

Company No 89892
Scottish Charity No SC016637

THE SCOTTISH ASSOCIATION of
CITIZENS ADVICE BUREAUX
a company limited by guarantee and a registered charity

Financial Statements
For the year ended 31 March 2010

THE SCOTTISH ASSOCIATION OF CITIZENS ADVICE BUREAUX
(a company limited by guarantee)

Financial Statements
For the year ended 31 March 2010

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The additional information which comprises Appendices I to IV has been prepared from the accounting records of the company. While it does not form part of the statutory Financial Statements it should be read in conjunction with them and with the Independent Auditors' Report thereon.

THE SCOTTISH ASSOCIATION OF CITIZENS ADVICE BUREAUX
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Directors' Report

For the year ended 31 March 2010

The Board of Directors submits its report together with the financial statements for the year ended 31 March 2010. The financial statements have been prepared in accordance with the accounting policies set out on pages 19 and 20, and comply with the Association's memorandum and articles of association.

Aims

The Association is the umbrella body for all Citizens Advice Bureaux in Scotland. The Association and its member bureaux make up the Scottish Citizens Advice Bureaux service, which exists to provide a free, confidential and impartial advice service to everybody regardless of race, gender, disability or sexuality.

Bureaux provide advice to individuals through a national network of CAB offices. Over 2,000 volunteers in some 70 offices deal with three quarters of a million clients every year on a wide range of issues, the top five of which are around benefits, debt, employment, housing, and consumer problems.

The aims of the Citizens Advice Bureaux service are:

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

Objectives

In November 2007 the Annual General Meeting approved agreed an ambitious 3-year programme of work. The process involved extensive consultation with individual bureaux, staff, the Board and external stakeholders including the Department of Business, Enterprise and Regulatory Reform (BERR), the Scottish Government, Money Advice Scotland and COSLA.

The plan comprises five equal goals to move towards fulfilling the aims of the service. The first three goals focus on the direct work of CAS in supporting bureaux, and influencing social policy; while goals four and five underpin the other three. The three main goals (one to three) are effectively aspirational and timeless. CAS is likely to retain them in future plans.

Goal 1

The unmet need for advice in Scotland is continuing to grow. In addition there is an increasing complexity in the issues that are presented to advisers in bureaux and clients often bring a wide range of issues that require complex routes to solution. **CAS aims to support bureaux to meet the advice and advocacy needs of as many people as possible, while making sure that those in greatest need get the personalised support they require.**

Goal 2

In past years the service worked hard to ensure quality-assured advice is given to clients, through focussed support services from CAS. We will continue to embed and support these services and to share our learning about quality assurance with other agencies in the field. The last plan period saw bureaux' dependence on IT increase significantly, and managing this is a major challenge for bureaux. It is important to ensure that CAS provides a range of support services that addresses this. **CAS aims to ensure the service offers quality advice.**

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Goal 3

Since devolution the service has had to ensure that it is influencing the development of policy in Scotland, as well as at UK and local council levels. **CAS aims to work for social policy change at local, national and UK levels to address the underlying causes of the problems which clients face.**

Goal 4

Over recent years there has been considerable change in how local authorities are funding, or are proposing to fund, advice provision. There is a variety of models being proposed and implemented at bureau level, with one key trend being a shift away from core funding to project funding and monies being tied to specific uses. In periods of change, effective internal communication, and consultation, is critical, and bureaux have raised concerns in this area. **CAS aims to develop a coherent service, while supporting a wealth of different local solutions.**

Goal 5

To achieve the other goals, CAS needs to ensure that it has sufficient resources in place, and targeted at the right areas to meet these challenges. This includes securing the CAS core budget; having a well trained and supported workforce; operating a prudent budgeting process which focuses constantly on value for money; and developing IT systems to support changing organisational needs. **CAS aims to secure, manage and focus resources in achievement of the aims and other goals.**

Activities

The Association's role and areas of activity in achieving these objectives are threefold:

- The Association provides a **range of essential services, advice and support to bureaux** in their work to meet the needs of existing and potential clients. This includes the following:-

The provision of an **information system** which allows bureaux to deliver quality advice.

The provision of a **training program** for bureaux staff and volunteer advisers.

The provision of **information technology support and consultancy.**

Direct field support in the form of business and management consultancy to enable bureaux to meet the needs of existing and potential clients.

The **provision of grants** in order to support the cost of new bureaux and for the improvement and maintenance of existing bureaux.

- To set **quality standards and to audit bureaux compliance** with these standards.
In order to ensure that bureaux clients receive the best possible advice the Association has a robust membership scheme. The membership scheme provides quality standards with which all bureaux must comply. Compliance with the membership scheme is ensured by an audit process.
- To represent the service nationally **achieving changes in public policy and promoting the image and awareness of the service.**
The Association not only makes a difference to the lives of individuals through the provision of advice it also collates the experience of individuals and reflects the collective position of all clients experiences in order to influence policy makers.

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Achievements

There are a number of systems and mechanisms within the Association to track performance. These include:-

- Quarterly and annual monitoring by the Board of the outputs and milestones specified in the annual plan.
- An internal audit program directed by the Audit and Finance Committee.
- Quarterly monitoring of the information and training plans by the Information and Training Committees respectively
- Quarterly monitoring of financial performance against budget by the Audit and Finance Committee.
- Key Performance Indicators (KPIs) reporting upon the impact of the Associations activities.

Considerable progress has been made during the year towards achieving the key objectives and deliverables in the corporate plan. Key achievements in each area of activity are summarised below:-

- The information team maintained the accuracy of the **information system** used by bureaux when providing advice by incorporating all of the new legislation from the Scottish Parliament and Westminster. The information system is produce jointly with our sister organisation in England and Wales. During the year the two information teams liaised with their counterparts on content and technical developments to the electronic information system (AdviserNet) and on effective joint working.

CAS continues to promote social inclusion and diversity by working with Young Scot to provide public information for young people.

The Association has worked towards improving its methods of consulting with bureaux by actively responding to and engaging with AdviserNet users.

