

REGISTERED COMPANY NUMBER: 2751249 (England and Wales)
REGISTERED CHARITY NUMBER: 1015180

**Report of the Trustees and
Audited Financial Statements For The Year Ended 31 March 2011**

for

**The Royal Borough of Kingston upon
Thames Citizens Advice Bureaux Service**

**The Royal Borough of Kingston upon
Thames Citizens Advice Bureaux Service**

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for the Year Ended 31 March 2011**

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**The Royal Borough of Kingston upon
Thames Citizens Advice Bureaux Service**

**Report of the Trustees
for the Year Ended 31 March 2011**

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 2011. 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

2751249 (England and Wales)

Registered Charity number

1015180

Registered office

Neville House
55 Eden Street
Kingston upon Thames
Surrey
KT1 1BW

Trustees

P C Gray - Chair

M Dalglish

E R Forsyth

R W Lee

S Mama

- resigned 8.6.10

R D Morgan

J A Reay

I M Sheridan

M Otway

G Roberts

M G Burden

- appointed 21.7.11

C D Morgan

- appointed 27.10.10

S J Simpson

- appointed 27.10.10

H Crisp

- appointed 27.10.10

G Murchie

- appointed 27.10.10

- resigned 21.7.11

Company Secretary

P L Mackie

Auditors

Menzies LLP

Chartered Accountants &

Statutory Auditor

Kings House

12-42 Wood Street

Kingston upon Thames

Surrey

KT1 1TG

Bankers

Barclays Bank plc

6 Clarence Street

Kingston upon Thames

KT1 1NY

**The Royal Borough of Kingston upon
Thames Citizens Advice Bureaux Service**

**Report of the Trustees
for the Year Ended 31 March 2011**

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The organisation, which is also known as Kingston Citizens Advice Bureaux Service (KCABS), is a company limited by guarantee and is a registered charity. It is governed by its Memorandum and Articles of Association.

Recruitment and appointment of trustees

The directors of the charitable company (referred to as 'the charity' or 'KCABS') are its trustees for the purpose of charity law and throughout this report are collectively referred to as the trustees. They are elected to the Trustee Board by the members of the charity at the annual general meeting and retire by rotation after three years in office. The chairman of the trustees is elected by the trustees. The trustees who acted during the year under review are listed on page 1. Council nominees during the year were R W Lee and Cllr A Holder.

Induction and training of new trustees

New trustees are elected at the Annual General Meeting, or are co-opted during the course of the year. They are given an induction pack of literature which confirms their role and responsibilities and they also undergo an induction programme in the bureau, and may attend briefing sessions run by the National Association of Citizens Advice Bureaux ('Citizens Advice'). There is a Chair's network group London wide and occasional interest groups are also held - for instance to discuss pensions issues.

Organisational structure

A Trustee Board of up to fifteen members administer the charity. They meet up to six times per year and there are additional meetings of appropriate sub-committees (including Executive and Personnel) and working groups, as required. The Chief Executive of the organisation, Pippa Mackie, has been appointed by the trustees to manage the day-to-day operations of the charity. In addition, there is an experienced team of paid staff and a substantial team of volunteers who are key to the service offered by the charity.

Decisions are made by the Trustee Board, in line with the Business Development Plan which is reviewed annually and reported on quarterly to the Trustee Board. The Executive Committee meets each month to review progress against targets and to discuss issues referred to them by the main Trustee Board. Reports and recommendations are then taken to the full Board for approval, and their implementation is then organised by the Chief Executive and the staff team. The Personnel Committee meets quarterly and their reports are also brought to the Trustee Board for approval and implementation by the Chief Executive and the management team.

There are regular staff meetings, paid team meetings and senior management team meetings which ensure that progress is being made against targets and also enable early troubleshooting when problems arise. Every year, there is an 'awayday' held which involves the whole staff team and Trustee Board. The focus of this varies - for example, methods of access to the service, funding strategy etc. - and the results form part of the ongoing Business Development Plan process.

Wider network

KCABS is a member of the National Association of Citizens Advice Bureaux ('NACAB') - also known as 'Citizens Advice' - the national charity which sets standards for advice and equal opportunities and supports bureaux with an information system, training and other services. Operating policies are independently determined by the Trustee Board of KCABS in order to fulfil its charitable objectives and comply with the national membership requirements.

