



WORTHING CITIZENS ADVICE BUREAU

**ANNUAL REPORT AND ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2009**

WORTHING CITIZENS ADVICE BUREAU

Legal and Administrative Information

Registered Charity Number: 1100837
Charitable Company limited by Guarantee Number: 4836871

Trustee Board:

* Margaret Bamford	Elected Director - Chairman
* Susan Clark	Elected Director
* Peter Croucher	Elected Director
* Jean Valentine	Elected Director
* Brian Gill	Elected Director
* Paul Doran	Elected Director from 19.09.08
* Jill Annis	Elected Director from 19.09.08
David Williams	Co-Opted Director
David Chapman	Manager and Company Secretary Resigned 31.12.08
Tracey Wegener	Minutes Secretary
Colin O'Neill	West Sussex County Council Representative
Tracey Light	West Sussex County Council Social and Caring Services Representative
Ann Sayers)	Worthing Borough Council Representatives
Alan Rice)	
John Morris	Staff Representative

* Elected Director/Trustee

Company Secretary	David Chapman Paul Doran	To 31.12.08 From 01.01.09
Honorary Treasurer	Jean Valentine	
Bureau Manager	David Chapman	To 31.12.08
Bureau Manager	Andrew Stewart	From 01.01.09
Admin. Manager	Graham Scott	

**Principal Office
and Registered Office** 11 North Street
Worthing
West Sussex
BN11 1DU

Bankers Caf Bank Ltd
HSBC Bank Plc

Accountants Spofforths LLP
A2 Yeoman Gate, Yeoman Way
Worthing, West Sussex
BN13 3QZ

WORTHING CITIZENS ADVICE BUREAU

Report of the Trustees for the year ended 31 March 2009

The Trustees, who are also directors of the Charity for the purposes of company law, are pleased to present their annual report together with the accounts for the year ended 31 March 2009. The Trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" revised 2005, in preparing the annual report and financial statements of the entity. The financial statements also comply with current statutory requirements and the Charity's Memorandum and Articles of Association.

The Charity is a Company limited by guarantee and has no share capital. The liability of each Member in the event of the winding up is limited to £1.

Trustee Board

The Bureau is administered by a Trustee Board, which allows for up to 10 elected Trustees (Directors) and normally meets monthly. Others attend meetings on the invitation of the Trustees and are non-voting representatives. The Trustees are elected by the Members at the Annual General Meeting and serve for a period of three years. The Trustee Board has the power to co-opt further members.

Induction of Trustees

Newly appointed Trustees are provided with a comprehensive introduction to Citizens Advice through the provision of training courses, learning packs and mentoring by established Trustees.

Membership

The Membership of the Bureau consists of those members of the community of Worthing, and organisations, who have an interest in the Bureau and who have been invited to become Members of the Company. They have the responsibility once a year of voting at the Annual General Meeting (and Extraordinary General Meetings should they be held). Only Members are able to vote at General Meetings. The membership register is subject to annual review by the Trustee Board.

The Trustee Board believes that recognising with the title of Honorary Member those who have served the Bureau, and thus the people of Worthing, will help to ensure the future of the Bureau.

The "Friends of Citizens Advice Bureau" (FOWCAB) is a separate organisation under the Bureau umbrella which has the objectives of increasing awareness of, and assisting in raising funds for, the Bureau's work and of contributing to the social life of the Bureau.

Related Parties

The Bureau is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework of standards of advice and casework management as well as monitoring progress against these standards. It also provides basic operating systems in the provision of an electronic information system through Adviser-net and national co-ordinated electronic case recording systems. Operating policies are independently determined by the Trustee Board of Worthing 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 another charity they may be involved in discussions regarding that other charity but not in the ultimate decision making process.

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Overall Objectives

The Bureau is established for the promotion of any charitable purpose for the benefit of the community of the Borough of Worthing and surrounding areas, by the advancement of education, the protection of health and the relief of poverty, sickness and distress, in compliance with the aims and principles of the National Association of Citizens Advice Bureaux.

Key Challenges for the Year

We reported in last year's Annual Report that we were hopeful of a period of stability. We reported that the measures we had taken to bring the Bureau's finances into balance, painful as they were, had been largely successful. We anticipated further hard times ahead financially, and were aware that continuing policy changes by the Government and local authorities could involve further adjustments to the way we worked. In addition we knew that our Worthing manager would be retiring at the end of the year and that this would add urgency to our discussions with Shoreham and Lancing about closer working. In the event we had absolutely no idea just how radical the changes were to be and how quickly they would require a response.

Last year we anticipated our challenges for 2008 -09 to be to:

- *maintain a level of service that meets the key performance indicators indicated in the Service Level Agreement with Worthing Borough Council;*
- *plan for the retirement of the Manager and pursue closer working relationships with Shoreham and Lancing Bureaux*
- *continue to ensure that the strategic direction set for the Bureau remained in line with national priorities and local need;*
- *monitor closely the financial position and take early action to deal with anticipated deficits;*
- *introduce the Gateway access system;*
- *introduce a single telephone system;*
- *introduce the self help scheme including a kiosk computer.*

These challenges were to be addressed in the context of:

- *maintaining performance quality;*
- *an awareness of national changes in social and fiscal policies;*
- *informing and supporting our staff and volunteers through the changes in a manner which meets the highest standards;*
- *continuing to consult with staff volunteers, friends and partners;*
- *Sharing information openly including the press and public;*
- *Continuing to seek external funding from other sources;*
- *Exploring options for cost saving measures such as sharing core functions with other Bureaux, providing extra training for volunteers, rationalising some activities etc.,*

We are happy to report that we have met all our key objectives – and many more that we were not anticipating! The 'credit crunch' and proposals to introduce national fiscal policies locally involved us in considerable additional activity that is not reflected in the statistics.

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Commentary and context

It is necessary to provide in some detail the context in which activity this year has taken place because it has such profound implications for the future CABs in West Sussex.

The year had barely started, and the words ‘credit crunch’ had not entered the public arena, when the County Council issued a statement of its intention to propose a change in the way grants were given to all nine bureaux in the County. It published a paper jointly with the Legal Services Commission (LSC) asking the Council to consider a proposal from the LSC ‘to pool existing funding (from county, district and borough councils) to commission jointly a new social welfare legal advice service for the County’.