- The Adviser Training Programme materials were kept up to date for changes in legislation. 4 Adviser Training Programme tutor training courses were delivered to 44 tutors, 38 IT and non IT courses were delivered to 408 participants, and 6 continuing professional development sessions were delivered. All courses achieved an evaluation rating of satisfactory of 85% of trainees and above. 4 further core e-learning modules were developed. In addition to this core provision a number of separately funded projects also delivered training. The Big Lottery - Investing in Communities project provided 47 Adviser Training sessions and 38 continuing professional development sessions in order to support bureaux to recruit, train and retain volunteers advisers who are the foundation of the service. Highland Council funded 61 Adviser Training sessions and 7 continuing professional development sessions. Training and e-learning modules were also provided in the MATRIX and NHS Complaints Procedure projects.
- During the year a the **CAS Information Technology** team continued to work towards meeting the standards of support laid out in the Service Level Agreement framework which governs the provision of IT support services to bureaux. Overall CAS IT support responded to 6,231 calls during 2009/2010 compared to 3,117 in the previous year. During the year IT support was treated as a CAS priority with additional resources being diverted from within CAS and the recruitment of a part time member of staff to deal with logging calls. These additional resources have helped to deal with the increase in call demand with priority 1,2 and 3 calls being responded to as appropriate. Calls logged as priority 4 have however not always been serviced within timescales with some calls being unresolved.

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During the first 6 months of the year IT staff also worked to complete the roll out of IT equipment in bureaux funded by a Scottish Government grant and implemented a revised bureaux statistics programme.

The national roll out of the electronic case recording software (CASTLE) continued. The migration of Highland bureaux was completed and the target to implement CASTLE in 28 further bureaux was exceeded with CASTLE being implemented in 33 bureaux. CAS has responded to issues raised about the functionality of CASTLE and work has taken place to improve the software. The CASTLE software has dramatically improved the quality of evidence that bureaux collect both on a local and a national level. Bureaux are recording the problems that clients experience to an extra level of detail, for example, showing that a client had a problem with a DLA payment whereas previously it would have only been recorded that the client had a disability benefit issue. CASTLE also collects detail on the profile of clients needing advice, showing the age, gender, nationality, employment status, housing status, and caring responsibilities of each client.

As a result of the move to CASTLE, we now know much more detail on the people in Scotland that need advice and the problems that they are facing. This puts the Citizens Advice Network in Scotland in a much stronger position to meet the needs of its clients as well as to influence and change the policies that have a negative effect on those clients.

- The assistance provided to bureaux by the **Field Services** section in 2009/2010 was extensive. This included supporting probationary bureaux to meet service standards and support those bureaux facing difficulties. The Field Services section provided direct support to bureaux on 1,642 occasions; worked with external organisations on 538 occasions; in addition to the direct support to bureaux Field Services also undertook 949 other pieces of work related to the development of the CAB service in Scotland. The management committee training program provided 15 (2008/2009: 17) courses.

The Association has worked towards improving its methods of consulting with bureaux including holding regional planning days and consulting bureaux on AdviserNet.

Work continued to support bureaux to meet the advice needs of as many people as possible through an integrated access strategy. The main highlights for the year included the widening of the geographic reach of the service by supporting 7 probationary bureaux and 1 independent agency to work towards membership of the Association. In addition £757,837, secured in 2008, was distributed to bureaux in order to meet the increased demand for advice arising from the recession. This enabled the service to deliver on average an extra 5 hours per week of advice in every bureaux. An additional £500,000 was secured from the BIS in order to fund bureaux to provide additional advice in 2010/11.

CAS continues to promote social inclusion and diversity developing a project to provide a national advice service to veterans. Significant progress has been made in targeting disadvantaged groups. A regional infrastructure is now in place to support bureaux to provide advice to kinship carers. Bureaux continue to receive support in dealing with health complaints. Specialist support is also available to bureaux in money advice, housing advice and employment law.

- The **Development Committee** met four times during the year in order to approve grant applications and monitor progress of projects. In total 30 grants totalling £653,477 were allocated in the year. The Development Committee also oversaw the allocation of fuel poverty grants from Scottish and Southern Energy to bureaux totalling £ 34,918, grants to bureaux from the Scottish Government of £775,837 in order to increase bureaux capacity for advice giving during the recession (as above) and grants to bureaux of £48,000 from Nationwide.

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- In September, Otto Thoresen Chief Executive of life and pensions company AEGON UK, and vice chair of Citizens Advice Edinburgh embarked on a truly heroic 10 day cycling trip from Lands End to John o 'Groats in order to raise funds for the bureaux service. Otto raised £13,232 and the method of putting this funding to best use for bureaux is to be determined in 2010/2011.
- A robust membership scheme is the single most important determinant of the **quality** of the Citizens Advice Service. Bureaux are now undergoing the third cycle of audits. 42 bureaux have been audited so far this cycle with 36 complying first time round (86%). This compares with 78% of bureaux complying first time round in the second cycle of audits and 45% complying first time round. One of the organisations audited in 2009/2010 became a new member of the Association by successfully completing the audit process. In addition the section started comprehensive review of the quality of advice assessment process to ensure it remains fit for purpose. This resulted in a revised model being prepared for approval by Membership Committee with a pilot of the new model due to be completed before the 2010 AGM.
- The **Social Policy** team aims to represent the service nationally achieving changes in public policy and promoting the image and awareness of the service. As with previous years social policy activity exceeded the majority of targets set for the year. There have been 24 national social policy successes including; the publication of 'Drowning in Debt' which provides a unique insight into the financial difficulties, situations and choices facing bureaux clients who are in debt, securing free calls for DWP claimants, securing a number of hard fought amendments to the Home Owner and Debtor Protection (Scotland) Bill, halting the closure of jobcentre plus offices, revoking Debt Arrangement Scheme regulations, safeguarding rental deposits, free calls from mobiles to 0845 numbers and the introduction of the boiler scrappage scheme in Scotland.