Related parties

In addition to its membership of Citizens Advice, the charity also cooperates and liaises with a number of other advisory services, local charities and Council departments on behalf of clients. Where one of the trustees is also involved with another relevant organisation, they may be involved in discussions about it but not in any decision-making process.

**The Royal Borough of Kingston upon
Thames Citizens Advice Bureaux Service**

**Report of the Trustees
for the Year Ended 31 March 2011**

STRUCTURE, GOVERNANCE AND MANAGEMENT

Risk management

KCABS has worked on a Corporate Risk Management exercise and a risk management strategy and risk register have been agreed by the Trustee Board. The Trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems put in place to mitigate those risks. To that end, the charity is continually monitoring and managing its risk, reviewing the corporate risk register and ensuring action plans are in place to mitigate its key risks.

Included in external risks is that of the loss of funding. The effects of this have been minimised by the procedures in place which have resulted in funding being secured from a variety of sources. The charity continues to seek to diversify its funding sources. However, with significant cuts to public services, there has been a decrease in income from the Legal Services Commission and also the local authority has kept our grant unchanged. Internal risks are minimised by the implementation of procedures for authorisation of all transactions and projects and to ensure consistent quality of delivery for all operational aspects of the charitable company. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

OBJECTIVES AND ACTIVITIES

Objectives and aims

The charity's objects are to promote any charitable purpose for the benefit of the community in the Royal Borough of Kingston upon Thames, by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress.

KCABS' aims are to provide free, confidential, impartial and independent advice and information for the benefit of the local community, to provide the advice people need for the problems they face and to improve policies and practices that affect people's lives.

We review our aims, objectives and activities on a regular basis. This review looks at what we achieved and the outcomes of our work in the previous twelve months. It looks at the success of each key activity and the benefits to those groups of people we are here to help and it also helps us to ensure our aims, objectives and activities remained focussed on our stated purposes. We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities. In particular, the trustees consider how planned activities will contribute to the aims and objectives they have set.

Our key objectives are:

- * Good access to the service to best suit clients' needs across the range of subjects.
- * Monitoring and assessing the service we provide to ensure and improve quality.
- * Increase provision of our service to 16 to 24 year olds - we have identified this as an under-represented group.
- * Provision of an efficient and streamlined staff structure to make best use of our resources.
- * Maintaining excellent external relations to ensure best outcomes for our clients and safeguard the future of our service.
- * Increasing funding to deliver our objectives.
- * Engaging more in campaigning for change in furtherance of Citizens Advice aims and objectives.
- * Maintaining external quality accreditation to provide evidence to our funders and clients that we use our resources effectively and offer a high quality service.

**The Royal Borough of Kingston upon
Thames Citizens Advice Bureaux Service**

**Report of the Trustees
for the Year Ended 31 March 2011**

OBJECTIVES AND ACTIVITIES

Significant activities

The principal activity of the charity remained the provision of free, confidential, independent and impartial advice, information and counsel for members of the public. This is provided through the main bureau and associated outlets in New Malden, Chessington, Kingston County Court and Kingston University Students Union. In addition to our generalist advice, specialist services were offered in the fields of Welfare Benefits, Debts, Housing and Employment. Advisory services were provided through telephone, face-to-face consultations, and various outreach services at community centres throughout the borough, such as the Domestic Violence one stop shop.

KCABS deals with an average of 104 client contacts per week. The main enquiry areas are Welfare benefits (25%), Debts (30%), Housing (13%) and Employment (8%). Other areas for enquiries are legal matters, immigration, family and relationship issues, health and related matters. Our volunteer advisers work an average of two days per week and it takes about eighteen months for them to be fully trained to the exacting standard which is required. We support clients in a range of ways, from listening and giving information through to representing them in courts and tribunals.

Our significant activities in furtherance of our objectives and aims include the following:

- * Develop further and maintain our Information Centre to provide self help materials for clients.
- * Continue to develop our Advice Support Worker role to maximise our use of volunteer time .
- * Develop and run an in house training programme from information gathered at annual appraisals with all staff.
- * Continue and develop our current partnership and local liaison work, including the referrals network and the establishment of the online network for information and advice providers (kiaa- Kingston Information and Advice Alliance)
- * Establish an understanding of the wider operating environment both for the advice sector and the voluntary sector generally and ensure that all development work for KCABS is in the context of the changing environment, safeguarding the future of our service to clients.
- * Secure additional funding to ensure sustainability of the service.
- * Maintain external quality accreditation.