It explained that the County Council currently awards grants of about £350,000, and local councils £700,000, to their local CABs towards their core costs. In addition, it continued, ‘The Legal Services Commission currently spends around £440,000 each year on contracts to supply social welfare law at specialist level – this covers debt, housing, welfare benefits and employment. This is about half of the amount which it needs to spend to meet its obligations under the Access to Justice Act’.

The briefing report maintained that ‘Despite all this investment, access to advice and publicly funded legal services is extremely patchy throughout the county. The proposal is to commission a new service which improves access, quality and accountability for West Sussex residents’. The LSC proposed that the two grant systems be amalgamated with a proposed investment of another £700,000 (money already earmarked for West Sussex but not spent in previous years) and that one large contract (£5m+) be tendered for a ‘Community Legal Advice Network’ (CLAN)

The proposal was simple and superficially attractive. We knew that we were living increasingly in a contract culture and that grant aid was gradually being phased out. It was right that CABs, like other organisations in receipt of public funds, should be tested against the market. We were confident that the quality and added value of CABs would make us very strong challengers for the tender but that, however, was not our immediate concern. We were not prepared. It would require a fundamental change to our organisation. The Consortium had only recently been established. It was a fairly loose alliance of bureaux that had been traditionally territorial and parochial. They were not yet ready to think as one and were ill equipped to contemplate tendering for such a large contract.

We had concerns that such a contract could limit CABs to providing legal advice services only to those entitled to legal aid - on low incomes or in receipt of means tested benefits and would exclude anyone with substantive capital in their homes. We were afraid that we might no longer be funded to provide help for generalist issues; such as consumer issues, neighbour disputes, utilities concerns, immigration, local matters, or all the simple issues that can develop into more serious situations,

We noted too that pooling all the funding for legal and social welfare funding, subject to one remote national provider whose overall strategy might not be compatible with local issues, constituted a risk to being able to provide a flexible and responsive service.

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At the same time we knew that if we did not bid for, and win the proposed contract, we would cease to exist. Minds had to be concentrated quickly. We were aware that in other parts of the Country CLAN contracts had been awarded to social enterprises with disastrous consequences for local CABs. Notwithstanding, at first we opposed the proposed changes vigorously as not being in the interests of the people of the County and tried to canvass support through public exposure but very soon appreciated that this was wasted effort; it was Government policy and we should be putting our efforts to better use. The National Citizens Advice Organisation offered their support and expertise. Local councils and the County Council offered reassurance in as far as they could without breaching tendering regulations; and the newly appointed Chair of the County Consortium personally visited every Bureau to explain, clarify and advise about options.

The loose alliance of the 9 bureau Consortium was obliged to act as one united body speaking with one voice with one priority – to respond to the draft specification when it was published. It was not easy but all the careful negotiations and preparation paid dividends. We needed to be prepared for the draft specification which was published just before Christmas. There were a considerable number of serious concerns which needed to be challenged. The Consortium's Bid Manager and Bid Director put their action plan into immediate effect.

All the Bureaus collaborated. A strong and well argued response to the draft specification was delivered personally by the Chair before the deadline of March 13th. We will not know until the final specification is published in April the extent to which the Commissioners have taken notice of our comments but we are optimistic that performance outcomes will be adjusted to more realistic levels, and that the Consortium will be given the authority and flexibility to allocate resources where there is greatest need across the County and where an additional injection of funds may be necessary to meet performance outcomes.

So, while we are cautiously optimistic, at the time of writing the future remains very uncertain.

Closer working with Shoreham and Lancing Bureaux

To strengthen the Consortium's position to bid for the CLAN, a decision has been made to 'cluster' the County's 9 Bureaus into 3. The Trustee Boards of the Southern cluster of Worthing Shoreham and Lancing Bureaux have each agreed that they will work together to establish, ultimately, a single legal entity with an overall management structure and a single Trustee Board. It is agreed that the three distinct localities will retain their current names and identities and remain as advice centres with associated outreach centres.

A merger, however, will not solve existing financial pressures. The Cluster will be the smallest in the County and already has the lowest per capita funding. The activity requirements under a CLAN would leave little scope for other projects or time to make bids to Charitable funds. The current financial situation will be considered later in the report but as things appear at the moment there is a question mark about the financial viability of the Cluster

Until the final specification is published in April and we know whether there would be any room for manoeuvre, and have more idea of whether the Consortium will be putting in a bid for the CLAN, we cannot yet proceed to share or consult more widely with partners or other interested bodies. Once we are sure we will be able to act very quickly to bring the 3 Trustee Boards together to present concrete options and then proceed to consult on a shared and agreed way forward.

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Our staff, volunteers, Funders, partners, friends and all those who support us are aware that the discussions are taking place. We have issued regular newsletters and placed bulletins and minutes on the notice board describing progress in as far it was possible. As this year comes to an end, however, the future remains very uncertain

Activity

Notwithstanding the intense preoccupation with the CLAN the work of the Bureau has been maintained. The table of activity gives details. It will be noted that there has been a shift in referral patterns and a significant overall increase in all measurable areas of activity.