Publications produced during the year included 8 responses to government consultations, 13 briefings and 4 research reports; 'Drowning in Debt', 'Relative Values' on Kinship Care, 'Fully Charged' on bank charges and 'Unfit for Purpose' on Employment and Support Allowance.

The Social Policy section continued to participate in a number of official working groups, attended 30 meetings with Scottish Government representatives and 15 meetings with Westminster representatives and to make presentations to 14 other agencies on a range of topics including debt, the economic situation in Scotland and consumer issues.

In addition during the year CAS delivered its annual conference, was one of the leading organisations behind the Scottish Campaign on Welfare Reform (SocWR) which delivered a conference and launched a joint manifesto in the run up to the general election. CAS also attended and assisted with the Citizens Advice International conference in Gibraltar.

Considerable work has also been done this year promoting the value and impact of the service. Most notably a MORI market research survey was undertaken. The findings compared very favourably with a similar survey in 2006 and in many cases the high satisfaction rate has been maintained. For example 98% trust the confidential service, 97% praised the service for the advice and support it offered across a range of issues, and client satisfaction with the way in which they were treated rose from 94% in 2006 to 98% in 2009.

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Financial Review

Income

Income for the year was £5,464,236 (2008/2009: £5,476,388).

Income for general activities was £3,622,959 (2008/2009: £3,397,409). This income is comprised principally of funding from the Government in the form of an unrestricted grant in aid from BIS of £3,124,000 (2008/2009: £3,018,000). Citizens Advice Scotland are very grateful for the significant and continued support from BIS which covers the core costs of the Association including essential support services to bureaux, the audit and setting of quality standards for bureaux and social policy work.

The Association continues to seek additional sources of funds, over and above the grant-in-aid from BERR to finance projects and developments in the services for bureaux. During the year a total of £1,828,416 (2008/2009: £2,074,474) was received including the following:-

- The Scottish Government provided £95,344 to fund the Money Advice project, £133,000 to fund the Health Support Unit, £170,750 to fund the Kinship Care Project, £75,000 for the national roll out of the CASTLE case recording system to bureaux and £714,000 for the Increasing Capacity for Advice Giving. In total the Scottish Government have provided funding of £1,188,094.
- Funding for the national roll out of the CASTLE case recording system was received from BIS in the sum of £203,000. They also provided £35,000 to fund developments to CASTLE software and bring forward capital expenditure from 2010/2011 (replacement of two cars).
- Money Advice Trust provided a further £29,699 to continue the development of money advice training of bureaux advisers.
- Shelter provided grants of £54,778 to continue the support which CAS provides to the Scottish Housing Advisory Service.
- The Carnegie UK Trust provided a further £4,350 to fund a rural race discrimination project aimed at improving race discrimination advice by providing training to bureaux.
- Nationwide provided funding of £28,000 to support a three year project to support CAB volunteers to deliver financial education in their local communities. In addition a further £6,290 was provided to improve and extend the information in the new money management section of Advice Guide.
- Scottish and Southern Energy provided funding of £37,500 to provide grants to selected bureaux to provide advice to fuel poor clients.
- Highland Council provided £36,689 to fund a Volunteer Development Officer post on a permanent basis and £11,000 for the Kinship project.
- The Big Lottery provided £169,773 to support a five year project to fund the project to increase training and learning opportunities to bureaux and £10,000 to develop a web based advice project.
- Otto Thoresen, Chief Executive of life and pensions company AEGON UK, raised £13,232 on a cycling trip from Lands End to John o'Groats in September in order to raise funds for Scottish bureaux.

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Expenditure

Total expenditure in the year was £6,020,126 (2008/2009:£5,527,774). This was comprised of expenditure under general funds of £3,614,148 expenditure in designated funds of £75,380 and expenditure under restricted funds of £2,330,598

Expenditure under general funds in the year was £3,614,148 (2008/2009: £3,430,765). This was comprised of the following:

	2008/2009 £000	2008/2009 £000
Costs of generating funds	64	52
Costs of charitable activities	3,447	3,278
Governance costs	103	101
	<hr/>	<hr/>
	3,614	3,431

Core expenditure continued to be monitored closely in order to ensure that expenditure remained within budget. The small increase in the grant in aid from BIS allowed the organisation to provide much needed additional resources for the IT helpdesk, additional fundraising support for bureaux and to continue the production of blended learning modules. In addition BIS funding facilitated improvements to the interphase between CASTLE and the social policy database

During the year, there was expenditure of £75,380 under designated funds. Designated funds arise where the directors designate that retained funds are set-aside for a specific purpose. Such funds are kept separately and can only be used for the purpose specified by the directors. The predominant costs in the year were the cost of a MORI survey (in order to obtain evidence of the views of the general public and bureaux clients on the service provided by Citizens Advice bureaux) and depreciation on office fixtures and fittings.

Expenditure under restricted funds was £2,330,598. Restricted funds arise when money is granted to the Association for a particular purpose. Such reserves are kept separately and can only be used for the purpose specified by the donor. A significant proportion of restricted funds were distributed to bureaux. The Association distributed £775,837 to bureaux under the Increasing Capacity for Advice Giving project and £34,918 under the Fuel Poverty project. In addition the Association distributed £139,000 to bureaux to enable bureaux to provide advice to kinship carers, £48,000 for financial education £29,800 for Highland Employment post and £4,132 for Rural Discrimination - Carnegie. The national roll out of CASTLE case recording software continues with expenditure of £460,724 and progress continues to be made on the Money Advice project and the Health Support Unit with expenditure of £96,273 and £112,243 respectively. Expenditure of £175,895 was also incurred by the Big Lottery Volunteer Support project which commenced this year

The net effect of the above income, expenditure was a small surplus of £11,061 on general funds, a deficit of £77,630 on designated funds and a deficit of £489,321 on restricted funds. These sums are funded from or transferred to reserves.

Reserves

Reserves arise where money is received which is not spent or where money is received which is spent on fixed assets that have not been fully depreciated.

At the end of the financial year there were restricted fund reserves of £598,908. A detailed composition of restricted funds and the reasons for holding these reserves are outlined in note 18 to the annual accounts.

