

ANGUS CITIZENS ADVICE BUREAU

**ANNUAL REPORT & FINANCIAL STATEMENTS
2008/2009**



COMPANY NUMBER : SC 179387
CHARITY NUMBER : SC 10051

ANGUS CITIZENS ADVICE BUREAU
(company limited by guarantee and not having a share capital)

ANNUAL REPORT AND FINANCIAL STATEMENTS

for the year to 31 March 2009

Company Number: SC179387
Charity Number: SC10051

Angus Citizens Advice Bureau
(company limited by guarantee and not having a share capital)

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Angus Citizens Advice Bureau
(company limited by guarantee and not having a share capital)

Company Information

DIRECTORS AND TRUSTEES

The directors of the company ("the charity") are its trustees for the purpose of charity law and throughout this report are collectively referred to as the trustees.

Trustees:

Mr G. Allan
Mrs K. Anderson
Mr D. Anderson (appointed 4 December 2008)
Mr A. Cochrane-Dyet
Mr B. Crozier
Mrs J. Fullerton
Mrs M. Hearne
Mrs B. Lee-Smith
Mr J. MacDonald (deceased 28 May 2008)
Mr J. MacDonald
Mr W. Mathieson
Mr J. McKelvie (Hon. Treasurer)
Councilor R. Palmer
Mr D. Robertson
Mr I. Robertson (Chairperson)
Mrs I. Ross
Mrs P. Taylor
Councilor J. Whyte
Councilor R. Spink

Company secretary:

Mr H. Lean

Registered Office:

11 Millgate
Arbroath
Angus
DD11 1NN

Independent Examiner:

Lesley Jolly, C. A.
Independent Examiner
Findlay & Company
Chartered Accountants
Peasiehill Road
Arbroath
DD11 2NJ

Bankers:

Bank of Scotland
Brothock Bridge
Arbroath
DD11 1NH

Company No:

SC179387

Charity No:

SC10051

Angus Citizens Advice Bureau
(company limited by guarantee and not having a share capital)

Trustees Report

for the year ended 31 March 2009

The trustees of Angus Citizens Advice Bureau hereby submit their report and audited accounts for the year to 31 March 2009.

Legal and Administrative Information

Angus Citizens Advice Bureau is a company limited by guarantee having no share capital and is governed by a Memorandum and Articles of Association. The company is registered as a charity in Scotland. The Trustees are shown on page 2. The Trustees, who meet a minimum of three times a year, are responsible for taking strategic decisions in respect of the company, which are incorporated in the policies and procedures manual or referred to in other documents approved by them. A Head of Service is appointed by the Trustees to manage the day to day operations of the company. The Trustees are elected at the annual general meeting.

The trustees shall have the power on behalf of the collective to retain, accept, purchase, sell, lease, hold and invest in any property, heritable and moveable, real and personal of whatever kind and wherever situated.

Structure, governance and management

The governing document is detailed above.

Membership of the company is open to persons over 18 within the area of Angus Council who must register or re-register as members in accordance with the Articles of Association. The various categories of Trustees are nominated for office at the AGM, each having been accepted as members of the company prior to the commencement of the meeting. The specified categories of Trustees and the method of their recruitment and appointments are detailed in Memorandum and Articles of Association referred to above, which is currently being reviewed to comply with the Companies Act 2006.

The method of provision of training for directors, trustees and members is contained within Caslink - the Scottish CAB Service intranet link at:

[www.caslink.org.uk.management/committee training.aspx](http://www.caslink.org.uk.management/committee%20training.aspx)

The Head of Service is the most senior paid officer of the Bureau. He reports through the Trustees and is responsible for making strategic recommendations to the trustees for consideration. The strategic and operational powers devolved to the Head of Service are defined in Angus Citizens Advice Bureau Policies and Procedures and Standards manual. The Head of Service is also the operational manager of the Arbroath Office. There are also operational managers in both the Forfar and Montrose office, part-time administration support in Arbroath as well as Project Officers for some of the other special projects managed by the company for which grant funding has been raised. All paid posts ultimately report to the Head of Service although for the purposes of operational management certain posts may report through the Forfar and Montrose managers.

Angus Citizen Bureau is a member of Citizens Advice Scotland. The Bureau is subject to independent audit to ensure compliance with the CAS Membership Standards and Quality Assurance Scheme. The Bureau also has responsibilities in respect of service quality to their core funders Angus Council, The Scottish Government, as well as other project funders.

