

South Staffordshire Citizens Advice Bureau

**Registered Charity No: 1118794
Company No: 6051595**



***Annual Report
2009-2010***

Community
Legal Service



SOUTH STAFFORDSHIRE CITIZENS ADVICE BUREAU

OPENING HOURS

MONDAY 9.30am – 12.30pm at
Civic Centre, Gravel Hill, **WOMBOURNE**, WV5 9HA

TUESDAY 10.00am- 1pm at
Featherstone Children’s Centre, The Avenue,
FEATHERSTONE, WV10 7AS *Term time only*

and 9.30am – 12.30pm at
The Senior Citizens Club, High Street,
KINVER, DY7 6HL

WEDNESDAY 9.00am – 12.00pm at
Lane Green School, Bilbrook Road,
BILBROOK, Nr Codsall, WV8 1EU
Closed during August and Christmas holidays

and 10.00am – 4.00pm at
The Village Hall, Pinfold Lane,
CHESLYN HAY, WS6 7HP

and 9.30am – 12.30pm and
1.00pm – 4.00pm at
Community Centre, Church Road,
PERTON, WV6 7PD

THURSDAY 9.30am – 12.30pm at
The Haling Dene Centre, Cannock Road,
PENKRIDGE, ST19 5DT

and 10.00 am to 1.00 pm at
Codsall Village Hall,
Wolverhampton Road,
CODSALL, WV8 1PW

FRIDAY 9.30am – 12.30pm at
The Civic Centre, Gravel Hill,
WOMBOURNE, WV5 9HA

County Wide Telephone Advice: Staffordshire Advice Line: 08444 111444

Open between 9.30 am – 4.30 pm Monday to Friday
(Excluding Bank Holidays)

TRUSTEE BOARD MEMBERS

SCHEDULE OF MEMBERS

Chairman: David Hough

Part One (Individual Nominees)

Mr Malcolm Harris

Mr Peter Wilkinson

Mrs Carole Yates

Mr Mike Lynch

Mr Bryan Richens (Treasurer – as from 1st April 2010)

(Two Vacancies)

Part Two (Nominating Organisations)

Cllr Ena Ray South Staffordshire Parish Council Association

Cllr Robert Reade South Staffordshire District Council

Cllr Roger Lees South Staffordshire District Council

(Five Vacancies)

STAFF

PAID STAFF

Manager:	Catherine Barlow
Bureau Supervisor:	Stephanie Brown
Money Adviser:	Graham Mason
Money Adviser:	Dafydd Barnes
Case Worker:	Sarah Preston
Administration Officer:	Helen Evans
Generalist Adviser:	Sarah Giles

VOLUNTEERS

GENERALIST ADVISERS

Ken	Tina
Jeremy	Christine
June	Pauline
Michael	Hardit

TRAINEE ADVISERS

Lyndon
Madelaine

ADMINISTRATION DUTIES

John

BANK DETAILS

Barclays Bank PLC
5 Queen Square
Wolverhampton
WV1 1DS

ACCOUNTANTS

Wright & Co Partnership Ltd
The Squires
5 Walsall Street
Wednesbury
WS10 9BZ

SOUTH STAFFORDSHIRE CITIZENS ADVICE BUREAU

Aims and principles

To ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities or of the services available to them, or through an inability to express their needs effectively and equally to exercise a responsible influence on the development of social policies and services, both locally and nationally.

Description of the service

The Citizens Advice service helps people resolve their legal, money and other problems by providing information and advice and by influencing policymakers. Citizens Advice Bureaux use evidence of their clients' problems to campaign for improvements in laws and services that affect everyone. Every Citizens Advice Bureau is an independent registered charity. Without funding and volunteers the CAB could not continue to provide its services in South Staffordshire.



CHAIRMAN'S REPORT **2009/2010**

Details of achievements during the past year are comprehensively set out in the Bureau Manager's report. It can be seen that in overall terms service delivery has increased, reflecting the increased demands placed on the CAB during this period of economic downturn. This has, of course, placed a greater burden on both paid and voluntary staff who have all responded magnificently. It has to be said that all staff regularly exceed their agreed hours, and although this is done with good will and commitment it is not a healthy state of affairs on a long term basis. Efforts continue to be made by management to try and secure additional funding and to recruit and train additional volunteers; this is greatly appreciated by the Board of Trustees.

Early in this financial year we had our new manager in post and had set about recruiting an Advice Services Coordinator. This restructuring has given new life to the Bureau and we are delighted with the way in which both have settled in; we continue to be impressed with their professionalism and commitment. It has been particularly pleasing to see that we had excellent results from the CitA quality and organizational audits which were carried out during the autumn period.

Over the past couple of years we have tried to find a replacement for our Treasurer, Carole Yates, who wished to retire from the position which she has held for so many years. I am now delighted to report that we have a new Trustee, Mr Bryan Richens, who will formally take over from Carole at the start of the new financial year

On behalf of the Board of Directors and myself I would like to record our welcome to Bryan, to say a very sincere thank you to Carole as our outgoing treasurer, and to express our great thanks to all staff and volunteers for the continuing success of the Bureau

David Hough
Chairman

MANAGER'S COMMENTS

We are delighted to report that the bureau has had a very successful and positive year following its emergence from a challenging period of change and transition.

Superb work from our staff and volunteers has enabled the bureau to continue providing an excellent advice service to the local community. The tremendous dedication and commitment they have shown, often putting in many additional hours beyond the call of duty, and the quality of work they have produced has been reflected in the result of our 2009 Citizens Advice audit. We were commended for the 87% we scored in our quality of advice assessment, which puts us amongst the best performing bureaux in the country, and highly praised for our social policy work.

Last year we dealt with 5533 contacts and helped people deal with 8084 issues including reducing indebtedness, benefit claims, employment problems, homelessness prevention, resolving injustices and compensation for poor goods and services. We have collected data relating to these problems and submitted 60 Bureau Evidence Forms to Citizens Advice to help them campaign for improvements in social policy and services.