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At the end of the financial year there were designated funds of £156,825. The composition of these designated funds and the reasons for holding them are outlined in note 18 to the annual accounts.

In addition to these restricted and designated funds at 31 March 2010 there was a general fund of £714,247. Free reserves that is reserves not tied up in fixed assets, were £567,376. The Association requires to maintain a level of free reserves principally to meet ongoing obligations at the beginning of each financial quarter before the central grant is received from BIS. As reported above BIS will permit the organisation to hold two month operating expenditure in reserve. The Board of Directors is therefore satisfied that the level of free reserves at 31 March 2010 complies with BIS restrictions and is sufficient to meet ongoing operations given the continued financial support from BIS.

Fixed asset additions

During the year £208,934 was spent on fixed assets. This is principally comprised of expenditure of £60,321 on the rolling replacement of motor vehicles, £52,888 on a back up generator to ensure that bureaux can continue to access software if there is a power cut, £58,501 on computer equipment and £37,224 on developments to CASTLE software.

Pension fund

During the course of the year the Finance Manager became aware that changes in pension legislation and changes in the interpretation of the nature of benefits in the Pension Trust Pension scheme has meant that the classification of the Pensions Trust pension scheme has changed from being a defined contribution scheme to a defined benefit scheme. The disclosure in the accounts has been amended to reflect this change.

As a defined benefit scheme the scheme must have an actuarial valuation every three years. A valuation of the Pension Trust scheme as at 30 September 2008 estimated that the level of funding was 96.3%. The Pension Trust Trustees are of the opinion that this deficit can be made up by future investment performance. However legislation also requires that a second valuation is carried out in order to estimate the employer debt on withdrawal. That is the liability that would arise if for example the scheme ceases or all the current members leave the service. The employer debt on withdrawal at 31 March 2010 was estimated to be £470,483. The Audit and Finance Committee are taking advice on the options available in order to reduce the uncertainty and level of this potential liability.

Grants payable

In addition to grants paid to bureaux from restricted funds approximately 20% of the Association's income from BIS is spent in local service developments through the award of grants to its member bureaux. These grants are made principally to support the cost of new bureaux and to improve and maintain existing bureaux. Grants are awarded on successful completion of a rigorous application and committee review process. Grants may provide for the following:-

- Expansion funding to provide launching aid for new bureaux and further development of existing bureaux
- Support for innovatory and experimental bureaux projects of significance to the development of the CAB service in Scotland.
- Support for the purchase of minor capital items and the non recurring cost of moving premises. Emergency assistance to meet exceptional pressures on bureaux in areas of special need. Temporary support for bureaux recurrent costs where limitation on local funding place the future of the bureaux in doubt.
- Short term assistance in circumstances where the bureau is unable to meet essential running costs in any one month.
- Partnership funding to support the operational costs of new bureaux or bureaux expansion in partnership with a local authority.

This year additional funding was distributed to bureaux as follows:-

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- Funding to increase capacity for advice giving in bureaux.
- Funding to enable bureaux to provide advice to kinship carers
- Funding to enable bureaux to provide advice to fuel poor clients
- Funding to support bureaux to deliver financial education in their local communities and
- Funding to help bureaux to improve race discrimination advice.

A detailed list of grants paid is provided in appendix II.

Reference and administrative details

Constitution

The Scottish Association of Citizens Advice Bureaux is a company limited by guarantee and a registered charity. Charity number: SC016637. Company number: 89892

The Association is also known as Citizens Advice Scotland.

Directors

The directors serving during the year and since the year-end were as follows:

Graham K Blount (Chair)	(resigned 5 November 2009)
Dominic Notarangelo (Chair)	(appointed 5 November 2009)
Peter Boyd (Treasurer)	
Robert Bee	
Margaret Burgess	
Alasdair Christie	(resigned 5 November 2009)
Gloria Fleming	(resigned 5 November 2009)
Jim Henderson	
Ginny Jackson	
Rosaleen Kavanagh	
Chris Keegan (Vice Chair)	(appointed 5 November 2009)
Gavin Kenny	(resigned 5 November 2009)
Mary Kinninmonth	
Kirsteen McDonald	
George R MacDonald MBE	
Fiona Magennis	
Irene Mungall	
Margaret Murdoch	
George Russell	
Stephen Marshall	(appointed 5 November 2009)
Norma Philpott	(appointed 5 November 2009)

None of the directors had any notifiable interest in the company during the year.

Chief Executive Officer and Company Secretary : Kaliani Lyle.

Registered Office and address of principal office

1st Floor, Spectrum House, 2 Powderhall Road, Edinburgh, EH7 4GB.

Auditors

PKF (UK) LLP, 17 Rothesay Place, Edinburgh, EH3 7SQ.

Bankers

Bank of Scotland, 51 South Clerk Street, Edinburgh, EH8 9PP.

Solicitors

Lindsays WS, Caledonian Exchange 19A Canning Street, Edinburgh, EH3 8HE.

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Structure, Governance and Management

Governing documents

The Association is governed by its Memorandum and Articles of Association.

In addition the Association must comply with the Management Statement and Financial Memorandum as agreed with the Department of Business, Innovations and Skills (BIS). This document provides the broad framework within which CAS must operate in order to receive the BIS grant in aid.

Appointment of directors

As set out in the Articles of Association the directors of the company consist of the Chair, Vice Chair and Honorary Treasurer and other directors. Other directors will not exceed sixteen in number at any one time. The Chair, Vice Chair and Honorary Treasurer and other directors are appointed or re-appointed by members at the annual general meeting. Each director shall retire from office at the conclusion of each annual general meeting but shall be eligible for re-appointment except where such individual has been a director for the previous five consecutive years.

The Chair, Vice Chair and Honorary Treasurer must not be paid staff of member bureaux or of the company. The other directors must be members of a management committee or board of directors of a member bureaux or a volunteer or paid member of staff of a member bureaux. No more than forty nine percent of the total number of directors shall be paid staff of member bureaux.