Volunteers

The charity receives help and support in the form of voluntary assistance in advising the public and in administering the charity's operation. The following chart shows how much monetary value our volunteers have contributed to KCABS and the community in terms of staff costs.

	number of hours	monetary value
2010/11	17,160	£249,064
2009/10	19,448	£262,633
2008/09	17,420	£234,334
2007/08	20,000	£246,000
2006/07	17,000	£216,000

The Trustee Board is extremely grateful to all our volunteers for their support and dedication.

**The Royal Borough of Kingston upon
Thames Citizens Advice Bureaux Service**

**Report of the Trustees
for the Year Ended 31 March 2011**

ACHIEVEMENT AND PERFORMANCE

Charitable activities

The main point of contact for new clients is by telephone. When a client telephones, they have a 'Gateway Assessment' and their case goes for allocation to either a specialist or generalist worker. We have adopted the Citizens Advice 'adviceLine' telephony system which both improves our service to clients now and also will allow us to work cooperatively with other CABx in the future and further improve services.

During the year, we undertook:

- * ongoing support for trainees recruited last year.
- * Advice Support Worker development.
- * a placement scheme with a variety of local schools.
- * Financial Capability work in schools and local groups such as Home Start.
- * our Housing Clinic for clients to see specialist housing caseworkers, both for tenants and those with mortgages.
- * a referral scheme at various outreach sites to help us reach clients who might not otherwise access our service.

We continued to run our Information Centres at Kingston, Malden and Chessington where clients have access to information factsheets and leaflets. We provided a computer for clients to use for accessing information on the internet. Our reception and information room opening hours were extended.

Our development Group addressed issues relating to our Outreach work, our Social Policy strategy and implementation plan and also our User and Stakeholder Involvement strategy. This group is made up of volunteers, paid staff and Trustees.

We implemented and continue to develop our in-house website for all team members - volunteers (including Trustees) and paid staff. This has become the main focus for communication and includes a noticeboard with weekly updates, a Campaigning page and a surveys page as well as items on services for clients, central services and development of services.

In order to provide an efficient staff structure and support for staff, we carried out a range of activities including a training programme for staff in-house, and reviewed our Health and Safety procedures handbook to ensure that staff have a safe working environment. We also developed our Information Assurance policy to make sure both client and staff data is held securely.

We continue to work hard at the management of our Legal Services Commission ('LSC') contract, and feedback from the LSC is encouraging, we are meeting our targets on this contract.

We engaged more in campaigning for change by offering more support to advisers in this important area. Staff were dedicated to the completion of evidence forms and work was undertaken with local MPs. We took part in various national campaigns, including a Tenancy Deposit Protection take up campaign, Fair Welfare Campaign and helped with research on mortgage and secured loan possession action.

Our financial gains for clients recording shows £1.05m for the financial year 2010/2011, with £1.2m in the previous two years.. This is money gained for the local economy and should be measured against our grant from the Local Authority of £277,000. We also recorded outcomes for clients so that we are in a position to demonstrate the beneficial impact of our work in the local community.

Fundraising activities

With reference to securing and increasing our income, we achieved continuation of:

- * LSC funding for benefit and debt posts- although at a reduced rate and through Consortium working with Law for All.
- * funding from the Students Union at Kingston University for the advice desk.
- * continuation of our three year funding commitment from the Local Authority from April 2010.
- * continuation of funding from Citizens Advice for our Additional Hours of Advice project.
- * new funding from Nationwide for financial capability work.

**The Royal Borough of Kingston upon
Thames Citizens Advice Bureaux Service**

**Report of the Trustees
for the Year Ended 31 March 2011**

ACHIEVEMENT AND PERFORMANCE

Internal and external factors

Maintaining external quality accreditation is essential for the charity. We passed our triennial Citizens Advice Quality and Organisational Audit in May 2009 with a very high score and we continue to maintain our audit standards with systems for record checking, independent file reviews and support for staff.

Partnership work has continued and includes:

Kingston Information and Advice Alliance (30 agencies from statutory, voluntary and private sectors), Advisers' Forum (13 agencies), Students project with Kingston University, domestic violence one stop shop, Thames Valley Housing Association project, Kingston Churches Action on Homelessness, Kingston Race and Equalities Council, Age Concern, Kingston Voluntary Action, Voluntary Sector Board, South West London Law Centre, South West London Advice Agencies Partnership, work with solicitors, the Big Lottery Advice Plus 2 project, Macmillan Cancer Care, Straight Talking, various departments at RBK including those working to alleviate Child Poverty and on local housing issues.