The coming year will see us widening our access to clients through our participation, with other bureaux in Staffordshire, in the county wide Telephone Advice Line. Our region is the first one in England to go live with Advice Line nationally.

Our annual client satisfaction survey revealed that 98% stated they were happy or very happy with our service which is testament to the commitment given by everyone. We received some very positive comments and letters from clients, some of which are illustrated below:

"When I attended the CAB in Kinver, the adviser provided me with an excellent service. She was professional, friendly and an asset to the CAB. Please pass on my compliments."

"This letter is to express our gratitude. Your caseworker has helped our family through some difficult times. She combines professionalism with personal warmth and we would not hesitate to recommend her to others."

"Just a few lines thanking you for getting things moving on our roof problem. We are sure we would not now be in this position without all your help. Many thanks."

"I had been having problems with the DWP in an effort to obtain the correct winter fuel payment and was getting nowhere. I decided to contact the CAB for help. I found the advisers I dealt with to be sympathetic and efficient. Halleluja!! Today thanks to the perseverance of the CAB I received my payment. Thank you indeed for your efforts as my patience was long exhausted."

A very big thank you to all our funders, staff, volunteers, Trustee Board members and those in the wider community who support the Citizens Advice service in South Staffordshire.

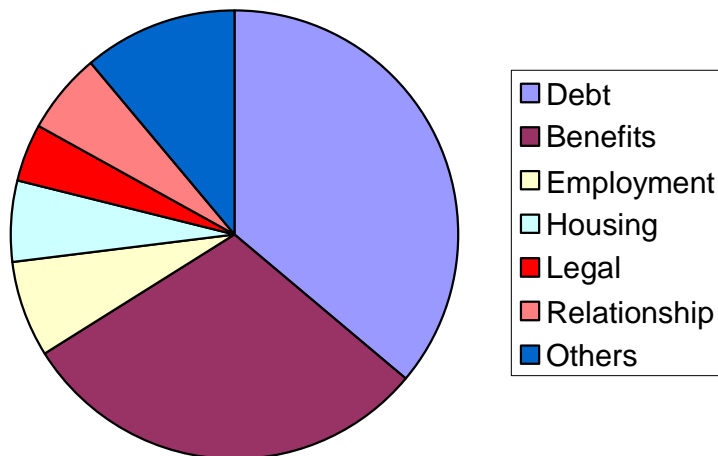
**Cathy Barlow
Bureau Manager**

WOMBOURNE

2009 – 2010 Breakdown

<u>Category of Enquiry</u>	<u>Percentage %</u>
Debt	36
Benefits	30
Employment	7
Housing	6
Legal	4
Relationship	6
Others	11

Wombourne - Enquiry Type %



Total Contacts: 3700

(2008/2009 - 3027)

Number of Issues: 3631

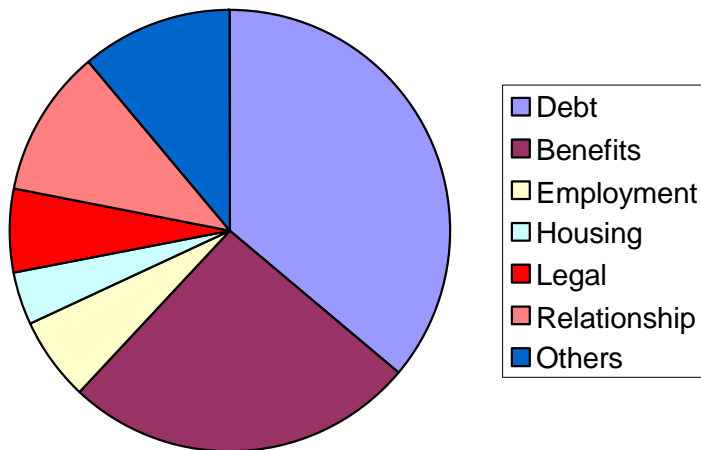
(2008/2009 – 2947)

KINVER

2009 – 2010 Breakdown

<u>Category of Enquiry</u>	<u>Percentage %</u>
Debt	36
Benefits	26
Employment	6
Housing	4
Legal	6
Relationship	11
Others	11

Kinver- Enquiry Type %



Total Contacts: 170

(2008/2009 – 178)

Number of Issues: 504

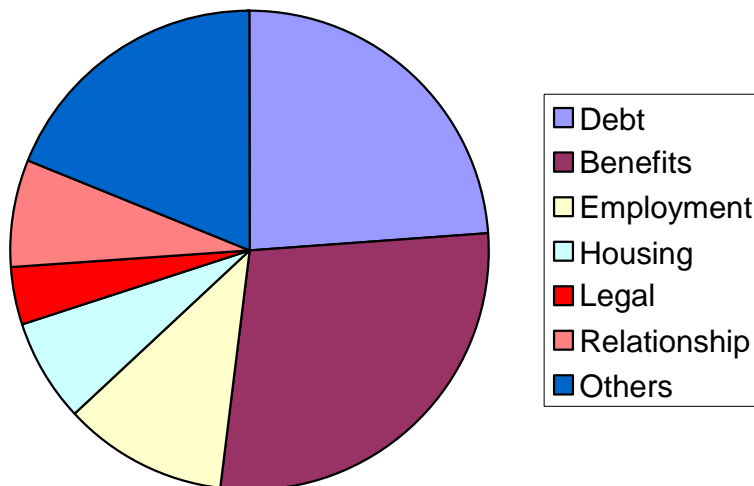
(2008/2009 – 318)

CHESLYN HAY

2009 – 2010 Breakdown

<u>Category of Enquiry</u>	<u>Percentage %</u>
Debt	24
Benefits	28
Employment	11
Housing	7
Legal	4
Relationship	7
Others	19