Director induction

Following the AGM new directors are sent an induction pack to brief them on the Memorandum and Articles of Association, the responsibilities of the board of directors, and the grant in aid conditions and the framework within which CAS has agreed, with BIS, to operate. In addition board members are invited to attend an induction day. During the day board members are given a summary of the work of the association and are given the opportunity to meet key employees.

Organisation

The Association is governed by the board of directors. The board meets five times during the year. There is a sub committee of the board covering audit and finance. The board is supported by four standing committees; the Development Committee, the Information Committee, the Membership Committee and the Training Committee. These are comprised of no more than 12 members and a chair. Members of these committees are appointed by members at the annual general meeting. The chairs are appointed by the board from those elected to the board. There are also three working groups; The Health and Safety Committee, the ICT Working Group, and the Conference Working Group. The day to day operation of the association is managed by a Chief Executive Officer. The Chief Executive officer is assisted by a management team.

Related Parties

During the year the Association received essential core funding from BIS. BIS is considered to be a related party. In addition the Association has a close relationship with CitA; the umbrella body for bureaux in England and Wales. The Association and CitA jointly produce the information system, work in collaboration to develop software, to produce training materials used by bureaux and in the preparation of social policy reports.

Risk management

The management team in conjunction with the Board of Directors has carried out a review of the strategic, funding, operational, technical and financial risks to which the Association is exposed. A corporate risk register and action plan was developed identifying priority risks. During the course of this year the risk register was updated and reviewed by the Board. The Board of Directors have delegated the task of review the register on a regular basis to the Audit and Finance Committee. In addition the risk management process has now been embedded into the strategic planning process with the consideration of risks and opportunities being one of the foundations of the new corporate plan for 2011 - 2014.

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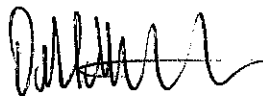
Chief Executive Officer

Kaliani Lyle the Chief Executive Officer retired on 23 April 2010 after 12 years of service. The Board of Directors would like to thank her for her dedication, commitment and enthusiasm. The process of recruiting a new Chief Executive is underway.

Auditors

It is the directors' assessment that there is no relevant audit information which the auditors have not been made aware of and they have taken all necessary steps to ensure that the auditors have been made aware of all relevant information.

By order of the board



Dominic Notarangelo, Chair
8 September 2010

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Statement of Directors' Responsibilities

The directors are responsible for preparing the directors' annual report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company and charity law requires the trustees to prepare financial statements for each financial year that give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the net income or expenditure, of the charity for the year. In preparing those financial statements the directors are required to:

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

The directors are responsible for keeping accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 and regulations made thereunder. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The directors are responsible for the maintenance and integrity of the financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of the financial statements and other information included in annual reports may differ from legislation in other jurisdictions.

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Independent Auditor's Report to the members and Trustees of the Scottish Association of Citizens Advice Bureaux

We have audited the financial statements of The Scottish Association of Citizens Advice Bureaux for the year ended 31 March 2010 which comprise the statement of financial activities, the balance sheet, the cash flow statement and the related notes. The financial statements have been prepared under the accounting policies set out therein.

This report is made solely to the charity's members as a body, in accordance with Chapter 3 of part 16 of the Companies Act 2006 and to the charity's trustees as a body, in accordance with regulations made under section 44 of the Charities and Trustee Investment (Scotland) Act 2005. Our audit work has been undertaken so that we might state to the charity's members and trustees 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 charity, the charity's members as a body and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Respective responsibilities of directors and auditors

The responsibilities of the trustees (who are also the directors of the company for the purposes of company law) for preparing the trustees' annual report and the financial statements in accordance with applicable law and United Kingdom accounting standards ('United Kingdom Generally Accepted Accounting Practice') and for being satisfied that the financial statements give a true and fair view are set out in the statement of trustees' responsibilities.

We have been appointed as auditors under section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and under the Companies Act 2006 and report to you in accordance with those Acts and regulations made under them.

Our responsibility is to audit the financial statements in accordance with relevant legal and regulatory requirements and International Standards on Auditing (UK and Ireland).

We report to you our opinion as to whether the financial statements give a true and fair view, have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice, and have been prepared in accordance with the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 and regulation 8 of the Charities Accounts (Scotland) Regulations 2006. We also report to you whether in our opinion the information given in the directors' annual report is consistent with those financial statements.

In addition we report to you if, in our opinion, the charity has not kept adequate and proper accounting records, if the charity's financial statements are not in agreement with those accounting records, if we have not received all the information and explanations we require for our audit or if certain disclosures of trustees' remuneration specified by law are not made.

We read the directors' annual report and consider the implications for our report if we become aware of any apparent misstatements within it.

THE SCOTTISH ASSOCIATION OF CITIZENS ADVICE BUREAUX
(a company limited by guarantee)

Independent Auditor's Report to the members and Trustees of the Scottish Association of Citizens Advice Bureaux

Basis of audit opinion

We conducted our audit in accordance with International Standards on Auditing (UK and Ireland) issued by the Auditing Practices Board. An audit includes examination, on a test basis, of evidence relevant to the amounts and disclosures in the financial statements. It also includes an assessment of the significant estimates and judgments made by the trustees in the preparation of the financial statements, and of whether the accounting policies are appropriate to the charity's circumstances, consistently applied and adequately disclosed.

We planned and performed our audit so as to obtain all the information and explanations we considered necessary in order to provide us with sufficient evidence to give reasonable assurance that the financial statements are free from material misstatement, whether caused by fraud or other irregularity or error. In forming our opinion we also evaluated the overall adequacy of the presentation of information in the financial statements.

Opinion

In our opinion:

the financial statements give a true and fair view of the state of the charity's affairs as at 31 March 2010 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;

- the financial statements have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
- the financial statements have been prepared in accordance with the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 and regulation 8 of the Charities Accounts (Scotland) Regulations 2006; and
- the information given in the directors' annual report is consistent with the financial statements.