FINANCIAL REVIEW

Reserves policy

The charity's reserves policy is set out in note 15 to the financial statements.

Results for the year

RBK continues to fund our core service to the local community. We have a close working relationship with the officers, councillors and relevant departments, and we greatly appreciate their ongoing support. Our other main sources of funds are from contracts with the LSC and the Kingston University Students Union for the provision of specialist services.

In spite of challenging circumstances during the year, the organisation continued to balance its unrestricted income and expenditure for the year. There was a small deficit for the year on unrestricted funds amounting to £2,379 which reduced these reserves to £89,140. The restricted reserves relating to the Chessington Building fund were reduced by £10,069, being the annual amortisation of the lease. The organisation has no other reserves. Further details are given in note 15 to the financial statements.

Principal funding sources

We receive a grant from our main funder, RBK, on a three yearly basis commencing from April 2010.

Our contract from the LSC was renewed from November 2010 for three years. However, in line with Central Government initiatives, the LSC are reviewing the scope of their work and it is possible that social welfare law, including welfare benefits and debt work may no longer be eligible for public funding. Therefore, KCABS will be working with other agencies to meet the needs of clients affected by this change.

From November 2010, KCABS was no longer involved in the contract for delivering support to clients facing repossession at Kingston County Court, as the contract was allocated to the South West London Law Centre, who are no longer working in consortium with the local CABx on this project.

We are in negotiations to extend our contract with the Kingston University Students Union for the provision of an advice and information service at the University.

In addition to the above, we will pursue other funding possibilities as they arise, in accordance with our three year funding strategy and our identified priorities.

**The Royal Borough of Kingston upon
Thames Citizens Advice Bureaux Service**

**Report of the Trustees
for the Year Ended 31 March 2011**

FUTURE DEVELOPMENTS

KCABS aims continually to improve access to its service and to maintain a high quality service for as many clients as possible, focussing on those most in need and being innovative about methods of service delivery. We work in partnership with other local agencies both to prevent problems arising for clients and help them resolve problems that have arisen. In order to achieve our objectives, we have the following plans for future work and developments:

1. Access to our Service, Monitoring and Assessing the Service

- * Review systems each year to ensure the service is still meeting needs, especially in light of changes in the operating environment - for example, the LSC plans for the restricting provision of public-funded legal advice and cuts to public services.
- * Set a target for optimum number of advisers, taking into account their support needs, and develop a strategy to recruit to this number.
- * Review the membership structure of the charity to make sure that this reflects different interests in our local community.

2. Increase Provision of our Service to Young People

- * Continue to offer volunteer opportunities to students and help them build skills to support their job search after studying.
- * Ensure that funding is secured to continue our Students Union project.
- * Explore further work with schools and groups supporting families on financial literacy and citizenship.

3. Maintaining and Developing Excellent External Relationships

- * Continue links with key partnerships - see above - and identify what joint funding bids can be submitted.
- * Continue work on the Advisers' Forum.
- * Continue work on the Information and Advice Alliance.
- * Continue to assess the operating environment for our work and confirm where we should collaborate and where we should compete with other organisations.

4. Providing Support and an Efficient Staff Structure for Staff

- * Explore further e-learning and other methods to ensure that staff training needs are met.
- * Continue with system of annual and half yearly appraisals for all staff to identify training needs and assess how effectively these have been met.

5. Increase Income

- * Assess the feasibility of increasing income from charitable and statutory sources in light of the increased involvement of the voluntary sector in providing public services..
- * Further develop partnerships with other Kingston groups and neighbouring CABx so we are in a strong position for partnership bids, especially using the Information and Advice Alliance for this vital networking

6. Engage More In Campaigning For Change

- * Continue to monitor work and carry out local campaigns where appropriate.
- * Continue to respond to national initiatives.
- * Ensure that new staff are fully engaged in campaign work.

7 Maintaining External Quality Accreditation

- * Ensure that policies are implemented so that we remain in strong position to pass our next audit.