Table of Activity 2008 -09

No	Description	1 st Qtr	2 nd Qtr	3 rd Qtr	4 th Qtr	Total 08/09	Total 07/08
1	Total Client starting new enquiries	880	1103	1281	1336	4600	3122
2	Contacts	3234	3567	3832	3775	14408	10188
3	Social Policy Issues	2714	3091	3088	3596	12489	9910
4	Advice telephone calls	131	274	553	454	1412	327
5	Complaints	1	2	0	0	3	0
6	Incidents	0	0	0	0	0	0
7	New Bureau Evidence Forms raised	33	38	37	69	177	134
8	New Debt cases	21	21	17	34	93	121
9	New LSC Housing Cases	70	61	30	64	225	206
10	Prevented homeless cases (all)	47	26	42	67	182	102
11	Court Desk Cases	33	38	42	34	147	129
12	New Macmillan Referrals	32	88	70	80	270	48
13	WSCC Benefits Referrals	47	31	37	28	143	30
14	Hon. Legal Service cases	39	21	30	36	126	55
15	Hon. IFA cases	9	6	3	14	32	54
16	Family Advice Service				15	15	
16	Outcomes (crude estimates of money saved/retrieved for clients)					£528,346	£99,000

The table gives details. Debt advice has increased by 23.8%; benefits by 29.1%; employment by 11%, and housing by 11.6%. There is no doubt that the introduction of new ways of working have contributed to the shift. The new Access and Gateway (triaging) systems were introduced on 1st September to improve the quality of response given to increasing numbers of clients. The system took into account that the advice needed by individuals was varied and that an initial triage assessment could greatly increase the numbers helped. The training went well and, with some reservations, our volunteers rose to the challenge magnificently and adapted their approach to accommodate the changes. There can be little doubt that the significant increase in activity is at least in part due to the increase in capacity from the new systems.

Activity has increased although paid staff numbers have decreased from 12 to 8 reflecting a loss of 4 staff on time limited contracts moving to other jobs leaving us to find other ways of fulfilling the outstanding balance on the contract. There has also been a decrease in the number of volunteers from 46 to 41, of whom 25 are now advisors compared to 27 in the previous year. We have, very regrettably, from the end of this year, had to make one member of staff redundant through extreme pressure on the budgets.

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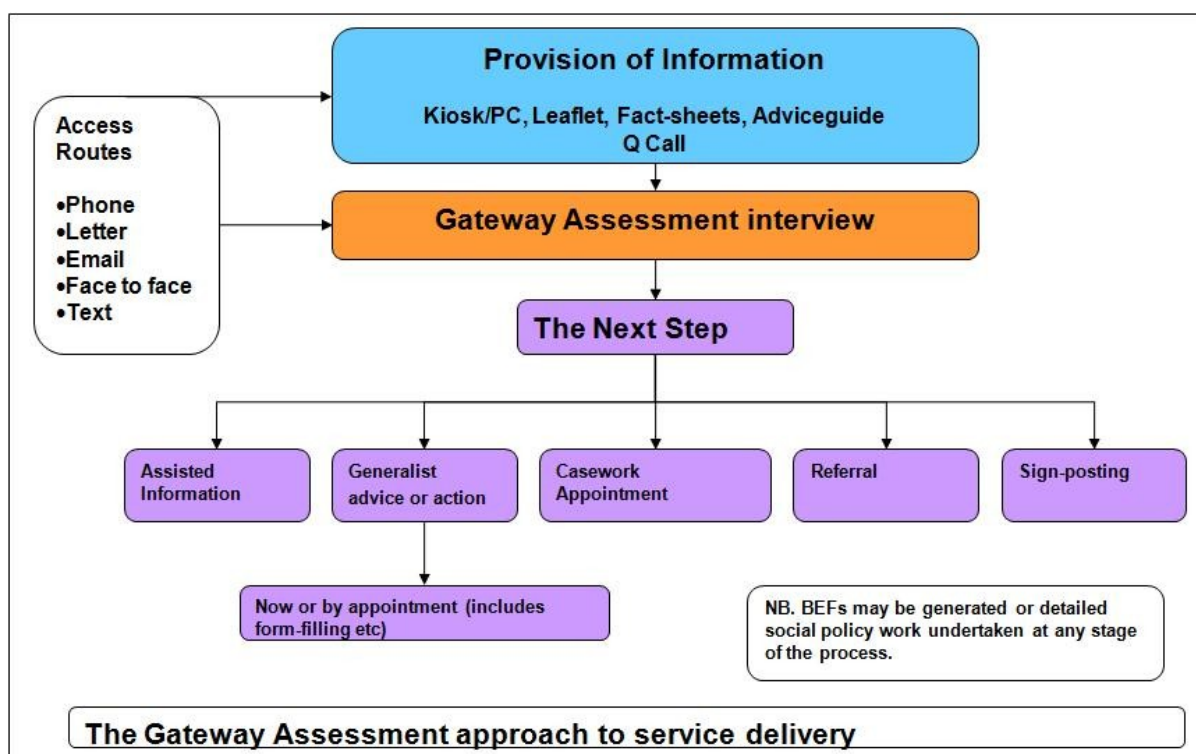
The specialist worker providing housing advice under the new Legal Services Commission Housing Contract continued to deliver the required hours and the contract was extended to March 2009. However in October he moved to another more senior job with Shelter. We were subsequently successful in negotiating a secondment from Shelter for a secondment to cover the contract initially until 31 March 09. We are extremely grateful for this support. It has meant that we have been able to deliver on our contractual obligation and maintained our income. It also means that we have demonstrated our capacity to collaborate with partner organisations to deliver a specialist service that serves best the interests of clients.

The housing advice function also provides a valuable service in preventing eviction through staffing of the County Court desk in Worthing. A volunteer has developed a particular interest and expertise in this role and has made a significant contribution to maintaining a service and protecting the people in danger of eviction while partnership arrangements with Shelter were put in place. This has been very much appreciated.

Arrangements for working with the local authority have continued to work effectively. The table of activity indicates there has been a very significant increase in housing issues overall. Of particular importance is our work in the County Court supporting clients who face possession cases through mortgage or rent arrears.

In August 2008 the self help kiosk facility was introduced when one of the interview rooms was converted one weekend by a group of willing volunteers to provide an in attractive self help area. Use of the room has gradually increased as people have become more accustomed to using the variety of information and self help material available.

The new Process



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The effect of the introduction of the new system was immediate. In the first 3 months there was a considerable increase in clients helped. In September there was a 95% increase and in October a 123% increase.

Even more significant was the increase in the numbers of people dealt with on the telephone which increased by 300% as compared with the previous year.

Immediate effect of telephone triage and advice

Month	2007 New Enquiries	2008 New Enquiries	% Increase	Calls dealt with 2007	Calls Dealt with 2008	% Incre
September	251	488	95%	12	197	1500%
October	251	559	123%	12	242	1900%

This table indicates the immediate effect of the introduction of the new Gateway and Access system. This should not be confused with the single telephone number pilot is described below.