Angus Citizens Advice Bureau has carried out a detailed risk assessment on most areas of management but has not carried out an overall risk assessment in respect of all external threats including the financial security of the organisation. These aspects will be addressed during financial year 2009/10.

Angus Citizens Advice Bureau
(company limited by guarantee and not having a share capital)

Trustees Report (continued)

for the year ended 31 March 2009

Objectives and activities

The principal activity of the charity is to promote any charitable purposes for the benefit of the community in Angus by the advancement of education, the protection of health and relief of poverty, sickness and distress.

The main objectives during 2008/09 were:-

- To comply with the 12 CAB principles
- To provide a quality service to the citizens of Angus
- To influence social policy, both nationally and locally
- To show a willingness to work for our local communities and community organizations
- To ensure staff and resources are managed effectively
- To develop special projects which will derive added value to Angus
- To promote the service innovatively

The charity is grateful for the unstinting efforts of its volunteers who are involved in service provision. It is estimated that over 15,250 volunteer hours were provided during the year. If this is conservatively valued at £10 an hour the volunteer effort amounts to over £152,500.

Achievements and performance

The Bureau was congratulated by the Citizens Advice Scotland Membership Committee for the high level of compliance in all areas during its last quality review in 1997 and the next full quality review is scheduled for June/July 2010.

Financial Review

The financial results for the period are set out in the attached accounts. The significant increase in expenditure reflects the effort of the Bureau in tackling the effects of the credit crunch throughout the year. The forthcoming year is likely to show an even greater client turnover and increasing demand for CAB services.

The Trustees are motivated to maintain unrestricted funds at least to existing levels. The core funders are Angus Council. In 2008/2009 Tayside Health Board, The Scottish Government, The Scottish Gas Energy Trust, Hillcrest Housing Association and Citizens Advice Scotland all funded additional projects managed by the Bureau. The Scottish Power People Energy Trust financed a new financial education project from 1 February 2009 with other projects established during 2008/2009 for implementation on 1 April 2009.

Reserves Policy

The charity has a policy to maintain a designated reserve of £15,000 to cover future repair and maintenance costs to the Arbroath and Montrose offices. During 2009/2010 the charity will consider what to retain by way of unrestricted reserves to cover potential redundancy or other critical items of expenditure.

Angus Citizens Advice Bureau
(company limited by guarantee and not having a share capital)

Trustees Report (continued)

for the year ended 31 March 2009

Approval

This report, which has been prepared in accordance with the special provisions of Part VII of the Companies Act 1985, relating to small companies, was approved by the Board on 22 October 2009 and signed on its behalf by:

.....Chair	Head of Service
.....Date	Date

Angus Citizens Advice Bureau
(company limited by guarantee and not having a share capital)

Independent examiner's report to the members of Angus Citizen Advice Bureau

I report on the accounts of the charity for the year ended 31 March 2009 which are set out on pages 7 to 17.

Respective Responsibilities of Trustees and Examiner

The charity's Trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustees Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. The charity Trustees consider that the audit requirement of the Regulation 10(1) (a) to (c) of the Accounts regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act to state whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. 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 seeks explanations from the Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent Examiner's Statement

In the course of 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 44 (1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
 - To prepare accounts which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulationshave 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.

Lesley Jolly, C.A.
Findlay & Company
Chartered Accountants
Peasiehill Road
ARBROATH
DD11 2NJ

22 October 2009

Angus Citizens Advice Bureau
(company limited by guarantee and not having a share capital)

Statement of financial activities for the year ended 31 March 2009
(Incorporating the Income and Expenditure Account)

	Notes	Unrestricted funds £	Restricted funds £	2009 Total funds £	2008 Total funds £
Incoming resources					
Incoming Resources from generated funds:					
<i>Voluntary income:</i>					
Donations		420	-	420	20
<i>Activities for generating funds:</i>					
Investment income and interest		848	-	848	2,092
<i>Incoming resources from charitable activities:</i>					
Grants	4 (a)	126,792	87,513	214,305	257,238
Advice fees		4,457	-	4,457	-
<i>Activities for generating funds</i>					
Other Income	4 (b)	20,450	-	20,450	6,978
Total incoming resources		152,967	87,513	240,480	266,328
Resources Expended					
Charitable activities	3	133,313	106,572	239,885	233,270
Governance costs	3	16,738	-	16,738	16,817
Total resources expended		150,051	106,572	256,623	250,087
Net incoming/outgoing resources before transfers	2	2,916	(19,059)	(16,143)	16,241
Transfers					
Gross transfers between funds		6,587	(6,587)	-	-
Net Movement in funds		9,503	(25,646)	(16,143)	16,241
Reconciliation of funds					
Funds brought forward		67,599	251,544	319,143	302,902
At 31 March 2009		£ 77,102	£ 225,898	£ 303,000	£ 319,143