**The Royal Borough of Kingston upon
Thames Citizens Advice Bureaux Service**

**Report of the Trustees
for the Year Ended 31 March 2011**

STATEMENT OF TRUSTEES RESPONSIBILITIES

The trustees (who are also the directors of The Royal Borough of Kingston upon Thames Citizens Advice Bureaux Service for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice.

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

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

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

STATEMENT AS TO DISCLOSURE OF INFORMATION TO AUDITORS

So far as the trustees are aware, there is no relevant information (as defined by Section 418 of the Companies Act 2006) of which the charitable company's auditors are unaware, and each trustee has taken all the steps that they ought to have taken as a trustee in order to make them aware of any audit information and to establish that the charitable company's auditors are aware of that information.

AUDITORS

The auditors, Menzies LLP, will be proposed for re-appointment at the forthcoming Annual General Meeting.

ON BEHALF OF THE BOARD:

E R Forsyth - Trustee

Date: 21 July 2011

**Report of the Independent Auditors to the Members of
The Royal Borough of Kingston upon
Thames Citizens Advice Bureaux Service**

We have audited the financial statements of The Royal Borough of Kingston upon Thames Citizens Advice Bureaux Service for the year ended 31 March 2011 on pages eleven to eighteen. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Respective responsibilities of trustees and auditors

As explained more fully in the Statement of Trustees' Responsibilities, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view.

Our responsibility is to audit and express an opinion on the financial statements in accordance with applicable law and International Standards on Auditing (UK and Ireland). Those standards require us to comply with the Auditing Practices Board's Ethical Standards for Auditors.

Scope of the audit of the financial statements

A description of the scope of an audit of financial statements is provided on the APB's website at www.frc.org.uk/apb/scope/private.cfm.

Opinion on financial statements

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2011 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Opinion on other matter prescribed by the Companies Act 2006

In our opinion the information given in the Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements.

**Report of the Independent Auditors to the Members of
The Royal Borough of Kingston upon
Thames Citizens Advice Bureaux Service**

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies exemption in preparing the Report of the Trustees.

Peter Earle FCA (Senior Statutory Auditor)
for and on behalf of Menzies LLP
Chartered Accountants &
Statutory Auditor
Kings House
12-42 Wood Street
Kingston upon Thames
Surrey
KT1 1TG

Date: 10 August 2011

**The Royal Borough of Kingston upon
Thames Citizens Advice Bureaux Service**

**Statement of Financial Activities (Incorporating an Income and Expenditure Account)
for the Year Ended 31 March 2011**

	Notes	Unrestricted funds £	Restricted funds £	31.3.11 Total funds £	31.3.10 Total funds £
INCOMING RESOURCES					
Incoming resources from generated funds					
Voluntary income	2	1,050	-	1,050	846
Investment income	3	281	-	281	471
Incoming resources from charitable activities 4					
Royal Borough of Kingston upon Thames		277,366	-	277,366	326,260
Legal Services Commission		50,811	-	50,811	64,300
Kingston University Students' Union		34,040	-	34,040	33,429
Services provided		7,101	-	7,101	8,000
NACAB Grants		<u>472</u>	<u>30,904</u>	<u>31,376</u>	<u>28,658</u>
Total incoming resources		371,121	30,904	402,025	461,964
RESOURCES EXPENDED					
Charitable activities 5					
Core bureaux activities		284,055	-	284,055	263,283
LSC contract		50,811	-	50,811	64,300
KUSU project		34,040	-	34,040	33,429
Building amortisation		-	10,069	10,069	10,068
Local Involvement Network		-	-	-	60,656
Additional Hours of Advice project		-	16,728	16,728	28,658
Developing Discrimination Advice project		-	4,312	4,312	-
Future Jobs Fund Project		-	6,176	6,176	-
MoneyActive project		-	3,688	3,688	-
Governance costs	6	<u>4,594</u>	<u>-</u>	<u>4,594</u>	<u>17,737</u>
Total resources expended		373,500	40,973	414,473	478,131
NET INCOMING/(OUTGOING) RESOURCES					
		(2,379)	(10,069)	(12,448)	(16,167)
RECONCILIATION OF FUNDS					
Total funds brought forward		91,519	60,410	151,929	168,096
TOTAL FUNDS CARRIED FORWARD		<u>89,140</u>	<u>50,341</u>	<u>139,481</u>	<u>151,929</u>