The Single Telephone Number

The new single national telephone number was introduced in partnership with the LSC as a pilot on 29th October. The timing was unfortunate as it barely gave time for the new referral system to bed down. Although training was given the system was found to be wanting technically and very cumbersome. It caused enormous frustration. The volume of calls exceeded capacity, calls could not be answered, messages built up and on several occasions live calls had to be suspended in order to clear the backlog. At one stage in January the ring backs had reached 200.

How the pilot worked

All calls to the CAB were diverted to the LSC through a free 0844 number. The service was announced as "Citizens' Advice Telephone Service". An eligibility check for Legal Aid was undertaken and the call then routed either to an LSC adviser or a CAB adviser who may deal or pass through to a local Bureau on a rota basis. Appointments were offered through the County wide electronic diary. West Sussex was a pilot area. All costs of the central call centre were covered by the LSC.

The pilot is now ended and being evaluated by Citizens Advice. We note that a single telephone number for advice is part of the CLAN specification and the West Sussex Bureaux are working on a low cost system based on the lessons learnt.

Other projects

We continue to maintain outputs on the County Welfare Benefits Project. Outreach events have been held at the Co-op, B&Q, Wyevale Garden Centre, Worthing Hospital, a Tea Dance at the Assembly Rooms, Tesco, Worthing Library, Worthing Leisure Centre & the Guildbourne Centre as well as some talks to groups and they have produced a steady flow of enquires. Feedback forms accumulated over past months have been analysed with excellent comment from clients.

The Macmillan Advice Project, Money Plan – Independent Financial Advisers and the Hon Legal Rota continue to be important elements in our service and demand remains high

The Debt Service has suffered with the loss of one of our specialist members of staff, leaving just one person to cope. We do not have funding to cover this post but are hoping that an application

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for one off additional grant from the Government through the Borough Council might be successful.

The money plan project is still operating successfully. Three independent advisers work on a rota basis offering three interviews every fortnight. Although we have had some publicity, most of the clients are generated from those who already come into the Bureau for help with problems.

We continue to work in partnership with our local Solicitors in offering a free legal advice service on a Wednesday evening and the volunteer solicitors regularly see three or four clients each

The outreaches at **Maybridge Community Church and Durrington Health Centre** continue to be very busy with each seeing three to four people per week. The outreach at the **Stray Cats Centre** in East Worthing was very slow to get off the ground and at one point we were considering relocating to another venue but referrals have increased and we are now seeing much more activity – up to 3 per visit. The £3000 that the Centre received for a Kiosk has not been spent and is being returned by Stray Cats.

Friends of Worthing CAB (FOWCAB)

Regrettably FOWCAB has been unable to recruit any one to replace the former chair, John Sayles, but we have continued to benefit from the wonderful support from ‘friends’ on an ad hoc basis. We are deeply grateful to all who give their time and support so very willingly. We remain optimistic that when we have managed to embed all our new initiatives and all the systems have settled down we will be able to turn our attention once more to strengthening this valued support network. In the meantime we continue to benefit from many fund raising events and are so grateful to our current mayor who has named the CAB as one her nominated Charities this year

Involvement in the local Community

The Bureau shares in the affairs of the wider community and is represented at most of the major voluntary initiatives in the Borough. It has a good profile through its public relations and social policy work, maintaining links with local councillors and members of parliament as well as the local press and local radio. We have appreciated the extensive local media exposure which is so helpful in promoting the work of the Bureau and raising awareness of the ever present need for more volunteers and advisers. The Bureau participates in the affairs of the Council for Voluntary Service (and shares a Trustee with them – Brian Gill) and the Worthing Community Partnership as well as being represented on the Local Strategic Plan, Worthing First and the Town Master Planning exercise.

Quality of Performance

The Bureau continues to audit rigorously the quality of its advice and organisational systems. We wish to maintain the high standards recorded by our last formal external audit two years ago. The next audit is now due – in the Autumn – and we are working hard to prepare for it.

Complaints

We regret ever having to report complaints but this year we had three. The first related to a volunteer’s ‘judgemental attitude’. The complaint was upheld. The volunteer agreed with the client, apologised and decided that perhaps the CAB was not the right forum for their charitable activity.

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The second related to an alleged loss of original documents. We were unable to uphold this complaint as our very strict policy is always, with the client's permission, to copy original documentation so that we do not have the responsibility of holding original, often personal, information. Our records indicated that this policy had been followed.

The third was a very sad case where we were unable to help.

Funding

We remain extremely grateful for the core funding grants from Worthing Borough Council and West Sussex County Council which have been uplifted in line with inflation but, as noted earlier these have not kept pace with increasing costs. We are also very grateful for the one-off grant of £8,946 from WBC, to support clients receiving the new Housing Allowance, and all the organisations partnership projects that sponsor various elements of our work including:

- Macmillan Cancer care
- WSCC Welfare Benefits and Pensions Credit Programme
- Legal Services Commission
- Citizens Advice Money Programme
- Co-op Community Awards
- Grant from local councillors for outreach services in their communities
- Various invaluable individual and anonymous donations

We continue to seek funding for appropriate projects but there is considerable competition and staff resources are limited. If we are successful in becoming part of the CLAN it will be even more difficult to make bids. Last year we made 7 bids of which only one was successful. In addition we were party to two other successful bids with the Consortium and the Cluster.

Although we have managed to almost break even this year on our unrestricted funds we are very anxious about the precarious nature of the financial situation. Having at the end of the year been obliged to make redundant a very valued member of staff involved in publicity recruitment and training we are aware that we have no more room for manoeuvre. If costs continue to escalate the implication is for real cuts in service

Staffing

Date	Paid Staff			Volunteers (Advisers & Trainee Advisers)			Other Volunteers			Totals
	Tot	Res	New	Tot	Res	New	Tot	Res	New	
Mar 09	8	3	0	25	3	6	16	2	8	49

The Bureau's work is largely delivered by volunteers supported by a small, dedicated staff group working mainly part time:

- 25 volunteer advisers provide a minimum 10 hours per week
- 6 volunteers provide continuous reception cover
- 1 volunteer provides support for Social Policy work
- 7 volunteers cover various aspects of Bureau administration

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1 volunteer provides public relations support
1 volunteer oversees our computer systems
10 trustees donate their time to govern the Bureau
The Honorary Treasurer donates at least 8 hours a week of professional time
Worthing Solicitors give 2 hours per week to participate in the legal rota

I would like once more to pay tribute to the dedication of all our staff, volunteers and friends, and all those associated with the work of the Bureau. Our service depends entirely on their good will and hard work. They remain willing to support us and to cope to a quite extraordinary degree with the ever increasing demands of more referrals and different ways of working. I am so grateful to them all.