Angus Citizens Advice Bureau
(company limited by guarantee and not having a share capital)

Balance Sheet

as at 31 March 2009

	Notes	31 March 2009 £	31 March 2008 £
Fixed assets	6	274,174	283,613
Current assets			
Debtors and Prepayments		18,848	-
Cash at bank and in hand		23,502	58,218
		-----	-----
		42,350	58,218
Creditors: amounts falling due within one year	7(a)	(13,524)	(16,682)
		-----	-----
Net current assets		28,826	41,536
Creditors: Due greater than one year	7(b)	-	(6,006)
		-----	-----
		£ 303,000	£ 319,143
		=====	=====
Financed by Reserves:			
Unrestricted reserves	8	77,102	67,599
Restricted reserves	9	225,898	251,544
		-----	-----
		£ 303,000	£ 319,143
		=====	=====

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

For the period ended 31 March 2009 the company was entitled to exemption under section 249A(1) of the Companies Act 1985. No members have required the company to obtain an audit of its accounts for the period in question in accordance with section 249B(2). The directors acknowledge their responsibility for:-

- i) ensuring the company keeps accounting records which comply with section 221; and
- ii) preparing accounts which give a true and fair view of the state of affairs of the company as at the year end, of its profit and loss for the financial year in accordance with section 226 and which otherwise comply with the requirements of the Companies Act relating to accounts, so far as applicable to the company.

Approved by the Board on 22 October 2009 and signed on its behalf by:-

Member of the Board

The notes on pages 9 to 17 form part of these financial statements

Angus Citizens Advice Bureau
(company limited by guarantee and not having a share capital)

Notes to the accounts

for the year ended 31 March 2009

1. Accounting policies

a) Status of the company

Angus Citizens Advice Bureau is a company limited by guarantee of its members and does not have share capital. 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.

b) Basis of accounting

The accounts have been prepared using the historical cost convention and include the results of the operations of the company, all of which are continuing. The accounts incorporate the requirements of the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP 2005) issued in March 2005, and are in accordance with the Financial Reporting Standard for Smaller Entities (effective January 2007), the Charities Accounts (Scotland) Regulations 2006, the Charities and Trustees Investment (Scotland) Act 2005 and the Companies Act 1985.

c) Income

Income received is included in incoming resources when these are receivable.

Grants including grants for the purchase of fixed assets are recognised in full in the statement of financial activities in the year in which they are receivable.

Incoming resources from grants, where related to service delivery are accounted for when the charity earns the right to consideration by its performance.

Investment income is accounted for when receivable.

Voluntary income is received by way of donations and is included in full in the statement of financial activities when receivable.

The value of services provided by volunteers has not been included in these accounts.

d) Tangible fixed assets

Depreciation is provided on all tangible fixed assets at rates calculated to write off the cost less estimated residual value of each asset evenly over its expected life as follows:-

Buildings	2% Straight line
Fixture & Fittings	10% straight line
Tenant's improvements	10% straight line

e) Funds

With the adoption of the SORP, all income and expenditure is dealt with through the income and expenditure account. In the Statement of Financial Activities, funds are now classified as either restricted funds or unrestricted funds, defined as follows:

Restricted funds are funds subject to specific purposes, which may be declared by the donors or with their authority (e.g. by restrictive wording or an appeal).

Unrestricted funds are expendable at the discretion of the committee in furtherance of the objects of Angus Citizens Advice Bureau.

Notes to the accounts (continued)

for the year ended 31 March 2009

1. Accounting policies (continued)

f) Resources expended

Resources expended are included in the Statement of Financial Activities on an accruals basis, inclusive of any VAT which cannot be recovered.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services. It includes both direct costs and those of an indirect nature necessary to support them.

Governance costs include those costs associated with meeting constitutional and statutory requirements of the charity and include audit fees and costs linked to the strategic management of the charity.

Certain other costs, which are attributable to more than one activity are apportioned across cost categories on an appropriate basis as set out in note 3.

g) Pensions

The company makes contributions to a pension scheme for those paid employees who wish to so enter. The pension scheme is a defined contribution scheme and the assets of the scheme are managed independently from those of the company. The charge in the profit and loss account refers to the pension contributions due from the company during the year.