The notes form part of these financial statements

**The Royal Borough of Kingston upon
Thames Citizens Advice Bureaux Service**

**Balance Sheet
At 31 March 2011**

	Notes	Unrestricted funds £	Restricted funds £	31.3.11 Total funds £	31.3.10 Total funds £
FIXED ASSETS					
Tangible assets	10	-	50,341	50,341	60,410
CURRENT ASSETS					
Debtors: amounts falling due within one year	11	3,659	-	3,659	3,121
Cash at bank and in hand		<u>118,578</u>	<u>-</u>	<u>118,578</u>	<u>111,659</u>
		122,237	-	122,237	114,780
CREDITORS					
Amounts falling due within one year	12	(33,097)	-	(33,097)	(23,261)
		<u>89,140</u>	<u>-</u>	<u>89,140</u>	<u>91,519</u>
NET CURRENT ASSETS					
		<u>89,140</u>	<u>50,341</u>	<u>139,481</u>	<u>151,929</u>
TOTAL ASSETS LESS CURRENT LIABILITIES					
		<u>89,140</u>	<u>50,341</u>	<u>139,481</u>	<u>151,929</u>
NET ASSETS					
		<u>89,140</u>	<u>50,341</u>	<u>139,481</u>	<u>151,929</u>
FUNDS					
	15			89,140	91,519
Unrestricted funds				<u>50,341</u>	<u>60,410</u>
Restricted funds				<u>139,481</u>	<u>151,929</u>
TOTAL FUNDS					
				<u>139,481</u>	<u>151,929</u>

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 July 2011 and were signed on its behalf by:

R D Morgan -Trustee

The notes form part of these financial statements

**The Royal Borough of Kingston upon
Thames Citizens Advice Bureaux Service**

**Notes to the Financial Statements
for the Year Ended 31 March 2011**

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. A monetary value is not attributed in the financial statements to the substantial amount of services provided by volunteers.

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. Charitable activities are those costs incurred in running the bureaux and related projects. Governance costs relate to compliance with constitutional and statutory requirements.

Tangible fixed assets

The cost of sundry furniture and equipment is not capitalised but is written off on acquisition through the income and expenditure account. Expenditure on the construction of short-leasehold premises has been capitalised and is amortised over the period of the lease (at 5% per year) against the Building Fund balance.

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.

Leasing commitments

Rentals payable under operating leases are charged to the statement of financial activity on a straight line basis over the period of the lease.

Pension costs and other post-retirement benefits

The charity participates in a defined benefits pension scheme operated by the National Association of Citizens Advice Bureaux. The continuing costs relating to this scheme, which was closed to future accrual from 31 March 2008, are charged to the statement of financial activities as incurred. The assets of the scheme are held separately from those of the charity in an independently administered fund. See note 14 for further information.

The company continues to make contributions to defined contribution pension schemes on behalf of staff members and these are charged to the statement of financial activities in the period to which they relate.

2. VOLUNTARY INCOME

	31.3.11	31.3.10
	£	£
Donations and other income	<u>1,050</u>	<u>846</u>

**The Royal Borough of Kingston upon
Thames Citizens Advice Bureaux Service**

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2011**

3. INVESTMENT INCOME

	31.3.11	31.3.10
	£	£
Deposit account interest	<u>281</u>	<u>471</u>

4. INCOMING RESOURCES FROM CHARITABLE ACTIVITIES

		31.3.11	31.3.10
	Activity	£	£
Other charitable income	Royal Borough of Kingston upon Thames	-	48,894
Grants	Royal Borough of Kingston upon Thames	277,366	277,366
Grants	Legal Services Commission	50,811	64,300
Grants	Kingston University Students' Union	34,040	33,429
Other charitable income	Services provided	7,101	8,000
Grants	NACAB Grants	<u>31,376</u>	<u>28,658</u>
		<u>400,694</u>	<u>460,647</u>

The Trustees confirm, as required by section 37 of the Local Government & Housing Act 1989, that the income totalling £277,366 received from the Royal Borough of Kingston upon Thames for the year was fully expended and was used for the purposes for which it was requested and granted in accordance with the Funding Agreement between the parties.

The Trustee Board wishes to thank all those who have given donations and grants during the year.