At the end of 2008 we were sad to bid farewell to our manager for 7 years, David Chapman, as he took a well earned retirement. The Bureau owes him a lot. He has guided the Bureau through some very difficult times balancing with great skill the tensions of working with partners and created some significantly successful outcomes. We wished him well at a lovely event hosted by the Mayor of Worthing and attended by David Harker the Chief Executive of the National Bureau.

We were delighted that Andy Stewart agreed to step into the breach as acting manager until the CLAN negotiations are finalised and are grateful for the huge additional burden he has carried since the beginning of the year.

Training

Training activities have remained buoyant throughout the year. Restructuring has required a programme of training to 'up skill' advisors to enable them to cope in the absence of specialist support staff. This has continued. At the same time routine courses for advisors to update their skills and for trainees to progress have been maintained. New external courses are also provided in such areas as money management, means and non-means tested benefits, helping clients manage budgets, and maximising benefits through Income Support and Attendance Allowance.

The Training Manager has been also involved in mentoring new staff, putting together funding bids and in project management.

The Access and Gateway training featured prominently this year and we owe a big debt of gratitude to Andy Stewart and Toni Lamb who led on this initiative. Other training events organised by the Bureau and led by our very experienced ASS included the new Employment Support Allowance which was attended by 18 advisers, including one from Shoreham, with a separate ESA course organised for the Macmillan staff. Trainee advisers have been on Employment and Immigration courses, including one on the Certificate course. Other courses attended by staff included the 'Wiser Adviser', Domestic Violence and 10 advisers attended an induction course at Worthing Homes. There were two external courses provided for Scope and Auriga (Southern Water) in Welfare Benefits.

Publicity & Social Events & Talks

We continue our relationship with SplashFM and with three interviews over recent months provided by speakers from ourselves, Shoreham and Lancing. Our main theme has been the credit crash and our need for volunteers. We had a good long interview with Anna B on the Credit

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Crunch and the new Access Strategy and have had other additional slots on the court desk and mortgage rescue schemes. On the whole there has been a good response with interest from prospective volunteers.

We continue to maintain our exposure in the press. We have had front page articles in the Advertiser and the Sussex Gazette and other articles in the Herald and the Advertiser. We have also had a feature on debt advice in the council 'Vibe' magazine.

The Bureau was featured in a BBC2 Money Programme, 'Credit Crash Britain' in November where two of our clients were followed through their problems and the help they had received from the Bureau.

Premises

Premises remain an issue. We have now had the back kitchen area decorated and a new floor laid and the transformation is very much appreciated. The area looks so much more pleasant and brighter.

We were very grateful indeed to receive a grant of £5,000 from the Co-op specifically for refurbishment of the duty room. With the FOWCAB residue there is now over £7,000 in the fund. We have not yet got quite enough for the refurbishment; the estimate is £15000 but we will continue to do our best to raise the difference.

Acknowledgements

Finally I wish to express my sincere thanks to all our workers, without whom the service could not exist. I am so grateful to all those people who give their time freely and willingly to the work of the Bureau whether as Trustees, Advisors or in support roles. Paid staff also, often work hours well in excess for that which they are paid. Special thanks are due to our Honorary Treasurer, Jean Valentine, who, as a volunteer, dedicates so much time to ensuring that our finances are maintained to the highest standards and interprets them to the Trustee Board in way that can be readily understood so that truly informed decisions can be made.

In spite of all turbulence of the year morale has remained high throughout the year and this is in no small way due to the sure guidance and leadership of our former manager David Chapman and latterly Andy Stewart to whom I am particularly grateful. Andy has carried an additional burden since David's retirement willingly and with enormous commitment. It is a privilege to work with such an immensely loyal and hardworking group of people and I thank them all.

Reserves Policy and Risk Management

The Reserves policy is set out in the Notes to the Accounts 1(i) of this report.

In the current year the Trustees carried out a review of the Charity's activities and considered the risks to which the Bureau is exposed. As part of this process the Trustees have implemented a risk management strategy that comprises:

- An annual review of the risks that the Charity may face;

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- The establishment of systems and procedures to mitigate those risks identified in the plan; and
- The implementation of procedures designed to minimise any potential impact on the Bureau should any of those risks materialise.

Trustees' Responsibilities

The Trustees are responsible for preparing the report and accounts in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice.

Company law applicable in England and Wales requires the trustees to prepare accounts for each financial year which give a true and fair view of the state of affairs of the Bureau at the end of the year and the income and expenditure for that period. In preparing those accounts, the trustees are required to:

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

The trustees are responsible for maintaining proper records which disclose with reasonable accuracy at any time the financial position of the Bureau to enable them to ensure that the accounts comply with the Companies Act 1985. The Trustees are also responsible for safeguarding the assets of the Bureau and hence take reasonable steps for the prevention and detection of fraud and other irregularities.

This report has been prepared in accordance with the provisions of Part VII of the Companies Act 1985 relating to small companies.