2. Surplus

	2009	2008
	£	£
The surplus for the period is stated after charging:		
Independent Examiner fee	2,056	2,456
Depreciation of tangible assets	12,396	12,099
	=====	=====

Angus Citizens Advice Bureau
(company limited by guarantee and not having a share capital)

Notes to the accounts (continued)

for the year ended 31 March 2009

3. Split of Expenses

				Scottish	CAS	The Scottish						
	<u>Basis of</u>	<u>Core</u>	<u>Financial</u>	<u>Gas</u>	<u>Development</u>	<u>Power</u>		<u>Kinship</u>	<u>Regional</u>	<u>Governance</u>	<u>Total</u>	<u>Total</u>
	<u>Allocation</u>	<u>Funding</u>	<u>Education</u>	<u>Energy</u>	<u>Comm.</u>	<u>Energy</u>	<u>NHS</u>	<u>Care</u>	<u>Training</u>		<u>2009</u>	<u>2008</u>
		£	£	£	£	People Trust	£	£	£	£	£	£
Staff Salaries	Staff Time	75,974	24,209	8,053	11,102	3,684	19,201	-	24,170	2,165	168,558	146,720
Pension	Staff Time	9,984	167	1,841	-	-	-	-	-	-	11,992	10,876
Rent	Usage	8,430	300	-	-	-	-	270	-	-	9,000	8,514
Heat & Light	Usage	4,015	107	1,591	-	-	-	177	-	-	5,890	5,405
Rates & Insurance	Usage	3,647	-	-	-	-	512	155	842	-	5,156	4,541
Cleaning	Usage	485	-	-	-	-	-	15	-	-	500	469
Volunteer Expenditure	Direct	5,702	1,052	537	-	-	727	346	3,167	-	11,531	10,006
Tea & Coffee	Direct	1,202	-	-	-	-	-	37	-	-	1,239	1,049
AGM Costs	Direct	-	-	-	-	-	-	-	-	121	121	197
Independent examiners Fee	Direct	-	-	-	-	-	-	-	-	2,056	2,056	2,456
Training & Subscriptions	Direct	2,282	231	-	-	-	614	116	629	-	3,872	4,668
Recruitment	Usage	-	-	-	-	-	-	-	-	-	-	2,807
Stationery, Postage & Advert	Usage	4,767	313	-	-	-	-	186	934	-	6,200	6,918
Telephone	Usage	4,560	162	-	-	-	-	153	240	-	5,115	8,040
Loan Interest	Direct	661	-	-	-	-	-	-	-	-	661	1,447
Consultancy	Usage	-	-	-	-	-	-	-	-	-	-	6,768
Repairs and renewals	Direct	7,736	-	-	-	-	-	239	-	-	7,975	2,269
Depreciation	Direct	-	-	-	-	-	-	-	-	12,396	12,396	12,099
Project Costs	Direct	-	-	-	-	-	-	-	-	-	-	4,460
Sundry Exp	Usage	801	-	20	-	-	274	39	160	-	1,294	1,974
Support costs												
Salaries	Time spent	2,067	-	-	-	-	-	-	-	-	2,067	7,404
Treasurer	Direct	1,000	-	-	-	-	-	-	-	-	1,000	1,000
Total		£ 133,313	£ 26,541	£ 12,042	£ 11,102	£ 3,684	£ 21,328	£ 1,733	£ 30,142	£ 16,738	£ 256,623	£ 250,087
		=====	=====	=====	=====	=====	=====	=====	=====	=====	=====	=====

Angus Citizens Advice Bureau
(company limited by guarantee and not having a share capital)

Notes to the accounts (continued)

for the year ended 31 March 2009

4 (a). Grants Received

	2009 £	2008 £
Angus Council	126,792	123,073
Big Lottery	-	2,100
Financial Education Project (Scottish Government)	-	31,220
Financial Education Project (Citizens Advice Scotland)	17,500	-
The Scottish Power Energy People Trust	5,190	-
Scottish Gas Energy Trust	-	26,624
Angus Community Planning Partnership	8,500	-
NHS Tayside	24,241	33,557
Regional Training Project (Citizens Advice Scotland)	25,448	34,664
Kinship Carers (Scottish Government)	-	6,000
Money Advice Project (Citizens Advice Scotland)	6,634	-
	-----	-----
	£ 214,305	£257,238
	=====	=====

4 (b). Other Income

	2009 £	2008 £
Rent of Millgate	4,570	4,755
University Placement	9,875	2,068
Insurance Claim	5,700	-
Miscellaneous Income	305	155
	-----	-----
	£ 20,450	£ 6,978
	=====	=====

5. Staff Costs

	2009 No.	2008 No.
During the year the average number of employees was	7	7
	=====	=====
Staff costs were as follows:-		
	2009 £	2008 £
Trustees' remuneration	82,510	78,601
Salaries	73,715	62,649
Social security costs	14,400	12,874
Pension scheme contributions	11,992	10,876
	-----	-----
	£ 182,617	£ 165,000
	=====	=====

No employees received emoluments exceeding £60,000 during the year.