Martin Gill

14 October 2010

Martin Gill

Senior statutory auditor

For and on behalf of PKF (UK) LLP, Statutory auditors

PKF (UK) LLP is eligible to act as an auditor in terms of section 1212 of the Companies Act 2006

Edinburgh, UK

THE SCOTTISH ASSOCIATION OF CITIZENS ADVICE BUREAUX
(a company limited by guarantee)

Statement by the Accounting Officer on the system of Internal Control

As Accounting Officer, I have responsibility for maintaining a sound system of internal control that supports the achievement of Citizens Advice Scotland policies, aims and objectives, whilst safeguarding the funds and assets for which the Accounting Officer is personally responsible, in accordance with responsibilities assigned to me in Government Accounting.

The system of internal controls is designed to manage risk to a reasonable level rather than eliminate the risk of failure to achieve policies, aims and objectives. It can therefore only provide reasonable and not absolute assurance of effectiveness.

The system of internal controls is based on an ongoing process designed to identify the principal risks to the achievement of Citizens Advice Scotland policies, aims and objectives, to evaluate the likelihood of those risks being realised and the impact should they be realised, and to manage them efficiently, effectively and economically. The system of internal controls has been in place in Citizens Advice Scotland for the year ended 31 March 2010 and up to the date of approval of the annual accounts and accords with Treasury guidance.

The Association has a structured risk management process which is embedded into the annual reporting and corporate planning cycle. In addition the Association has clearly documented financial and management procedures and guidance, a detailed and comprehensive budgetary system and extensive financial reporting which indicates financial performance against budget. Actual performance against budget is reviewed on a quarterly basis by the Audit and Finance Committee.

The Audit and Finance Committee is responsible for planning the activity of the internal audit function and for reviewing its results. It is also responsible for liaising with the external auditors.

My review of the effectiveness of the system of internal financial control is informed by the work the internal audit function and executive managers within the Association who have responsibility for the development and maintenance of the internal control framework, and comments made by the external auditors in their client report and other reports.



Accounting Officer
8 September 2010

THE SCOTTISH ASSOCIATION OF CITIZENS ADVICE BUREAUX
(a company limited by guarantee)

Statement of Accounting Officer's Responsibilities

An Accounting Officer must:

- a. sign the accounts assigned to him/her, and in doing so accept personal responsibility for their proper presentation as prescribed in legislation or by the Treasury;
- b. ensure that proper financial procedures are followed, and that accounting records are maintained in a form suited to the requirements of management as well as in the form prescribed by the funding body;
- c. ensure that the public funds for which he/she is responsible as Accounting Officer are properly and well managed and safeguarded, with independent and effective checks of cash balances in the hands of any member of staff; similar care, including checks as appropriate, must be taken of stores, equipment or property of any kind held by his department; and
- d. ensure that, in the consideration of policy proposals relating to the expenditure or income for which he/she is Accounting Officer, all relevant financial considerations are taken in account, and where necessary brought to the attention of Ministers.

The Accounting Officer must make sure that the arrangements for delegation in his/her department support good management and that the department is staffed on sound lines with an appropriate balance of skills.

An Accounting Officer has a particular responsibility for ensuring compliance with Parliamentary requirements in the control of expenditure. A fundamental requirement is that funds for which he/she is responsible should be applied only to the extent and for the purposes authorised by Parliament.

The Accounting Officer is responsible for ensuring that specific Treasury sanction for the expenditure has been obtained in all cases where it is required.

An Accounting Officer has particular responsibility to see that appropriate advice is tendered to Ministers on all matters of financial propriety and regularity and more broadly as to all considerations of prudent and economical administration.

THE SCOTTISH ASSOCIATION OF CITIZENS ADVICE BUREAUX
(a company limited by guarantee)

STATEMENT OF FINANCIAL ACTIVITIES
For the year ended 31 March 2010

	Note	General Funds £	Designated Funds £	Total Unrestricted Funds £	Restricted Funds £	2010 Total £	2009 Total £
Incoming resources							
Incoming resources from generated funds							
Voluntary income	2	3,171,105	0	3,171,105	1,828,416	4,999,521	5,118,854
Investment income - Interest receivable		16,992	0	16,992	0	16,992	56,985
		<u>3,188,097</u>	<u>0</u>	<u>3,188,097</u>	<u>1,828,416</u>	<u>5,016,513</u>	<u>5,173,839</u>
Incoming resources from charitable activities	3	428,539	0	428,539	4,821	433,360	291,429
Other Incoming resources	4	<u>6,323</u>	<u>0</u>	<u>6,323</u>	<u>8,040</u>	<u>14,363</u>	<u>11,120</u>
Total Incoming Resources		<u>3,622,959</u>	<u>0</u>	<u>3,622,959</u>	<u>1,841,277</u>	<u>5,464,236</u>	<u>5,476,388</u>
Resources Expended							
Costs of generating funds							
Costs of generating voluntary income	5	63,682	0	63,682	0	63,682	52,244
Charitable activities							
Costs of charitable activities	6	3,447,641	75,380	3,523,021	2,330,598	5,853,619	5,374,901
Governance costs	7	<u>102,825</u>	<u>0</u>	<u>102,825</u>	<u>0</u>	<u>102,825</u>	<u>100,629</u>
Total Resources Expended		<u>3,614,148</u>	<u>75,380</u>	<u>3,689,528</u>	<u>2,330,598</u>	<u>6,020,126</u>	<u>5,627,774</u>
Net Incoming resources/ (resources expended) before transfers		8,811	(75,380)	(66,569)	(489,321)	(555,890)	(51,386)
Gross transfers between funds		2,250	(2,250)	0	0	0	0
Net Incoming/(outgoing) Resources after transfers for the year		<u>11,061</u>	<u>(77,630)</u>	<u>(66,569)</u>	<u>(489,321)</u>	<u>(555,890)</u>	<u>(51,386)</u>
Fund balances 31 March 2009		<u>703,166</u>	<u>234,455</u>	<u>937,641</u>	<u>1,088,229</u>	<u>2,025,870</u>	<u>2,077,256</u>
Fund balances 31 March 2010		<u>714,247</u>	<u>156,825</u>	<u>871,072</u>	<u>598,908</u>	<u>1,469,980</u>	<u>2,025,870</u>

The income and expenditure account is detailed in note 20.