Cheslyn Hay - Enquiry Type %



Total Contacts: 355

(2008/2009 – 285)

Number of Issues: 1030

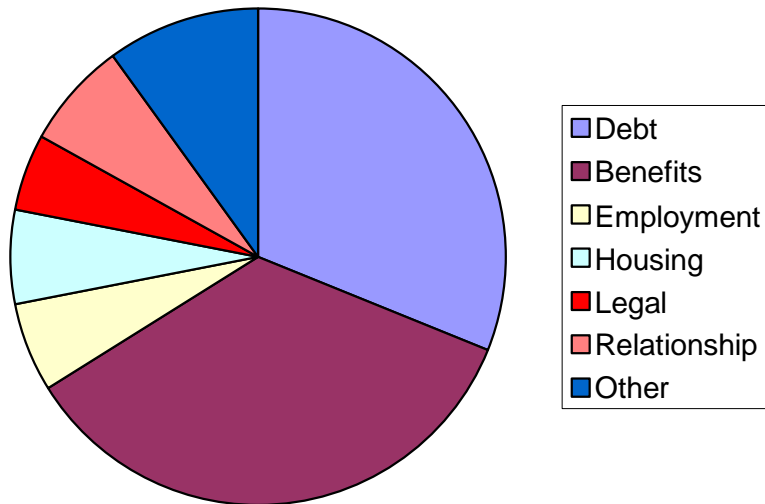
(2008/2009 – 838)

PERTON

2009 – 2010 Breakdown

<u>Category of Enquiry</u>	<u>Percentage %</u>
Debt	31
Benefits	35
Employment	6
Housing	6
Legal	5
Relationship	7
Other	10

Perton - Enquiry Type %



Total Contacts: 452

(2008/2009 – 441)

Number of Issues: 1054

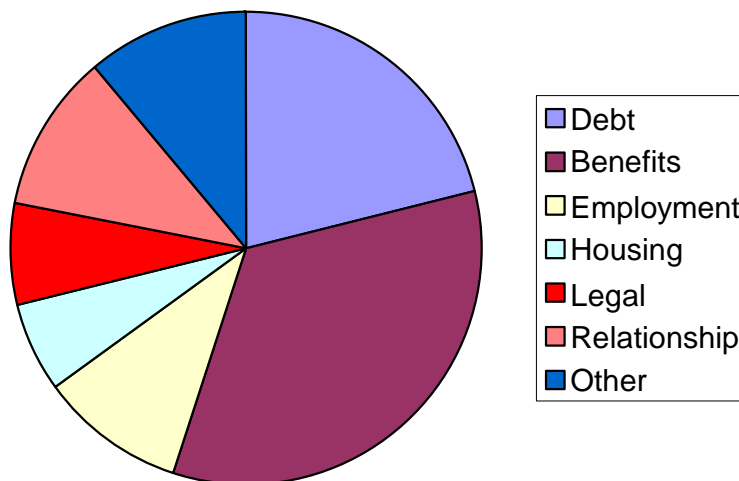
(2008/2009 – 1044)

PENKRIDGE

2009 – 2010 Breakdown

<u>Category of Enquiry</u>	<u>Percentage %</u>
Debt	21
Benefits	34
Employment	10
Housing	6
Legal	7
Relationship	11
Other	11

Penkridge - Enquiry Type %



Total Contacts: 343

(2008/2009 – 300)

Number of Issues: 705

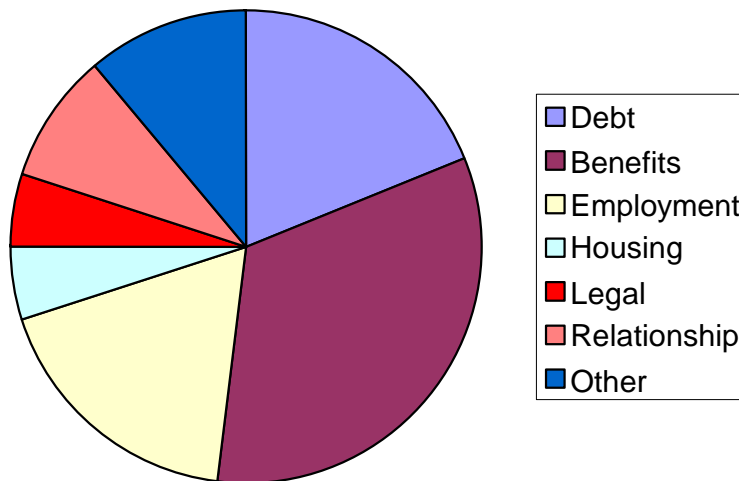
(2008/2009 – 710)

BILBROOK

2009 – 2010 Breakdown

<u>Category of Enquiry</u>	<u>Percentage %</u>
Debt	19
Benefits	33
Employment	18
Housing	5
Legal	5
Relationship	9
Other	11

Bilbrook - Enquiry Type %



Total Contacts: 142

(2008/2009 – 35)

Number of Issues: 335

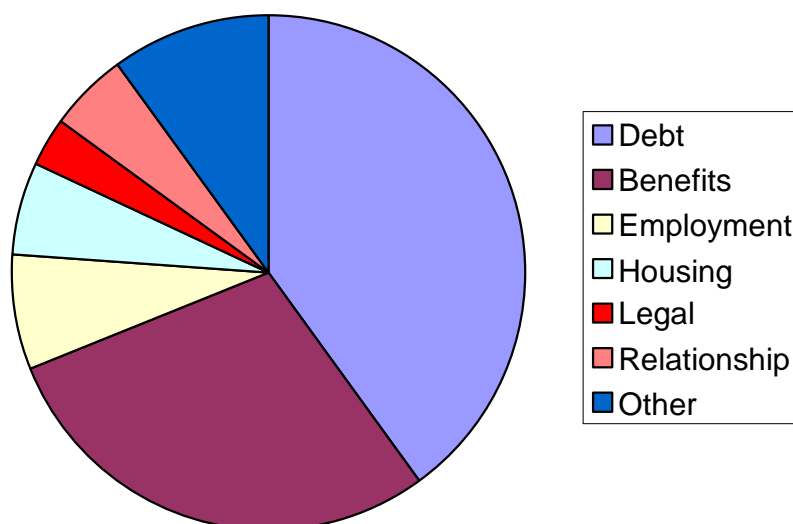
(2008/2009 – 71)