Angus Citizens Advice Bureau
(company limited by guarantee and not having a share capital)

Notes to the accounts (continued)

for the year ended 31 March 2009

6. Tangible Assets

	Tenants Improvements £	Buildings £	Fixture & Fittings £	Total £
Cost:				
At 1 April 2008	23,231	297,075	38,350	358,656
Additions	-	-	2,957	2,957
	-----	-----	-----	-----
At 31 March 2009	23,231	297,075	41,307	361,613
	-----	-----	-----	-----
Depreciation:				
At 1 April 2008	9,292	49,846	15,905	75,043
Charge for the year	2,323	5,942	4,131	12,396
	-----	-----	-----	-----
At 31 March 2009	11,615	55,788	20,036	87,439
	-----	-----	-----	-----
Net book value:				
At 31 March 2009	£ 11,616	£ 241,287	£ 21,271	£ 274,174
	=====	=====	=====	=====
At 31 March 2008	£ 13,939	£ 247,229	£ 22,445	£ 283,613
	=====	=====	=====	=====

All of the above assets are used for charitable purposes.

Angus Citizens Advice Bureau
(company limited by guarantee and not having a share capital)

Notes to the accounts (continued)

for the year ended 31 March 2009

7(a). Creditors : Amounts falling due within one year	<u>2009</u> £	<u>2008</u> £
Loan	5,372	8,250
Tax and Social Security Costs	3,602	4,178
Accruals	4,550	4,254
	-----	-----
	£ 13,524	£ 16,682
	=====	=====

7(b). Creditors: Amounts falling due after more than one year.	<u>2009</u> £	<u>2008</u> £
Loan	£ -	£ 6,006
	=====	=====

8. Unrestricted Reserves

	Unrestricted £	Designated Reserve £	2009 Total £	2008 Total £
Surplus brought forward	52,599	15,000	67,599	44,454
Surplus / (Deficit) for year	2,916	-	2,916	(3,363)
Restricted Reserve transfer	6,587	-	6,587	26,508
	-----	-----	-----	-----
	£ 62,102	£ 15,000	£ 77,102	£ 67,599
	=====	=====	=====	=====

Designated reserve has been set up to fund future property expenditure in respect of refurbishment of the Arbroath and Montrose property.

Angus Citizens Advice Bureau
(company limited by guarantee and not having a share capital)

Notes to the accounts (continued)

for the year ended 31 March 2009

9. Restricted Reserve

	NHS £	Fin Education Project £	Scottish Gas £	The Scottish Power Energy PeopleTrust £	Capital Grant £	CAS Regional Training £	CAS Money Advice Project £	Kinship Care £	CAS Development £	Total 2009 £	Total 2008 £
Brought forward	-	8,236	10,281	-	200,104	15,821	-	6,000	11,102	251,544	258,448
Received in year	24,241	26,000	-	5,190	-	25,448	6,634	-	-	87,513	134,165
Expenditure in year	(21,327)	(26,541)	(12,042)	(3,684)	-	(30,142)	-	(1,734)	(11,102)	(106,572)	(114,561)
Transfer to General reserve	-	-	1,761	-	(8,348)	-	-	-	-	(6,587)	(26,508)
	£ 2,914	£ 7,695	£ -	£ 1,506	£ 191,756	£ 11,127	£ 6,634	£ 4,266	£ -	£ 225,898	£ 251,544
	=====	=====	=====	=====	=====	=====	=====	=====	=====	=====	=====

NHS:- Funds are being carried forward to meet expenditure post year end.

Financial Education Project:- Funds are being carried forward to fund the project for a few months post year end.

Scottish Gas:- Funds are being carried forward to fund the project for a few months post year end.

Capital Grants:- This reserve represents capital grants received and a transfer is made to the unrestricted fund each year to match the depreciation on the related asset.

Regional Training:- This reserve is to meet expenditure post year end.

CAS Money Advice Project:- This reserve is carried forward to meet expenditure post year end.

Kinship Care:- This fund is carried forward to cover expenditure on a project which commences post year end.