All the results of the company relate to continuing operations

THE SCOTTISH ASSOCIATION OF CITIZENS ADVICE BUREAUX
(a company limited by guarantee)

COMPANY NUMBER 89892

BALANCE SHEET
As at 31 March 2010

	Notes	£	2010 £	2009 £
Fixed Assets				
Tangible Assets	12		449,390	663,104
Current Assets				
Stock		25,302		47,572
Debtors	13	442,700		330,772
Cash at bank and in hand		<u>997,228</u>		<u>2,249,195</u>
		1,465,230		2,627,539
Creditors: Amounts falling due within 1 year	14	<u>(444,640)</u>		<u>(1,264,773)</u>
Net current assets			<u>1,020,590</u>	<u>1,362,766</u>
Net assets			<u>1,469,980</u>	<u>2,025,870</u>
Funds				
Unrestricted funds				
General funds			714,247	703,186
Designated Funds	18		<u>156,825</u>	<u>234,455</u>
			871,072	937,641
Restricted Funds	18		<u>598,908</u>	<u>1,088,229</u>
			<u>1,469,980</u>	<u>2,025,870</u>

These financial statements were authorised and approved for issue by the Board of Directors on 8 September 2010

Signed on behalf of the Board of Directors


Director

THE SCOTTISH ASSOCIATION OF CITIZENS ADVICE BUREAUX
(a company limited by guarantee)

CASH FLOW STATEMENT
For the year ended 31 March 2010

	Notes	2010	2009
	£	£	£
Net cash (outflow)/inflow from operating activities	19	(1,080,951)	1,044,304
Returns on investments			
Cash inflow from interest received (gross)		16,992	56,985
Capital expenditure and financial investments			
Payments to acquire tangible fixed assets	(208,934)	(380,138)	
Receipts from sale of tangible fixed assets	20,926	11,750	
Net cash outflow from fixed assets and financial instruments		<u>(188,008)</u>	<u>(368,388)</u>
(Decrease)/Increase in cash		<u>(1,251,967)</u>	<u>732,901</u>
Reconciliation of net cash flow to movement in net funds		2010	2009
		£	£
(Decrease)/Increase in cash in the year		(1,251,967)	732,901
Net funds at 31 March 2009		<u>2,249,195</u>	<u>1,516,294</u>
Net funds at 31 March 2010		<u>997,228</u>	<u>2,249,195</u>

THE SCOTTISH ASSOCIATION OF CITIZENS ADVICE BUREAUX
(a company limited by guarantee)

NOTES TO THE ACCOUNTS

For the year ended 31 March 2010

1. Accounting policies

Basis of preparation

The accounts are prepared under the historical cost convention and in accordance with applicable accounting standards, the Statement of Recommended Practice – Accounting and Reporting By Charities (revised 2005), the Companies Act 1985, and the Charities Accounts (Scotland) Regulations 2006.

Incoming resources

Voluntary income includes donations and grants that provide core funding or that are of a general nature. Income is recognised where there is entitlement, certainty of receipt and the amount can be measured with sufficient reliability

Income from charitable activities is recognised as earned (as the related goods and services are provided). Income from charitable activities includes rental income which is included in the year in which it is receivable.

Resources expended

Expenditure is recognised when a liability is incurred.

Expenditure incurred under contractual arrangements is recognised once the supplier of the goods or services has performed their part of the contract for example the delivery of goods or the provision of services.

Grants are made to support individual bureau. Grants are awarded on successful completion of a rigorous application and committee review process. Payments are provided to bureaux for each individual project based on a tailored financial plan to fit the project critical path. Grant payments are recognised and paid upon acceptance by a bureau of the offer of a grant and in accordance with a tailored financial plan.

Expenditure has been classified with reference to the activities performed during the year as follows:-

- The costs of generating funds are those costs incurred in attracting voluntary income.
- Charitable activities includes expenditure associated with providing services and grants to bureaux, the cost of quality and social policy activities, the cost of the annual conference and costs of sales to non member organisations. Costs include both direct costs and support costs.
- Governance costs include those incurred in the governance of the charity and its assets and are primarily associated with constitutional and statutory requirements
- Support costs include the cost of central functions and have been allocated to activity cost categories on a basis consistent with the use of resources eg staff costs.

Fund accounting

Funds held by the Association are either:

Unrestricted general funds – these are funds which can be used in accordance with the charitable objectives at the discretion of the directors.

THE SCOTTISH ASSOCIATION OF CITIZENS ADVICE BUREAUX
(a company limited by guarantee)

NOTES TO THE ACCOUNTS

For the year ended 31 March 2010

1. Accounting policies (continued)

Designated funds – these are funds set aside by the directors out of unrestricted general funds for specific future purposes or projects.

Restricted funds – these funds arise when money is granted to the Association for a particular purpose or project. Such reserves can only be used for the purpose specified by the donor.

Fixed assets and depreciation

Tangible fixed assets are included at historical cost. Fixed assets costing less than £500 are not capitalised. Depreciation is provided at rates calculated to write off the cost of each asset evenly over its expected useful life as follows:-

Motor vehicles	25% straight line basis
Furniture and equipment	10-33% straight line basis

Stock

Stock is valued at the lower of cost and net realisable value.

Operating leases

Rentals payable under operating leases are charged to the Statement of Financial Activities and the Income and Expenditure Account as incurred over the term of the lease.

Pension

Two pension schemes were in operation during the period.

One is a multi-employer defined benefit scheme administered independently of the Association. It is not possible to identify on a consistent basis the share of underlying assets and liabilities belonging to individual participating employers. Accordingly the accounting charge for the period in the Statement of Financial Activities and the Income and Expenditure Account under FRS17 represents the employer contributions payable. The disclosure under FRS 22 is shown in note 17.

The second scheme operating is a defined contribution schemes. The assets of this scheme are also administered independently of the Association. Pension costs charged in the Statement of Financial Activities and the Income and Expenditure Account under this scheme also represent the employer contributions payable.