CODSALL

2009 – 2010 Breakdown

<u>Category of Enquiry</u>	<u>Percentage %</u>
Debt	40
Benefits	29
Employment	7
Housing	6
Legal	3
Relationship	5
Other	10

Codsall - Enquiry Type %



Total Contacts: 264

(2008/2009 – 184)

Number of Issues: 612

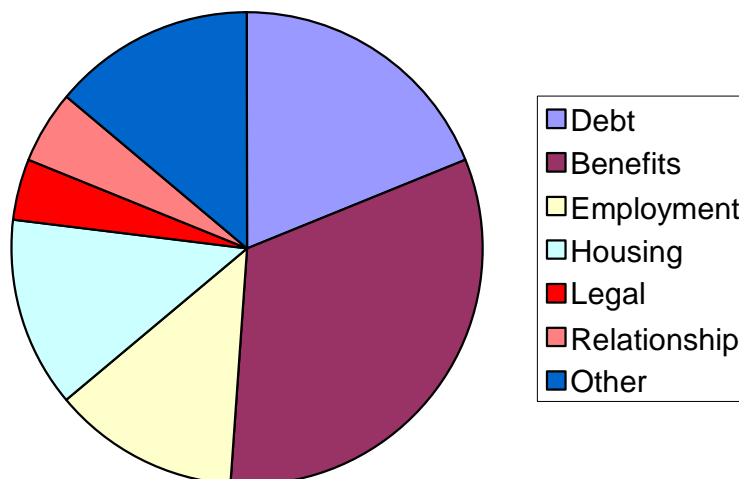
(2008/2009 – 442)

FEATHERSTONE

2009 – 2010 Breakdown

<u>Category of Enquiry</u>	<u>Percentage %</u>
Debt	19
Benefits	32
Employment	13
Housing	13
Legal	4
Relationship	5
Other	14

Featherstone - Enquiry Type %



Total Contacts: 107

(2008/2009 – 33)

Number of Issues: 213

(2008/2009 – 100)

DEBT REPORT

Debt continues to be the single greatest enquiry area for which clients seek our assistance and represents almost half of all enquiries received during this accounting period. 232 new debt cases were taken on and the total value of the associated debts fell just short of £10 million.

We have two debt advisors who give a combined total of 36 hours per week of specialist money advice.

All available debt remedies that are judged appropriate to the clients' individual circumstances are offered as options. These include Bankruptcy, Administration Orders, Debt Relief Orders (DRO), Individual Voluntary Arrangements (IVA) and Informal Debt Management.

There has been an increased take up of Bankruptcy as an option since the rules were changed regarding the publication of bankrupts' names in local newspapers. However, we find that as this change is not widely known, resistance to Bankruptcy as a remedy for appropriate clients is still a barrier. The cost of Bankruptcy increased from £510 to £600 and this too remains a barrier to some clients where bankruptcy would present the best option. In a small number of cases, we were able to obtain a grant on behalf of the client to fund a much needed bankruptcy. We assisted 36 clients with their petitions for Bankruptcy during the year

Debt Relief Orders continue to account for a significant proportion of solutions offered to clients whose circumstances fall within the DRO criteria. Clients who own their own homes, albeit with negative equity and those who have made contributions to pension funds, even when they are many years away from pension age, continue to be excluded. However, we have participated in providing social policy evidence to challenge the legislation with the hope of bringing about a change in the law in respect of pensions and hope to see amendments to the 'Act' in the forthcoming months. 54 clients were assisted with DROs during the year.

We see many clients whose debts arise from the sale, or threat of sale, of their homes where values have fallen and have left them with a negative equity which forms the greater part of their total debts. This is a trend that we foresee will continue to rise until the housing market picks up. This is a state of affairs that has a devastating effect on families' finances which to a large extent has occurred because of circumstances beyond their control.

We have had some success in challenging loans made 'irresponsibly' by financial institutions, both in respect of 'selling' personal protection insurance where there was little likelihood of any circumstance that would lead to a successful claim and where loans were 'sold' to vulnerable clients without regard to their income and ability to repay. The Financial Ombudsman has assisted in these cases and several more cases are awaiting outcomes.

**Graham Mason
Money Advisor**

SOCIAL POLICY REPORT

One of the twin aims of Citizen Advice Bureaux is:-

“To exercise a responsible influence on the development of social policies and services both locally and nationally.”

In order to fulfil this aim, whenever an adviser identifies a social policy issue, an electronic Bureau Evidence Form is raised, which after checking, is sent directly to Central Office Social Policy Department. All individual client details are omitted in order to preserve confidentiality, however clients are invited to participate in social policy action when appropriate.

Every month we receive a Social Policy Bulletin, with news of current campaigns, often asking for additional evidence. Every quarter a Social Policy Cluster Group Meeting is held at Stafford with bureaux from across the county, where each is able to highlight issues they are currently experiencing and, where appropriate, plan joint action.

During the period covered by this report, our evidence has been used in: CITA’s submission to the House of Lords inquiry into the European Commission’s proposed directive on consumer rights, CITA’s evidence briefing “Unreasonable Demands” on the threatened use of civil recovery against those accused of shoplifting, CITA’s survey on the rules covering Debt Relief Orders and pension contributions and a social policy bulletin report on residential letting agency fees.