Angus Citizens Advice Bureau
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Notes to the accounts (continued)

for the year ended 31 March 2009

10. Related Party transactions

During the year 3 trustees were reimbursed for out of pocket travel expenses which in total amounted to £533 (2008 - £711).

One of the trustees, J McKelvie, is paid an honorarium of £1,000 for his role as the charity's treasurer.

In addition 3 employees are also trustees of the company. These trustees are all managers within the charity. During the year the trustees received the following remuneration:-

	G Allan £	J Fullerton £	K Anderson £	Total 2009 £	Total 2008 £
Gross & Er's NIC	34,443	28,070	28,270	90,783	86,663
Pension	2,926	2,420	2,420	7,766	7,295
	-----	-----	-----	-----	-----
	£ 37,369	£ 30,490	£ 30,690	£ 98,549	£ 93,958
	=====	=====	=====	=====	=====

11. Analysis of net assets between funds

	General Funds £	Restricted Funds £	Total Funds £
Fixed Assets	82,418	191,756	274,174
Current Assets	8,208	34,142	42,350
Current Liabilities	(13,524)	-	(13,524)
	-----	-----	-----
Net Assets at 31 March 2009	£ 77,102	£ 225,898	£ 303,000
	=====	=====	=====

Angus Citizens Advice Bureau
(company limited by guarantee and not having a share capital)

Notes to the accounts (continued)

for the year ended 31 March 2009

12. Financial Commitments

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

	2009	2008
	£	£
Expiry Date:		
Within one year	-	-
Within two to five years	-	-
Over five years	9,000	9,000
	=====	=====

13. Contingent Liability

The company received a grant from Citizen Advice Scotland to purchase the Montrose property, however should these premises be sold the sale proceed would be distributed equally to CAS and any other contributor.

The following does not form part of the statutory accounts

**Angus Citizens Advice Bureau
(company limited by guarantee and not having a share capital)**

Management Report for the year ended 31 March 2009

GENERAL

This report supplements the Trustee's report on pages 3 to 5 hereto and covers in greater detail the operational and strategic outcomes during 1 April 2008 – 31 March 2009.

MANAGEMENT STRUCTURE

A copy of the Management Structure is attached. All paid staff ultimately report to the Head of Service, although for the purposes of operational management certain posts may report through the Forfar and Montrose Managers.

STRATEGIC DECISIONS

A sub-group of the Trustees, known as the Management Support Group (MSG), with an approved remit from the Trustees, meet from time to time to consider draft strategic initiatives developed by the Head of Service or to deal with urgent business etc. The MSG has wide supporting powers in respect of the company's objects.

STRATEGIC AND OPERATIONAL MANAGEMENT PROCESS

Ultimately strategic recommendations emanating from the MSG are approved by the Trustees and incorporated in the organisation's business plan which normally covers a three year period but is subject to an annual review. The current business plan was scheduled to run until 31 March 2010. However, because of the premature achievement of targets within that plan a new three year plan covering the period from April 2009 to March 2012 has been developed and was approved by the Trustees on the 12 August 2009. Further information on the outgoing plan is contained below. The bureau must also keep operational data through its statistical recording programme and the key information in this respect is set out below.

CORE FUNDING AND SPECIAL PROJECTS

The local authority core funding which is currently at a pleasing level of £126,792 per annum is greatly appreciated and allows the bureau to undertake its prime activity of providing general advice and specific specialist services to the community. Other project work is designed in-house and funded normally through a competitive tendering or prescribed application process to independent funding bodies or the statutory agencies. Other funding initiatives, the rent of premises and miscellaneous income provide a further £113,688 of additional revenue, bringing the total available income for 2008/2009 to £240,480. Again we record our thanks to Angus Council and those other funders.

Following their final assessment of the outgoing Business Plan referred to above the Trustees are confident that Angus residents already receive a "best value" service and the development of new projects during 2008 which were up and running by 1 April 2009 adds weight to this claim. The new services are:

- Scottish Power People Energy Trust Financial Education Project (B4 Fuel Fair)

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- Credit Crunch Advice Project (CREDIT CAP) (Funded by the Scottish Government and Hillcrest Housing Association)
- HMRC Money Advice and Benefit Enquiries Project (MAABE)
- Training and Quality Management Project (Funded by Citizens Advice Scotland)

The cumulative value of the above new projects in financial year 2009/2010 will amount to £151,656.