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

	31.3.11	31.3.10
	£	£
Royal Borough of Kingston upon Thames	277,366	277,366
KUSU Project	34,040	33,429
LSC Contract	50,811	64,300
NACAB Additional Hours Project	16,728	28,658
NACAB Developing Discrimination Advice project	3,000	-
NACAB Future Jobs Fund project	6,176	-
NACAB MoneyActive project	5,000	-
NACAB General	<u>472</u>	<u>-</u>
	<u>393,593</u>	<u>403,753</u>

**The Royal Borough of Kingston upon
Thames Citizens Advice Bureaux Service**

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2011**

5. CHARITABLE ACTIVITIES COSTS

	Direct costs	Totals
	£	£
Core bureaux activities	284,055	284,055
LSC contract	50,811	50,811
KUSU project	34,040	34,040
Building amortisation	10,069	10,069
Additional Hours of Advice project	16,728	16,728
Developing Discrimination Advice project	4,312	4,312
Future Jobs Fund Project	6,176	6,176
MoneyActive project	<u>3,688</u>	<u>3,688</u>
	<u>409,879</u>	<u>409,879</u>

6. GOVERNANCE COSTS

	31.3.11	31.3.10
	£	£
AGM and meetings costs	1,064	648
Legal and professional fees	410	14,210
Auditors' remuneration	<u>3,120</u>	<u>2,879</u>
	<u>4,594</u>	<u>17,737</u>

7. NET INCOMING/(OUTGOING) RESOURCES

Net resources are stated after charging/(crediting):

	31.3.11	31.3.10
	£	£
Auditors' remuneration	3,120	2,879
Depreciation - owned assets	10,068	10,068
Other operating leases	<u>41,875</u>	<u>47,588</u>

8. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2011 nor for the year ended 31 March 2010.

Trustees' Expenses

	31.3.11	31.3.10
	£	£
Trustees' expenses	<u>8</u>	<u>-</u>

**The Royal Borough of Kingston upon
Thames Citizens Advice Bureaux Service**

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2011**

9. STAFF COSTS

	31.3.11	31.3.10
	£	£
Wages and salaries	231,402	259,115
Social security costs	18,279	20,361
Other pension costs	<u>8,003</u>	<u>7,920</u>
	<u><u>257,684</u></u>	<u><u>287,396</u></u>

The average monthly number of employees during the year was as follows:

	31.3.11	31.3.10
Direct service providers	<u>7</u>	<u>8</u>

Other pension costs relate to payments to defined contributions pensions schemes and £3,200 deficit contribution to the NACAB pension scheme under its recovery plan (see note 14).

10. TANGIBLE FIXED ASSETS

	Land and buildings £
COST	
At 1 April 2010 and 31 March 2011	<u>201,365</u>
DEPRECIATION	
At 1 April 2010	140,956
Charge for year	<u>10,068</u>
At 31 March 2011	<u>151,024</u>
NET BOOK VALUE	
At 31 March 2011	<u><u>50,341</u></u>
At 31 March 2010	<u><u>60,409</u></u>

11. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.11	31.3.10
	£	£
Trade debtors	1,839	2,791
Prepayments & accrued income	<u>1,820</u>	<u>330</u>
	<u><u>3,659</u></u>	<u><u>3,121</u></u>

**The Royal Borough of Kingston upon
Thames Citizens Advice Bureaux Service**

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2011**

12. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.11	31.3.10
	£	£
Trade creditors	9,712	9,314
Social security and other taxes	5,168	6,024
Other creditors	9,469	-
Accruals and deferred income	<u>8,748</u>	<u>7,923</u>
	<u><u>33,097</u></u>	<u><u>23,261</u></u>

13. OPERATING LEASE COMMITMENTS

The following operating lease payments are committed to be paid within one year:

	31.3.11	31.3.10
	£	£
Expiring:		
Between two and five years	5,000	-
In more than five years	<u>-</u>	<u>5,000</u>
	<u><u>5,000</u></u>	<u><u>5,000</u></u>

14. PENSION COMMITMENTS

The charity contributes as a participating employer to a defined benefits pension scheme operated by the National Association of Citizens Advice Bureaux. This is a funded scheme but with effect from 31 March 2008, the scheme was closed to future accrual.

As a result of this, the charity no longer has a contingent liability under section 75 of the Pension Act 1995. However, it is required to make payments towards meeting the scheme's funding shortfall under the recovery plan agreed by the Pension Scheme Trustees. For the year ended 31 March 2011, the charity's contribution was agreed at £3,200 and this has been treated as a defined contributions pension scheme payment in the financial statements. The contribution determined for 2011-12 is £4,800.