Where appropriate, we have continued to bring social policy issues to the attention of our member of parliament. At our request, Sir Patrick Cormack gave his support to a private member’s bill extending some additional protection to tenants of private landlords, when the property is repossessed because of the landlord’s mortgage arrears. The bill passed successfully.

We have continued to use evidence to produce work showing the slowness of the tax credit system to respond to a claimant’s change in circumstances and the poor way it interacts with benefits administered by the local authority. In addition to liaising with the social policy department at central office, this work has been forwarded to individuals and organizations, who will influence plans to reform welfare benefits.

This is a brief outline of some of the social policy issues we have covered in the past twelve months.

Ken Dean
Volunteer Social Policy Co-ordinator

FUNDING REPORT

South Staffordshire Citizens Advice Bureau is primarily funded by resources made available under the terms of its Service Level Agreement with South Staffordshire District Council. Funds are also provided by Staffordshire County Council to support, in particular, the money advice services provided to Bureau clients. Additional funds have also been received from the Community Learning Partnerships of Cheslyn Hay and Wolgarston and Codsall and from individual County Councillors via the Staffordshire Local Community Fund. Securing appropriate levels of funding for the Bureau is a source of major concern for the Trustee Board especially given the present economic climate, and the current manager is to be commended for her efforts to secure additional funding from various organisations / charities.

The past year has been in many respects a period of consolidation and review. The Bureau has introduced a computerised financial accounting system (Quickbook) which became fully operative as of 1st April 2010. Special mention must be made of the input provided by the Bureau Manager, the Treasurer elect and, in particular, the Bureau Administrative Officer which has enabled the new system to be seamlessly introduced. Thanks must also go to John Shannon of Citizens Advice for his help and support during this process.

In addition to the major sources of funding already referred to, the Trustee Board also wishes to identify and acknowledge contributions received from other local sources:

- County Councillor D Bilson
- County Councillor V Downes
- County Councillor B Edwards
- County Councillor R Reade

for grants toward rent, equipment and telephone costs made available under the auspices of the Staffordshire Local Community Fund

- Bilbrook Parish Council
- Blymhill Parish Council
- Bobbington Parish Council
- Cheslyn Hay Parish Council
- Codsall Parish Council
- Lapley, Stretton and Wheaton Aston Parish Council
- Lower Penn Parish Council
- Pattingham and Patshull Parish Council
- Essington Over 50's Club
- Various (anonymous) Clients

for financial contributions towards the work of the Bureau

- Wombourne Parish Council

for the provision of occasional accommodation for meetings, interviews, etc

- Bilbrook (Lane Green) School
- Cheslyn Hay Parish Council
- Codsall Village Hall
- Featherstone Children's Centre
- Kinver Senior Citizens Club
- Penkridge Parish Council
- Perton Parish Council

for the provision of accommodation for outreach services within their respective areas.

The Trustee Board wishes to place on record its appreciation of all those organisations and individuals referred to in this report for their support of the work undertaken by the Bureau on behalf of the residents of South Staffordshire.

Finally, and on a personal note, I wish to express my appreciation and thanks for all the help, advice and support I have received from staff and volunteers, as well as colleagues on the Trustee Board, during my past nine years as Treasurer of South Staffordshire CAB, and to extend my best wishes to my successor Mr Bryan Richens as he takes over the role as of 1st April 2010.

Carole Yates
Treasurer

APPENDIX 1

South Staffordshire CAB

Accounts for the year ended 31st March 2010

REGISTERED COMPANY NUMBER: 06051595 (England and Wales)
REGISTERED CHARITY NUMBER: 1118794

**REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS For The Year Ended 31 March 2010
FOR
SOUTH STAFFORDSHIRE CITIZENS ADVICE
BUREAU**

Wright & Co Partnership Limited
Chartered Accountants
The Squires
5 Walsall Street
Wednesbury
West Midlands
WS10 9BZ

**SOUTH STAFFORDSHIRE CITIZENS ADVICE
BUREAU**

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for the Year Ended 31 March 2010**

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**SOUTH STAFFORDSHIRE CITIZENS ADVICE
BUREAU**

**REPORT OF THE TRUSTEES
for the Year Ended 31 March 2010**

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 2010. 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

Registered Company number
06051595 (England and Wales)

Registered Charity number
1118794

Registered office
C/O Civic Centre
Gravel Hill
Wombourne
South Staffordshire
WV5 9HA

Trustees

D Hough - (Chairman)
Mrs C Yates
Mrs E D Ray
M C Harris
P Wilkinson
R Marshall
R Reade
M Lynch
B J Richens
S R Lees

- resigned 15.9.09

- appointed 9.4.10

- appointed 15.9.09

Company Secretary
Mrs E D Ray

Manager
Mrs C Barlow

Independent Examiner
Wright & Co Partnership Limited
Chartered Accountants
The Squires
5 Walsall Street
Wednesbury
West Midlands
WS10 9BZ

Bankers
Barclays Bank plc
Queens Square
Wolverhampton

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

South Staffordshire Citizens Advice Bureau (CAB hereafter) is a registered charity and a company limited by guarantee. The CAB is governed by its Memorandum and Articles of Association and was certified by the Registrar of Companies on 12 January 2007. At this time the CAB took over the assets and liabilities of the unincorporated CAB which was originally registered in 2000.

Recruitment and appointment of new trustees

Trustees, who are also Directors of the Company, are elected from the local community. The Board of Trustees oversee the elections process for Board appointments. A separate process, agreed by the Trustee Board, is followed for the election of Chair.

Induction and training of new trustees

Newly appointed Trustees are provided with an information pack, are supported by discussions with existing trustees, the Chairman and the Bureau manager, are encouraged to attend induction sessions set up by the national association, and are given access to the national Bureau Management Information Service (BMIS).