On behalf of the Trustees

Margaret Bamford

Chair

Date:

WORTHING CITIZENS ADVICE BUREAU
STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING INCOME AND EXPENDITURE
ACCOUNT) FOR THE YEAR ENDED 31ST MARCH 2009

WORTHING CITIZENS ADVICE BUREAU

	<u>Note</u>	<u>Unrestricted</u> <u>Funds</u> £	<u>Restricted</u> <u>Funds</u> £	<u>TOTAL</u> <u>2009</u> £	<u>2008</u> £
Incoming Resources from Generated Funds					
Voluntary Income					
Donations	2	1,704	368	2,072	3,763
Activities for Generating Funds					
Events		0	1,319	1,319	759
Premises Hire Fees		1,170	0	1,170	1,110
External Training		600	0	600	1,200
Investment Income					
Investment Income	4	6,344	0	6,344	9,088
Incoming Resources from Charitable Activities					
Worthing Borough Council		73,020	0	73,020	86,370
WBC – Supplementary Grant		0	8,750	8,750	15,000
WBC – Housing Allowance		0	8,946	8,946	8,946
West Sussex County Council		37,080	0	37,080	47,350
WSSCC – Debt		0	2,934	2,934	
Less deferd. WBC Supplementary Grant		0	0	0	(8,750)
Less deferd. WBC Housing Allowance		0	0	0	(8,946)
Credit Union Funds		0	0	0	52,000
Outreach Funding		0	5,100	5,100	
Welfare Benefits Pension Credits		0	18,940	18,940	9,470
Macmillan Project		0	6,250	6,250	3,250
LSC Housing Contract		41,949	0	41,949	39,879
LSC Court Desk		4,293	0	4,293	
Citizens Advice Projects		0	2,000	2,000	2,500
do – Millennium award		0	0	0	200
do – Tax Credit Uptake		0	0	0	3,248
do – additional Hours		0	210	210	
Other Funds	3	0	5,000	5,000	600
Other Incoming Resources					
Other Income	5	156	714	870	1,535
TOTAL INCOMING RESOURCES		166,316	60,531	226,847	268,572
Resources Expended					
Cost of Generating Funds					
Cost of Generating Voluntary income	6	0	0	0	103
External Training		416	0	416	316
Fundraising Costs		0	471	471	75
Charitable Activities	7	160,329	55,261	215,590	265,702
Governance Costs	8	4,769	0	4,769	4,506
TOTAL RESOURCES EXPENDED		165,514	55,732	221,246	270,702
Net income/(expenditure) for this year before Transfers		802	4,799	5,601	(2,130)
Transfers between Funds	14	(1293)	1293	0	0
Net incoming/(outgoing) resources after transfers		(491)	6,092	5,601	(2,130)
Movement in Funds					
Total funds brought forward		86,643	3,975	90,618	92,748
Net Movement for the year		(491)	6,092	5,601	(2,130)
Total Funds Carried Forward		86,152	10,067	96,219	90,618

WORTHING CITIZENS ADVICE BUREAU

Notes for the Accounts year ended 31 March 2009

1. Accounting Policies

(a) Basis of Preparation

The financial statements have been prepared under the historical cost convention and in accordance with the Companies Act 1985 and the Financial Reporting Standard for Smaller Entities (effective January 2007). The Annual Report and Accounts are prepared in accordance with the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" revised 2005.

(b) Company Status

The Charity is a Company limited by guarantee. In the event of the Charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the Charity.

(c) Fund Accounting

The 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 have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the trustees for pre-determined purposes. The purpose of each individual fund is set out in the notes to the financial statements.

Restricted funds are used in accordance with specific restrictions imposed by the donors or which have been raised by the Charity for a particular purpose. The costs of raising and administering such funds are charged against the specific fund.

Investment income and gains are allocated to the appropriate fund.

(d) Incoming resources

Income represents the grants, contracts, donations, income from events staged and interest income received and accrued during the year.

Grant income received in the year that relates to future periods is carried forward as deferred income on the balance sheet.

(e) Resources expended

Expenditure is accounted for on an accruals basis and allocated to the appropriate heading in the accounts. Where expenditure is incurred and relates to more than one cost category it is apportioned in a way most appropriate to the purpose for which the expenditure was incurred.

The costs of generating funds relate to costs in generating voluntary income and fund raising.

Governance costs include audit, accountancy and Trustee costs, and a proportion for time spent in servicing Trustee meetings etc.

(f) Equipment

WORTHING CITIZENS ADVICE BUREAU

Expenditure of £3,500 or less on equipment is charged as an expense in the statement of financial activities. Equipment purchased with restricted fund monies is written off against the restricted fund in the year of purchase, as are all individual items costing less than £3,500.

Notes for the Accounts year ended 31 March 2009

(g) Pension Costs

The pension costs charged against incoming resources represent the amount of the contributions payable to the stakeholder scheme in respect of the accounting period. The amount payable represents a fixed percentage of employees' salaries.

(h) Investment Policy

The Bureau holds all current assets in cash and all funds not for immediate use are held in a high interest account with CAF Bank Ltd. and can be transferred without notice. The current accounts with CAF Bank also attract interest at a higher rate than would normally be obtainable from other banks.

(i) Reserves Policy

At the end of the year, the Charity's unrestricted reserves stood at £ 86,152.

Given that the Charity's work is supported by a range of income sources with few long term commitments, the Trustees consider that given the uncertainty of future funding levels, it is necessary to hold a minimum of three months expenditure in reserve. This is particularly important in view of the uncertainty of the future.

The Bureau's policy on reserves is reviewed annually by the Trustees following production of its financial statements, and at any other time throughout the year when the Trustees are of the opinion that impending change of any nature is likely, and significantly, to affect the Bureau's ability to meet its aim.

2. Donations

During the year the following gifts and donations were received:

	Unrestricted £	Restricted £
Freemasons Sussex	460	
Worthing Steyne Rotary	100	
Waitrose – for Refurbishment of Duty Room		280
Anon – for Refurbishment (including Gift Aid tax)		63
Other donations	1,144	25
	<u>1,704</u>	<u>368</u>

3. Other Funds

During the year other grants were received:

	Unrestricted £	Restricted £
For: -		
Refurbishment of the Duty Room and Self Help Room		
Co-Op Community Fund		5,000
	<u>0</u>	<u>5,000</u>

WORTHING CITIZENS ADVICE BUREAU

Notes for the Accounts year ended 31 March 2009

4. Investment Income

	Unrestricted	Restricted
	£	£
Charities Aid Foundation (CafCash Cheque Account)	3	
Charities Aid Foundation (Caf Gold Account)	6,341	
HSBC Treasurers Account	0	
	6,344	

