds</b>		30,261
		<u><u>205,006</u></u>

**West Lindsey Citizens Advice Bureau  
Company limited by Guarantee**

**Balance sheet (continued)**

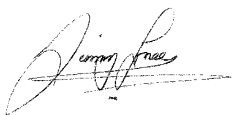
**Directors' statements required by Sections 475(2) and (3)  
for the year ended 31 March 2010**

In approving these financial statements as directors of the company we hereby confirm:

- (a) that for the year stated above the company was entitled to the exemption conferred by Section 477 of the Companies Act 2006;
- (b) that no notice has been deposited at the registered office of the company pursuant to Section 476 requesting that an audit be conducted for the year ended 31 March 2010: and
- (c) that we acknowledge our responsibilities for:
  - (1) ensuring that the company keeps accounting records which comply with Section 386: and
  - (2) preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its profit or loss for the year then ended in accordance with the requirements of Section 393 and which otherwise comply with the provisions of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

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

The financial statements were approved by the Board on 30 September 2010 and signed on its behalf by



**Director**

**Registration number 6753694**

## West Lindsey Citizens Advice Bureau

### Notes to the financial statements for the year ended 31 March 2010

#### 1. Accounting policies

##### 1.1 Accounting convention

The financial statements have been prepared under the historical cost convention and are in accordance with applicable accounting standards, and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008), and by the Accounting and Reporting by Charities: Statement of Recommended Practice, (SORP 2005).

##### 1.2 Incoming resources

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

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.

Restricted funds are subject to restrictions on their expenditure imposed by the donor.

Designated funds relates to the premises which was gifted to the Charity at valuation in March 2009.

##### 1.3 Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes VAT which cannot be recovered.

##### Charitable activities

These costs are incurred by the charity in the delivery of its activities and services for beneficiaries. It includes both costs that can be allocated direct to such activities and those costs of an indirect nature necessary to support them.

##### Governance costs

This includes those costs associated with meeting the constitutional and statutory requirements of the charity.

##### 1.4 Tangible fixed assets and depreciation

Depreciation is charged on assets to write them off over their expected useful life:

Freehold property	nil
Computer equipment	30% on a reducing balance basis
Office equipment	15% on a reducing balance basis

##### 1.5 Basis of accounting

Income is shown in the year in which it is receivable.

## West Lindsey Citizens Advice Bureau

### Notes to the financial statements for the year ended 31 March 2010

#### 1.6 Reserves

The Bureau adopts a detailed reserves policy in order to ensure its long term sustainability and viability.

#### 2. Incoming resources

##### 2.1 Grants received

	<b>Unrestricted funds</b>	<b>Restricted funds</b>	<b>Total funds 2010</b>
Lincolnshire County Council	49,540		49,540
West Lindsey District Council/Other	38,000		38,000
Parish and Town Councils	1,670		1,670
Gainsborough Town Council		6,916	6,916
F1F		21,583	21,583
Sure Start		18,027	18,027
ACIS Limited		5,000	5,000
WLDC debt management		8,882	8,882
HMRC		24,470	24,470
Lloyds TSB		12,450	12,450
PCT		40,205	40,205
	<u>89,210</u>	<u>137,533</u>	<u>226,743</u>

#### 3 Staffing costs

	<b>Unrestricted funds</b>	<b>Restricted funds</b>	<b>Total funds 2010</b>
Salaries	68,988	99,480	168,468
Advisors and staff expenses	2,584	1,847	4,431
Staff training	1,064	290	1,354
	<u>72,636</u>	<u>101,617</u>	<u>174,253</u>

#### 4 Premises costs

	<b>Unrestricted funds</b>	<b>Restricted funds</b>	<b>Total funds 2010</b>
Rent	640	4,623	5,263
Rates & water	118	770	888
Light & heat	113	2,131	2,244
Cleaning materials	15	59	74
Repairs & renewals	1,393	1,273	2,666
Health & safety	67	288	355
	<u>2,346</u>	<u>9,144</u>	<u>11,490</u>

**West Lindsey Citizens Advice Bureau****Notes to the financial statements for the year ended 31 March 2010****5 Communications and IT**

	<b>Unrestricted funds</b>	<b>Restricted funds</b>	<b>Total funds 2010</b>
Postage & stationery	623	1,793	2,416
Photocopying	55	334	389
Telephone	2,063	1,868	3,931
Advertising and publicity	366	106	472
IT maintenance	1,263	2,367	3,630
	<u>4,370</u>	<u>6,468</u>	<u>10,838</u>

**6 Insurances**

The bureau paid insurances of £ 1,224 for buildings/contents insurance including employers liability and for trustee indemnity insurance. In addition there is a group insurance policy, arranged by the national Citizens Advice covering professional indemnity, personal accident, public liability and legal expenses. No claims have been made against the Bureau.

**7 Governance costs**

	<b>Unrestricted funds</b>	<b>Restricted funds</b>	<b>Total funds 2010</b>
Costs for AGM	355		355
	<u>355</u>	<u>0</u>	<u>355</u>

**8 Depreciation**

	<b>Unrestricted funds</b>	<b>Restricted funds</b>	<b>Total funds 2010</b>
Charge for the year	2,101	576	2,953
	<u>2,101</u>	<u>576</u>	<u>2,953</u>

**9 Net movement of funds**

	<b>Unrestricted funds</b>	<b>Restricted funds</b>	<b>Total funds 2010</b>
Net incoming resources	7,428	16,218	23,646
Funds brought forward 1.4.09	87,317	14,043	101,360
Funds carried forward 31.3.10	<u>94,745</u>	<u>30,261</u>	<u>125,006</u>

**West Lindsey Citizens Advice Bureau****Notes to the financial statements for the year ended 31 March 2010****10 Tangible assets**

	<b>Freehold Property</b>	<b>Computers</b>	<b>Office equipment</b>	<b>Total</b>
<b>Cost</b>				
Cost at 1 April 2009	80,000	17,925	9,195	107,120
Additions during the year		921		921
At 31 March 2010	<u>80,000</u>	<u>18,846</u>	<u>9,195</u>	<u>108,041</u>
<b>Depreciation</b>				
At 1 April 2009		11,294	4,618	15,912
Charge for the year		2,266	687	2,953
At 31 March 2010	<u>0</u>	<u>13,560</u>	<u>5,305</u>	<u>18,865</u>
<b>Net book value</b>				
At 31 March 2009	<u>80,000</u>	<u>6,991</u>	<u>4,610</u>	<u>91,601</u>
At 31 March 2010	<u>80,000</u>	<u>5,286</u>	<u>3,890</u>	<u>89,176</u>

**11 Current assets**

	<b>Unrestricted funds</b>	<b>Restricted funds</b>	<b>Total funds 2010</b>
<b>Funds to be received</b>			
Surestart		4357	4357
PCT		10051	10051
	<u>0</u>	<u>14408</u>	<u>14408</u>

**12 Current liabilities - creditors due within one year**

	<b>Unrestricted funds</b>	<b>Restricted funds</b>	<b>Total funds 2010</b>
<b>Funds received in advance</b>			
Eminox	250		250
Town & Parish Councils	715		715
Accruals - expenses	4310	676	4986
	<u>5275</u>	<u>676</u>	<u>5951</u>

**13 Company limited by guarantee**

The company has limited liability which is guaranteed by the members in the event of a winding up. This liability is restricted to £1 per member.

**14 Controlling interest**

The company is limited by guarantee and thus there is no controlling interest.