**SOUTH STAFFORDSHIRE CITIZENS ADVICE
BUREAU**

**REPORT OF THE TRUSTEES
for the Year Ended 31 March 2010**

STRUCTURE, GOVERNANCE AND MANAGEMENT

Organisational structure

The CAB is governed by its Trustee Board which is responsible for setting strategic direction and policy of the organisation. The Trustees carry the ultimate responsibility for the conduct of the CAB and for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet as a minimum every two months and delegate the day to day operation of the organisation to the manager.

Related parties

The CAB is one of 397 bureaux across England, Wales and Northern Ireland, and has been awarded a Certificate of Membership and Quality Assurance by the National Association of Citizens Advice Bureaux (company number 1436945 and registered charity number 279057) known as CitA. The Association provides a framework for standards of advice for casework management and monitors progress against these standards.

The CAB also co-operates and liaises with a number of advisory services, local charities and social services departments, and does so on behalf of clients and also as a means of developing the knowledge of staff and volunteers.

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

OBJECTIVES AND ACTIVITIES

Aim

The key aim of the CAB service is to help people to resolve their legal, money and other problems through (a) information and advice, and (b) by influencing policy makers.

The first of these strands is met by the delivery of information and advice by CAB employees and volunteers at a number of local centres across South Staffordshire. The second is pursued by the 'social policy' feature of CAB work whereby policy makers at local and national levels receive the combined feedback from the CAB network.

Objectives and Activities

Most of the funding support for the CAB is provided by the South Staffordshire District Council. Other funding is provided by the County Council. Contractual agreements with these funders require the CAB to deliver specified services in both general advice, and in debt counselling/money advice. The following is a summary of the objectives/activities:

- (a) To develop and maintain a full and effective funding and working partnership with our funding bodies in the provision of advice, information, and other relevant support to the residents of South Staffordshire
- (b) To establish and operate advice services within South Staffordshire for the benefit of South Staffordshire residents through a co-ordinated network of outlets.
- (c) To provide through each outlet a comprehensive generalist on-site advice service, telephone line and access to all available specialist services.
- (d) To exercise a responsible influence on the development of social policies both locally and nationally.
- (e) The service to be provided by the Bureau to be confidential, independent, impartial, without discrimination and free of charge. The service will be available to all residents of South Staffordshire regardless of circumstance, gender, ethnicity, religion or belief, sexual orientation, disability or age, but will also specifically aim to be responsive to the needs of minority and hard to reach groups and individuals and of individuals and groups with special needs.

Contribution of Volunteers

In addition to the 9 voluntary members of the board, the CAB receives help and support from volunteers, in both service delivery and administrative support. There are 13 volunteer workers, and it is estimated that their monetary value is in the region of £30,000 per annum, based on hours worked, costed at Local Authority pay rates.

**SOUTH STAFFORDSHIRE CITIZENS ADVICE
BUREAU**

**REPORT OF THE TRUSTEES
for the Year Ended 31 March 2010**

ACHIEVEMENT AND PERFORMANCE

Charitable activities

The bureau's main office is based in Wombourne and it provides a generalist advice service in 8 different locations throughout the district of South Staffordshire.

Each advice surgery operates on an open door basis with no appointment being necessary. Specialist appointments can be made to see a debt or welfare benefits adviser. Telephone advice is available during advice sessions with e-mail, fax and postal advice being carried out at the Wombourne office. Home visits are also provided for clients in difficult circumstances at the discretion of the management.

During the 2009/10 financial year the bureau went through its 3 yearly audit which involved a 'Quality of Advice Assessment' and an 'Organisation Audit'. Feed-back from these in-depth assessments, which are carried out by CitA officers, have shown that the CAB services are being maintained at a consistently high standard. The quality audit achieved an overall score of 87%, putting it in the top 10% of CABx nationally. The CAB is a holder of the Community Legal Service Quality Mark, awarded by the Legal Services Commission. Over the past year 8084 client contacts have been made across the 8 centres in the district, and we have helped people to deal with 5533 enquiry types.

Money/debt advice continues to be the area of greatest need, closely followed by problems with welfare benefits. Other significant areas have been related to employment, legal matters, housing, and relationships. Towards the end of the year formal contracts were entered into to maintain our service at Lane Green School in Bilbrook, and in Featherstone.

Social policy issues have included topics such as working and child tax credits, bank default charges, payment protection insurance, pre-payment gas and electricity charges. Quarterly Cluster Group meetings in Stafford enable neighbouring bureaux to instigate joint action; the CAB also has had a well-established working relationship with the local Member of Parliament.

Future developments

The service has been adapted in line with the new 4 year SLA entered into with South Staffordshire Council, and with the loss of Big Lottery funding. With changes brought about by this new funding structure, and with staff restructuring, we are presently in a period of consolidation and planning for the longer term. However, good progress is already being made which will bear fruit in future years.

The computerised case recording system was established in April 2008 and has proved a great success. All staff are now fully trained and competent and the system is also on stream at the Kinver, Perton, Cheslyn Hay and Codsall outreaches.

The pilot fortnightly service at Bilbrook school which initially started in November 2006 has grown further and started operating weekly in April 2009. Extra funding was successfully obtained for this project from the Community Learning Partnership and a new paid advisor was taken on to cover the service.

The advice in Featherstone which was opened in April 2008 has developed significantly and this led to another successful funding bid to the Community Learning Partnership to continue the service. This session is now covered by our existing caseworker who was able to increase her hours accordingly.

The establishment of these two outreaches realises the bureau's aim to specifically target areas of need in South Staffordshire. The goal for the coming year is to publicise and consolidate these services. Indeed posters have been distributed around the appropriate areas and articles have been placed in local publications.

To aid future development and efficiency of operations, there is a clear intention by the new manager to establish regular communication with other bureaux and community groups. At the time of writing, meetings have already been held with Job Centre Plus, PCT, Local Authority, Housing/Benefit Departments of the LA and local solicitors. In addition, meetings with Staffordshire CAB County Group have been regularly attended.