5. Other Income

	Unrestricted	Restricted
	£	£
WSX Bureaux Fund		714
Other	156	
	156	714

6. Cost of Generating Funds

	Unrestricted Funds		Restricted Funds	
	2009	2008	2009	2008
	£	£	£	£
<u>Cost of generating Voluntary</u>				
<u>Income:</u>				
Equipment		103		
<u>External Training:</u>				
Staff Costs	416	316		
Training costs				
<u>Fundraising Expenditure:</u>				
Events Expenditure		25	471	50
	416	444	471	50

7. Charitable Activities

	Unrestricted Funds		Restricted Funds	
	2009	2008	2009	2008
	£	£	£	£
Advertising and Promotion	400	1,326	752	2,302
Building Repairs and renewals	204	1,506		987
Cleaning & Security	1,564	1,424		
Client Coffee Machine	292	1,952		
Computer Equipment	533	4,888		
Computer Software	1,229	1,022		
Conferences & Meetings	57		342	786
Furniture and Office equipment	269	259	242	
Insurance	2,275	2,131		

WORTHING CITIZENS ADVICE BUREAU

Light & Heat & Trade Refuse	2,351	2,176		
LSC Staff Supervision	0	(500)		
Charitable Activities cont.	Unrestricted Funds		Restricted Funds	
	2009	2008	2009	2008
	£	£	£	£
Maint. Office equip/computers	3,905	4,288		
Photocopying	1,649	1,807	600	1,230
Postage, Stationery & Office	5,493	3,754	1,141	* 2,110
Professional Fees/accountancy	343	375		10
Recruitment	3,070	1,449		
Rent	18,000	16,500		
Shelter Secondment	9,692			
Staff Costs	104,078	104,935	41,445	* 50,877
Staff Welfare inc. refreshments	993	921		
Subs and Information Service	2,637	1,808		65
Telephone	3,975	3,257	740	* 1,467
Training	825	701	302	172
Travel Expenses	1,450	2,498	711	493
Water	41	402		
Premises refurbishment, including setting up Self Help Room			2,165	
LSC Housing Disbursements				140
Outreach administration			429	480
Court Desk Training Expenditure				540
Tax Credit Uptake Expenditure				761
Credit Union Expenditure				1,526
Volunteer Event				502
FOWCAB			23	224
Transfer out of Funds			1,373	** 42,151
Support Costs	(4,996)	(6,076)	4,996	6,076
	160,329	152,803	55,261	112,899

* Includes specific expenditure in the previous year relating to development of Credit Union

** In the current year this relates to £1,000 transferred to the Stray Cats Centre for their set up costs and the balance of £373 transferred to Bognor CAB in respect of the WSX Bureau Fund. In the previous year this related to the transfer out of Funds to the established Credit Union Study Group and the balance of the Rent Deposit disbursements paid back to Worthing Borough Council

8. Governance Costs

	Unrestricted Funds		Restricted Funds	
	2009	2008	2009	2008
	£	£	£	£
Staff Costs	1,710	1,362		
Meeting Costs	50			
WSX Consortium contributions	1,700			
Trustees Expenses	190			
Trustee Indemnity Insurance	169	118		
Reporting accountants' remuneration – accountants report	950	940		
Legal & Professional Fees	0	2,086		
	4,769	4,506	0	

WORTHING CITIZENS ADVICE BUREAU

Notes for the Accounts year ended 31 March 2009

9. Staff Costs

	2009	2008
	£	£
Wages & Salaries	130,865	137,650
Redundancy	2,053	4,790
Social Security	9,329	10,068
Pension Costs	5,501	5,132
On Line Filing rebate	(100)	(150)
	147,648	157,490

The average number of employees for the year was 12

The average number of full time equivalent employees for the year was:

Cost of Generating Funds	.01	
Charitable Activities	5.78	
Governance Costs	.11	
	5.90	

No employees were paid emoluments in excess of £60,000 during the year.

10. Trustees' Remuneration and Expenses

No remuneration directly or indirectly out of funds of the Charity was paid or payable for the year to any person whilst serving as a Trustee, or to any persons known to be connected to them.

The sum of £190 was paid to Citizens Advice for the accommodation of one Trustee at the Annual Conference. No other expenses were paid to any Trustee during the year.

11. Cash and Bank and Building Society and In Hand

	2009	2008
	£	£
Charities Aid Foundation (CafCash Cheque Account)	(2,607)	(2,293)
Charities Aid Foundation (Caf Gold Account)	113,963	131,557
HSBC Treasurers account	109	271
Cash In Hand	500	500
	111,965	130,035

*Automatic transfers have been set up with Caf bank between the Gold account and the corresponding cheque account which funds cheques only as they are drawn. This enables the maximum interest to be obtained.

12. Creditors: amounts falling due within one year

	2009	2008
	£	£
Accrual – PAYE	2,656	3,285
WBC – Rent Increase due from 01.07.08	1,500	
Accrual general	17,005	20,330
Deferred restricted incomes – WBC – Supplementary Grant	0	8,750

WORTHING CITIZENS ADVICE BUREAU

Deferred restricted incomes – WBC – Housing Allowance	0	8,946
	21,161	41,311

Notes for the Accounts year ended 31 March 2009

13. Debtors

	2009	2008
	£	£
Legal Services – Court Desk	1,753	
WBC – Grant to cover Rent Increase as agreed	1,500	
Other	2,162	1,894
	5,415	1,894

14. Statement of Funds

	As at 1 April 2008	Income	Expenditure	Transfers	At 31 March 2009
	£	£	£	£	£
Unrestricted Funds					
General Reserve	86,354	120,074	(110,620)	(11,438)	84,370
Legal Services Contract – Housing	0	41,949	(52,094)	10,145	0
Legal Services Contract – Court Desk		4,293	(2,800)		1,493
Designated Funds					
Office Equipment Fund	289				289
Total Unrestricted Funds	86,643	166,316	(165,514)	(1,293)	86,152
Restricted Funds					
WBC – Supplementary Grant - debt*	153	7,000	(8,218)	1,065	0
WBC – Housing Allowance	0	8,946	(8,983)	37	0
WSSC - Debt	0	2,934	(1,962)		972
Macmillan Project	0	6,250	(6,408)	158	0
Welfare Benefits – Pension Credits	0	18,940	(18,966)	26	0
Outreach Funds *	0	6,850	(5,604)		1,246
Money Plan Project	0	2,000	(2,007)	7	0
Legal Services Housing Disbursements	0				0
Citizens Advice – Additional Hours	0	210	(210)		0
Building Maintenance Project	2,138	5,343	(2,165)		5,316
	0				
FOWCAB	1,683	1,344	(494)		2,533
West Sussex Bureaux' Fund	1	714	(715)		0
Total Restricted Funds	3,975	60,531	(55,732)	1293	10,067
Total Funds	90,618	226,847	(221,246)	0	96,219

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* £1750 of the Supplementary Grant was for Outreach and is included in the Outreach Fund

Notes for the Accounts year ended 31 March 2009

The General Reserve represents the free funds of the Charity which are not designated for particular purposes.