OPERATIONAL ACHIEVEMENTS

CLIENT CONTACTS

1 APRIL 2008 – 31 MARCH 2009

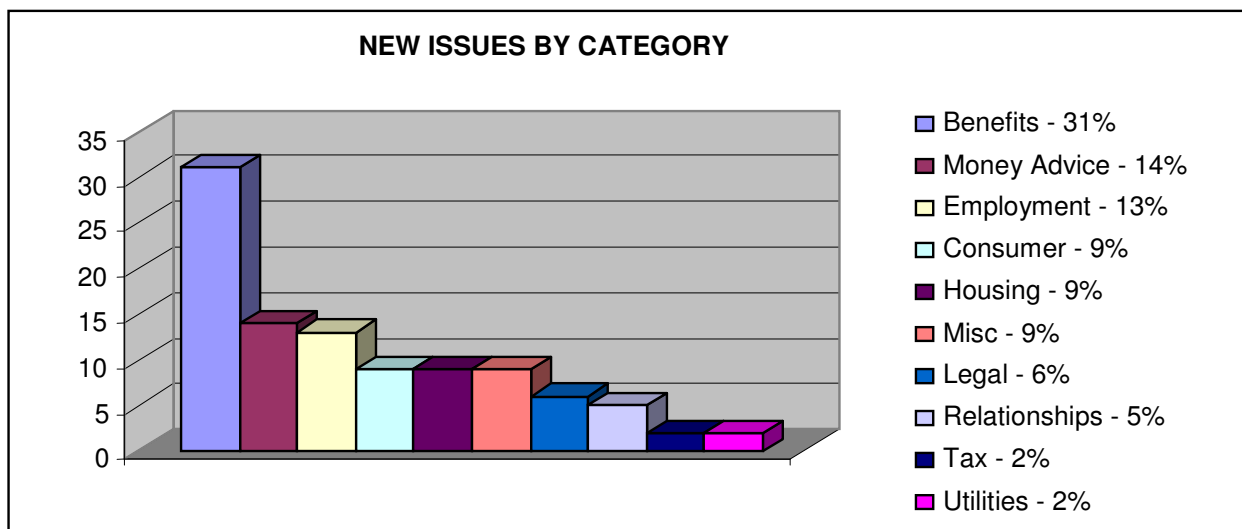
	NEW	REPEAT	TOTAL
Arbroath	5131	1336	6467
Forfar	2925	631	3556
Montrose	2343	900	3243
Totals	10399	2867	13266

CLIENT ISSUES

1 APRIL 2008 – 31 MARCH 2009

	NEW	REPEAT	TOTAL
Arbroath	5519	1951	7470
Forfar	5096	1248	6344
Montrose	2693	1750	4443
Totals	13308	4949	18257

These statistics reflect a 12.7% increase in new client contacts and an 8.8% increase in all issues brought by clients to the bureau by comparison with the same period in 2007/2008. The percentage of new issues by category (13,308) is shown on the bar chart below:-



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The unit cost for each new client contact (10,399 in all) using the Local Authority grant funding figure of £126,792 and the Scottish Gas Energy Trust grant of £15,190 (total £141,982) is £13.65 and for new and repeat contacts (total 13,266) £10.70.

The unit cost per new issue dealt with (total 13,308) is £10.67 and for new and repeat combined (18,257) £7.78.

STRATEGIC ACHIEVEMENTS

The winding up of the outgoing business plan allowed the Trustees to focus on the strategic achievements in the year ending 31 March 2009 and their view that the CAB service is invaluable to Angus residents is endorsed by:-

- Financial gains of £3,223,285 generated for Angus residents.
- £3,375,854 of debt rescheduled for Angus residents.
- 13,266 client contacts overall for advice mainly associated with money, employment and welfare benefit matters, consumer and relationship problems and housing and other legal issues.
- An additional £113,688 raised in-house during 2008/2009 mainly from special projects work and other social welfare initiatives.
- £120,040 of new funding generated in the early part of 2009 for two new money advice/welfare benefit projects to run from 1 April 2009 to 31 March 2011 to cater for the impact of the economic recession on Angus residents.
- The creation of a new financial education project funded by the Scottish Power Energy People Trust worth £68,169 for the two-year period commencing 1 February 2009.
- Full refurbishment of a major part of the Arbroath office at an overall cost of £49,386 funded through a combination of grants and other fees generated by in-house initiatives.
- The creation of a new post of Training and Quality Manager from 1 July 2009 shared amongst the three Tayside Bureaux to implement the programme for recruiting, selecting and training volunteers and for developing and co-ordinating the operational plan for the Tayside Bureaux for the introduction of the Scottish National Standards for Information and Advice Providers. The funding amounts to £80,967 over a two year period.
- A very positive, independent evaluation by the Scottish Government's Independent Assessor of our first Financial Education Project which came to an end in March 2009.