A funding strategy is in the process of development and regular meetings regarding funding are planned to be held with our Citizens Advice Bureau Management Consultant, CAB County Group and South Staffordshire District Council.

FINANCIAL REVIEW

Financial Position

Incoming resources for the year were £125,673 (2007/8 - £121,501). Of this total £33,001 (2008/9 - £45,816) was due to restricted activities.

The unrestricted fund showed a surplus of £4,709 for the year compared to £10,646 in the previous year, but the previous year's figure reflected significant adjustments made during that year which have not occurred this year.

The outstanding employment tribunal claim referred to in last year's report was withdrawn by the claimant shortly before the date fixed for the tribunal hearing. The bureau nevertheless incurred professional costs in respect of this claim amounting to £820.

At the year end total reserves amounted to £23,173 of which £3,697 is attributable to CAB restricted funds.

**SOUTH STAFFORDSHIRE CITIZENS ADVICE
BUREAU**

**REPORT OF THE TRUSTEES
for the Year Ended 31 March 2010**

FINANCIAL REVIEW

Reserves Policy

The Bureau is advised to ensure that Unrestricted Funds are available to meet any reasonably foreseeable contingency, and to this end would ideally wish to hold reserves equivalent to three months expenditure at any given time. However the nature and level of Bureau funding is such that only a relatively small surplus can reasonably be expected at each year end.

Nevertheless the Bureau will maintain a projection of income for at least two years ahead and will endeavour to ensure that this continues to be derived from as wide a variety of sources as possible.

The Trustees will attempt to ensure, as far as is possible, that at no time within this period would the cessation of one or more funding sources, with the exception of that from South Staffordshire District Council, 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 advise service.

Principal Funding Sources

The directors extend their gratitude to South Staffordshire District Council, who have supported the operating capacity of the Bureau by making available grant money equivalent to 85% of the core costs and to Staffordshire County Council for provision of funds for debt counselling and money advice work plus a contribution towards core costs.

Additionally project specific funding was received from the Community and Learning Partnership to support the expansion of outreach facilities in Bilbrook and Featherstone.

Investment policy and objectives

As specified in its Memorandum of Association (paragraph 4.15) the company has the power to invest or deposit funds in any lawful manner whilst having regard to the suitability of investments and the need for diversification.

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:



D Hough - (Chairman) - Trustee

21 September 2010

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
SOUTH STAFFORDSHIRE CITIZENS ADVICE
BUREAU**

I report on the accounts for the year ended 31 March 2010 set out on pages six to eleven.

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.

Wright & Co

Wright & Co Partnership Limited
Chartered Accountants
The Squires
5 Walsall Street
Wednesbury
West Midlands
WS10 9BZ

21 September 2010

**SOUTH STAFFORDSHIRE CITIZENS ADVICE
BUREAU**

**STATEMENT OF FINANCIAL ACTIVITIES
for the Year Ended 31 March 2010**

	Notes	Unrestricted funds £	Restricted funds £	2010 Total funds £	2009 Total funds £
INCOMING RESOURCES					
Incoming resources from generated funds					
Voluntary income	2	86,839	33,001	119,840	113,230
Other income	3	5,833	-	5,833	8,271
Total incoming resources		<u>92,672</u>	<u>33,001</u>	<u>125,673</u>	<u>121,501</u>
RESOURCES EXPENDED					
Charitable activities					
Money Advice (SCC)	4	-	16,025	16,025	10,446
Local Members Initiative Scheme		-	2,375	2,375	-
Featherstone Outreach (CLP)		-	3,475	3,475	4,102
Citizens Advice - main activities		68,300	-	68,300	48,703
Citizens Advice - BLF funded activities		-	-	-	31,021
Waiting Time Contract (SCC)		-	3,758	3,758	-
Bilbrook Outreach (CLP)		-	3,818	3,818	-
Big Lottery Fund		-	82	82	-
Governance and other costs	5	19,663	-	19,663	27,617
Total resources expended		<u>87,963</u>	<u>29,533</u>	<u>117,496</u>	<u>121,889</u>
NET INCOMING/(OUTGOING) RESOURCES		<u>4,709</u>	<u>3,468</u>	<u>8,177</u>	<u>(388)</u>
RECONCILIATION OF FUNDS					
Total funds brought forward		14,767	229	14,996	15,384
TOTAL FUNDS CARRIED FORWARD		<u>19,476</u>	<u>3,697</u>	<u>23,173</u>	<u>14,996</u>

The notes form part of these financial statements

**SOUTH STAFFORDSHIRE CITIZENS ADVICE
BUREAU**

**BALANCE SHEET
At 31 March 2010**

	Notes	Unrestricted funds £	Restricted funds £	2010 Total funds £	2009 Total funds £
FIXED ASSETS					
Tangible assets	9	986	-	986	1,057
CURRENT ASSETS					
Debtors: amounts falling due within one year	10	1,333	1,321	2,654	586
Cash at bank and in hand		<u>18,720</u>	<u>2,376</u>	<u>21,096</u>	<u>14,803</u>
		20,053	3,697	23,750	15,389
CREDITORS					
Amounts falling due within one year	11	<u>(1,563)</u>	-	<u>(1,563)</u>	<u>(1,450)</u>
NET CURRENT ASSETS					
		<u>18,490</u>	<u>3,697</u>	<u>22,187</u>	<u>13,939</u>
TOTAL ASSETS LESS CURRENT LIABILITIES					
		<u>19,476</u>	<u>3,697</u>	<u>23,173</u>	<u>14,996</u>
NET ASSETS					
		<u>19,476</u>	<u>3,697</u>	<u>23,173</u>	<u>14,996</u>
FUNDS					
Unrestricted funds	12			19,476	14,767
Restricted funds				<u>3,697</u>	<u>229</u>
TOTAL FUNDS					
				<u>23,173</u>	<u>14,996</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2010.