The Legal Services Contract for Housing is for the delivery of housing advice to those who are eligible for legal aid.

The Legal Services Contract for the Court Desk is to provide support to clients facing possession proceedings in the County Court.

The Office Equipment Fund has been set up to assist in identifying those funds that are not free funds and it represents the cash available from donations receivable that will be used to fund the acquisition of office and computer equipment for the Bureau.

The WBC Supplementary Grant was received in order to provide Debt advice and Outreach for a year from November 2007. The sum for Outreach has been included in our outreach project funding. This funding has now been spent.

The WBC Housing Allowance is monies received in order to provide support to venerable clients receiving the new Housing Allowance from April 2008. This funding has now been spent.

The WSCC Debt Fund is money provided by West Sussex County Council, through the West Sussex Consortium via the Shoreham Bureau, in order for the Worthing Bureau to provide additional debt advice during the present difficult financial climate.

The Macmillan Project is to provide advice to those suffering from Cancer and is led by Lancing Bureau who cover all employment costs and provide funding for admin and support for one worker in the Bureau

Welfare Benefits – Pension Credits was funding to encourage the take-up of benefits by those eligible for Pension Credits and attendance allowance. This was led by the Horsham Bureau who distributed the funds provided by West Sussex County Council. This project has now been completed.

Outreach Funds provide a generalist advice service to meet the needs of the communities, of Durrington, and Maybridge, and also East Worthing, through the Stray Cats centre. This is particularly useful to those unable to access the main Bureau premises,

Money Plan Project is a nationally based initiative to provide generic independent financial information using qualified honorary Independent Financial Advisors. The Bureau was given £2000 to cover the administration costs. This will not be funded beyond March 2009.

The Legal Services Disbursement fund is for monies received within the contract to pay for disbursements to clients for special purposes i.e. Medical reports, additional representation etc. No claim has been necessary in this financial year.

Citizens Advice additional Hours is money being provided by the Government in order the Bureaux can open additional hours during 2009/10. Locally this is being organised by the Shoreham Bureau and the hours done by a member of the Worthing staff in helping to set up the project prior to April 2009 were reimbursed to us.

WORTHING CITIZENS ADVICE BUREAU

Building Maintenance Donations are restricted donations received in order to improve the environment for Bureaux staff. Some of this money has been used to refurbish the kitchen area and provide a Self Help Room. The rest is being saved to contribute the planned refurbishment of the duty room.

Notes for the Accounts year ended 31 March 2009

“FOWCAB” (Friends of Worthing CAB), is an organisation set up to assist the Bureau and represents the funds held for that organisation under the Bureau umbrella. The money held in this Fund will be used towards the costs of the refurbishment of the Duty Room.

The West Sussex Bureau Fund represents the resources held on behalf of the West Sussex Managers for the purposes of meeting costs. The balance of this account was transferred to the Bognor Bureau after the retirement of the Worthing Manager.

15. Analysis of Net Assets Between Funds

	General Funds	Designated Funds	Restricted Funds	Total Funds
	£	£	£	£
Current Assets	106,851	289	10,240	117,380
Current Liabilities	(20,988)		(173)	(21,161)
Net Assets at 31 March 2008	<u>85,863</u>	<u>289</u>	<u>10,067</u>	<u>96,219</u>

16. Transfers between Funds

This represents the over-spend on restricted funds in the year which have been funded by unrestricted funds.

17. Financial Commitments

At 31 March 2009 the charitable company had annual commitments under non-cancellable operating leases as follows:

	2009	2008
	£	£
Expiry Date: -		
Under one year	20,040	4,125
Between one and two years	20,040	
Between two and five years	44,997	
	<u>85,077</u>	<u>4,125</u>

WORTHING CITIZENS ADVICE BUREAU

ACCOUNTANTS' REPORT TO THE MEMBERS ON THE UNAUDITED ACCOUNTS OF WORTHING CITIZENS ADVICE BUREAU

We report on the accounts for the year ended 31st March 2009 set out on pages 15 to 24

Respective responsibilities of directors and reporting accountants

As described on page 11, the trustees, who are also the directors of Worthing Citizens Advice Bureau for the purposes of company law, are responsible for the preparation of the accounts, and they consider that the company is exempt from an audit. It is our responsibility to carry out procedures designed to enable us to report our opinion.

Basis of opinion

Our work was conducted in accordance with the Statement of Standards for Reporting Accountants, and so our procedures consisted of comparing the accounts with the accounting records kept by the company, and making such limited enquiries of the officers of the company as we considered necessary for the purposes of this report. These procedures provide only the assurance expressed in our opinion.

Opinion

In our opinion:

- a the accounts are in agreement with the accounting records kept by the company under section 221 of the Companies Act 1985.
- b having regard only to, and on the basis of, the information contained in those accounting records:
 - i the accounts have been drawn up in a manner consistent with the accounting requirements specified in section 249C(6) of the Act; and
 - ii the company satisfied the conditions for exemption from an audit of the accounts for the year specified in section 249A(4) of the Act as modified by section 249A(5) and did not, at any time within that year, fall within any of the categories of companies not entitled to the exemption specified in section 249B(1).

Spofforths LLP
Chartered Accountants
A2 Yeoman Gate, Yeoman Way
Worthing
West Sussex
BN13 3QZ

Date