A schedule of further information concerning the financial position of the scheme and actuarial assumptions used in the calculations is prepared by the National Association of Citizens Advice Bureaux and is available upon request to the Company Secretary at the registered office of this charity.

15. MOVEMENT IN FUNDS

	At 1.4.10	Net movement in funds	At 31.3.11
	£	£	£
Unrestricted funds			
General fund	91,519	(2,379)	89,140
Restricted funds			
Building Fund	60,410	(10,069)	50,341
	<u>151,929</u>	<u>(12,448)</u>	<u>139,481</u>
TOTAL FUNDS	<u><u>151,929</u></u>	<u><u>(12,448)</u></u>	<u><u>139,481</u></u>

**The Royal Borough of Kingston upon
Thames Citizens Advice Bureaux Service**

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2011**

15. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	286,270	(288,649)	(2,379)
LSC	50,811	(50,811)	-
KUSU	<u>34,040</u>	<u>(34,040)</u>	<u>-</u>
	371,121	(373,500)	(2,379)
Restricted funds			
Citizens Advice re additional hours	30,904	(30,904)	-
Building Fund	<u>-</u>	<u>(10,069)</u>	<u>(10,069)</u>
	30,904	(40,973)	(10,069)
	<u>402,025</u>	<u>(414,473)</u>	<u>(12,448)</u>
TOTAL FUNDS	<u>402,025</u>	<u>(414,473)</u>	<u>(12,448)</u>

In view of the charity's substantial annual expenditure and commitments, the trustees believe that the maintenance of unrestricted reserves is required for the responsible management of the organisation. The actual and targeted levels of reserves are kept under review to ensure that they are appropriate. At the year end, the actual level of undesignated and unrestricted reserves represented approximately eleven weeks' running costs (31.3.10 - ten weeks). The trustees consider that an appropriate level of reserves would be up to thirteen weeks' running costs and, subject to the needs of the service, they aim to increase the charity's reserves towards this level, principally by the retention of investment income received and by including this requirement in funding application calculations.

16. SHARE CAPITAL

The company is limited by guarantee and does not have a share capital. Each member is liable to contribute a sum not exceeding £1.00 in the event of the charity being wound up.

**The Royal Borough of Kingston upon
Thames Citizens Advice Bureaux Service**

**Detailed Statement of Financial Activities
for the Year Ended 31 March 2011**

	31.3.11 £	31.3.10 £
INCOMING RESOURCES		
Voluntary income		
Donations and other income	1,050	846
Investment income		
Deposit account interest	281	471
Incoming resources from charitable activities		
Other charitable income	7,101	56,894
Grants	<u>393,593</u>	<u>403,753</u>
	<u>400,694</u>	<u>460,647</u>
Total incoming resources	402,025	461,964
RESOURCES EXPENDED		
Charitable activities		
Trustees' expenses	8	-
Salaries	231,402	259,115
Social security	18,279	20,361
Pensions	8,003	7,920
Rent	41,875	47,588
Other property costs	7,786	8,107
Insurance	3,218	3,248
Telephone	10,505	11,724
Postage and stationery	12,379	16,369
Advertising and publicity	-	901
Miscellaneous costs	3,867	3,688
Computer costs	30,607	25,199
Equipment and repairs	7,556	14,491
Consultancy fees	10,410	9,819
Subscriptions and publications	8,694	8,660
Training	3,618	3,865
Travel and subsistence	3,737	3,035
LSC disbursements	866	1,996
LINK Members' participation and communication costs	-	688
Overheads recharged	(3,000)	-
LINK website costs	-	1,715
LINK AGM & meetings costs	-	1,837
Amortisation of intangible fixed assets	<u>10,069</u>	<u>10,068</u>
	409,879	460,394

**The Royal Borough of Kingston upon
Thames Citizens Advice Bureaux Service**

**Detailed Statement of Financial Activities
for the Year Ended 31 March 2011**

	31.3.11 £	31.3.10 £
Governance costs		
AGM and meetings costs	1,064	648
Legal and professional fees	410	14,210
Auditors' remuneration	<u>3,120</u>	<u>2,879</u>
	4,594	17,737
	<hr/>	<hr/>
Total resources expended	414,473	478,131
	<hr/>	<hr/>
Net expenditure	<u>(12,448)</u>	<u>(16,167)</u>