The members have not required the charitable company to obtain an audit of its financial statements for the year ended 31 March 2010 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 21 September 2010 and were signed on its behalf by:



Mrs C Yates - Trustee

**SOUTH STAFFORDSHIRE CITIZENS ADVICE
BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS
for the Year Ended 31 March 2010**

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.

Tangible fixed assets

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

Computer equipment -33% on cost

Taxation

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

Fund accounting

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

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.

2. VOLUNTARY INCOME

	2010	2009
	£	£
Grants	119,840	113,230

Grants received, included in the above, are as follows:

	2010	2009
	£	£
South Staffordshie District Council	78,700	57,900
Staffordshire County Council	8,139	8,109
Local Members Initiative Scheme	2,375	750
Big Lottery Fund	-	26,292
Staffordshire County Council - Lane Green	4,435	1,405
Staffordshire County Council - Money Advice	15,626	13,674
Staffordshire County Council - Featherstone	3,960	4,100
S Staffordshire D.C.- Featherstone	-	1,000
Staffordshire County Council - Waiting Time	6,605	-
	119,840	113,230

**SOUTH STAFFORDSHIRE CITIZENS ADVICE
BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
for the Year Ended 31 March 2010**

3. OTHER INCOME

	2010	2009
	£	£
Rates relief	3,453	4,870
Sundry donations	2,371	2,439
Deposit account interest	9	962
	5,833	8,271

4. CHARITABLE ACTIVITIES COSTS

	Direct costs	Totals
	£	£
Money Advice (SCC)	16,025	16,025
Local Members Initiative Scheme	2,375	2,375
Featherstone Outreach (CLP)	3,475	3,475
Citizens Advice - main activities	68,300	68,300
Waiting Time Contract (SCC)	3,758	3,758
Bilbrook Outreach (CLP)	3,818	3,818
Big Lottery Fund	82	82
	97,833	97,833

5. GOVERNANCE AND OTHER COSTS

	2010	2009
	£	£
Rent	10,542	11,439
Accountancy	1,608	1,634
Equipment & repairs	371	733
Legal and professional fees	985	6,395
Insurances	556	479
Recruitment costs	-	418
Sundry expenses	495	844
CITA fees and services	4,093	4,977
Depreciation	1,013	698
	19,663	27,617

6. NET INCOMING/(OUTGOING) RESOURCES

Net resources are stated after charging/(crediting):

	2010	2009
	£	£
Depreciation - owned assets	1,013	698

7. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2010 nor for the year ended 31 March 2009.

Trustees' Expenses

There were no trustees' expenses paid for the year ended 31 March 2010 nor for the year ended 31 March 2009.

**SOUTH STAFFORDSHIRE CITIZENS ADVICE
BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
for the Year Ended 31 March 2010**

8. STAFF COSTS

	2010	2009
	£	£
Wages and salaries	77,854	77,911
Social security costs	5,186	5,921
	83,040	83,832

9. TANGIBLE FIXED ASSETS

		Computer equipment £
COST		
At 1 April 2009		2,096
Additions		942
At 31 March 2010		3,038
DEPRECIATION		
At 1 April 2009		1,039
Charge for year		1,013
At 31 March 2010		2,052
NET BOOK VALUE		
At 31 March 2010		986
At 31 March 2009		1,057

10. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2010	2009
	£	£
Prepayments and accrued income	2,654	586
	2,654	586

11. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2010	2009
	£	£
Accrued expenses	1,563	1,450
	1,563	1,450

12. MOVEMENT IN FUNDS

	At 1.4.09	Net movement in funds	At 31.3.10
	£	£	£
Unrestricted funds			
CAB General Fund	14,767	4,709	19,476
Restricted funds			
CAB Restricted Funds	147	3,550	3,697
Big Lottery Fund	82	(82)	-
	229	3,468	3,697
TOTAL FUNDS	14,996	8,177	23,173

**SOUTH STAFFORDSHIRE CITIZENS ADVICE
BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
for the Year Ended 31 March 2010**

12. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
CAB General Fund	92,672	(87,963)	4,709
Restricted funds			
CAB Restricted Funds	33,001	(29,451)	3,550
Big Lottery Fund	-	(82)	(82)
	33,001	(29,533)	3,468
 TOTAL FUNDS	125,673	(117,496)	8,177

13. OTHER FINANCIAL COMMITMENTS

At 31 March 2010 the charity had annual rental commitments of £10,815 under a 21 year property lease which expires in 2023.

**SOUTH STAFFORDSHIRE CITIZENS ADVICE
BUREAU**

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
for the Year Ended 31 March 2010**

	2010 £	2009 £
INCOMING RESOURCES		
Voluntary income		
Grants	119,840	113,230
Other income		
Rates relief	3,453	4,870
Sundry donations	2,371	2,439
Deposit account interest	9	962
	5,833	8,271
Total incoming resources	125,673	121,501
RESOURCES EXPENDED		
Charitable activities		
Staff salaries	77,854	77,911
National insurance costs	5,186	5,921
Accommodation costs	2,754	-
Office supplies	463	-
Staff and volunteers travel	4,532	4,600
Staff training	936	802
Printing and stationery	2,369	2,587
Telephone and postage	3,739	2,451
	97,833	94,272
Governance and other costs		
Rent	10,542	11,439
Accountancy	1,608	1,634
Equipment & repairs	371	733
Legal and professional fees	985	6,395
Insurances	556	479
Recruitment costs	-	418
Sundry expenses	495	844
CITA fees and services	4,093	4,977
Depreciation of equipment	1,013	698
	19,663	27,617
Total resources expended	117,496	121,889
Net income/(expenditure)	8,177	(388)