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- The successful completion of the Scottish Gas Energy People Trust Money Advice Project which met its stated aims with 122 clients receiving money advice and support in financial education. The debt rescheduled over the two years of this project amounted to £2.43 million part of which is contained in the £3.223 million of rescheduled debt referred to at the start of this section. In addition grants totalling £34,229 were awarded to 82 disadvantaged Angus residents.
- A Diamond Certificate awarded by Citizens Advice Scotland for Social Policy work completed both locally and nationally. In all 232 returns were made to the Social Policy Unit in the year ended 31 March 2009, substantially above the projected number.

In summary the Trustees are very satisfied that Angus CAB has met its stated strategic and operational objectives in an effective and efficient manner and commend the staff for maintaining quality of service and providing added value to Angus citizens against a background of ever increasing demands on the service. This Management Report was approved by the Trustees on 22 October 2009 and signed on their behalf by:-

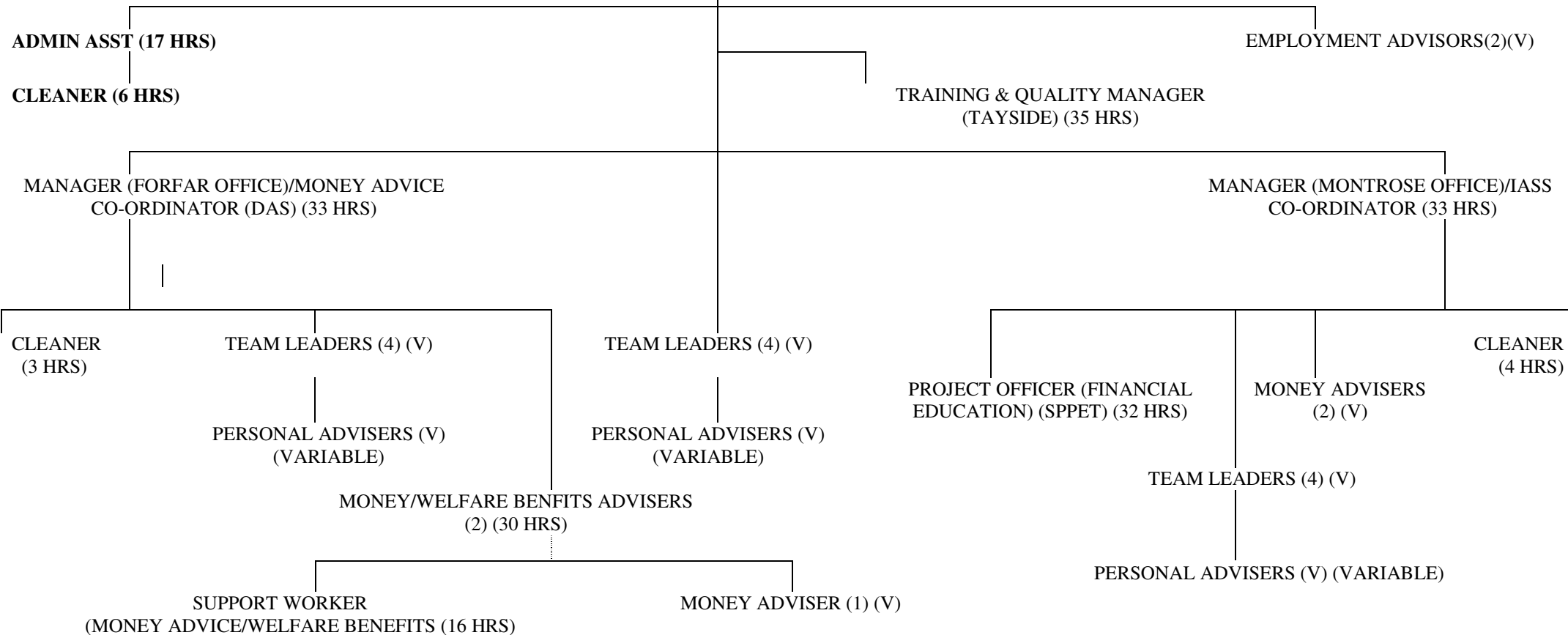
.....	Chair	Head of Service
.....	Date	Date

ANGUS CAB ORGANISATIONAL STRUCTURE

BOARD OF DIRECTORS

(21 MEMBERS)

HEAD OF SERVICE/MANAGER (ARBROATH OFFICE) (33 HRS)



(V) = VOLUNTEER STAFF