VAT

The cost of non-recoverable value added tax is expensed in the Statement of Financial Activities with the exception of non-recoverable value added tax on the acquisition of fixed assets. This is included in the cost of assets in the balance sheet.

THE SCOTTISH ASSOCIATION OF CITIZENS ADVICE BUREAUX
(a company limited by guarantee)

NOTES TO THE ACCOUNTS
For the year ended 31 March 2010

2 Incoming resources from generated funds- voluntary income

	2010 £	2009 £
Unrestricted funds		
BIS Grant in Aid	3,124,000	3,018,000
Returns of grant to Development Committee	45,699	24,255
Donations	1,406	120
	<u>3,171,105</u>	<u>3,042,375</u>
Restricted Funds		
Scottish Government	1,188,094	1,410,000
BIS	238,000	371,000
European Structural Fund - Scotland	0	7,492
S.H.A.S.	54,778	49,826
Highlands and Islands Enterprise	0	11,727
Highland Council	47,689	62,003
Scottish Legal Aid Board	681	643
CAS Development Committee - Blended Learning and Discrimination and Immigration Legal Advice	0	9,974
Money Advice Trust	29,699	13,700
Carnegie UK Trust/ CITA	4,350	5,350
Big Lottery - Awards for All	179,773	10,000
Nationwide	34,290	42,000
Scottish & Southern Energy	37,500	37,500
Equality & Human Rights Commission	330	27,308
European Commission	0	6,800
Lloyds TSB Foundation for Scotland	0	4,774
Other		4,382
Otto Thoresen	13,232	0
	<u>1,828,416</u>	<u>2,074,479</u>
Total	<u><u>4,999,521</u></u>	<u><u>5,116,854</u></u>

3 Incoming resources from charitable activities

	2010 £	2009 £
Unrestricted funds		
Bureaux membership subscriptions	106,312	98,086
Sale of information system to non member organisations	0	0
Sales of ancillary products	29,452	2,620
Rent receivable	0	0
Conferences	63,585	62,279
Management fees	169,154	119,944
Other income	60,036	4,000
	<u>428,539</u>	<u>286,929</u>
Restricted funds		
Sale of ancillary products	4,821	4,500
	<u>433,360</u>	<u>291,429</u>

4 Other incoming resources

	2010 £	2009 £
Unrestricted funds		
Profit on sale of fixed assets	6,323	11,120
Restricted funds		
Profit on sale of fixed assets	8,040	0
	<u>14,363</u>	<u>11,120</u>

THE SCOTTISH ASSOCIATION OF CITIZENS ADVICE BUREAUX
(a company limited by guarantee)

NOTES TO THE ACCOUNTS
For the year ended 31 March 2010

5 Costs of generating voluntary income

	2010 £	2009 £
	21,960	21,917
Reference books	282	398
External printing	18,300	8,288
Sundry expenses	2,691	1,229
Support costs	20,449	20,412
	<u>63,682</u>	<u>52,244</u>

6 Cost of activities in furtherance of charitable objectives

	Staff Costs £	Grants to Bureaux £	Other costs £	Support costs £	Total 2010 £	Total 2009 £
Unrestricted						
Services to member bureaux						
Provision of information system	190,726	0	132,071	102,245	425,042	392,922
Training	322,639	0	27,950	184,042	534,631	481,654
Information technology and communication	284,361	0	48,402	143,144	475,907	464,571
Direct field services	331,770	0	107,964	195,698	635,432	617,446
Development Committee grants	0	653,477	0	0	653,477	648,931
	<u>1,129,496</u>	<u>653,477</u>	<u>316,387</u>	<u>625,129</u>	<u>2,724,489</u>	<u>2,605,524</u>
Quality standards and audit	115,981	0	19,902	79,751	215,634	204,958
Social policy and public affairs	245,024	0	53,515	143,144	441,683	405,888
Conference	0	0	65,835	0	65,835	61,522
Cost of sales to non member organisation	0	0	0	0	0	0
	<u>1,490,501</u>	<u>653,477</u>	<u>455,639</u>	<u>848,024</u>	<u>3,447,641</u>	<u>3,277,892</u>
Designated						
Training	0	0	198	0	198	14,311
Information technology	3,652	0	14,053	0	17,705	14,938
Quality	385	0	1,537	0	1,922	11,091
Research	0	0	21,530	0	21,530	43,583
Premises costs	0	0	34,025	0	34,025	34,026
	<u>4,037</u>	<u>0</u>	<u>71,343</u>	<u>0</u>	<u>75,380</u>	<u>117,949</u>

THE SCOTTISH ASSOCIATION OF CITIZENS ADVICE BUREAUX
(a company limited by guarantee)

NOTES TO THE ACCOUNTS
For the year ended 31 March 2010

6 Cost of activities in furtherance of charitable objectives (continued)

	Staff Costs £	Grants to Bureaux £	Other costs £	Support costs £	Total 2010 £	Total 2009 £
Restricted						
Money Advice Trust	-	-	2,067	27,499	29,566	13,832
Immigration	-	-	-	-	-	588
SLAB Part V project	-	-	-	-	-	381
Modified CMF bid	-	-	1,148	-	1,148	2,628
Money Advice	55,846	-	31,931	8,496	96,273	110,658
DTI Mid term review 2003/2004	692	-	8,276	-	8,968	4,329
Research Officer	-	-	4,768	-	4,768	31,306
Management Training	-	-	16,054	-	16,054	9,131
Health Support Unit	51,813	-	47,038	13,392	112,243	133,294
Financial Education	-	-	-	-	-	7,285
Blended learning	-	-	43,406	-	43,406	86,239
SLAB Disability project	-	-	-	-	-	840
MacMillan	-	-	-	-	-	6,655
Migrant workers	-	-	-	-	-	22,686
Scottish Housing Advisory service	22,602	-	41,003	4,979	68,584	50,658
Castle	-	-	35,029	-	35,029	69,625
Kinship (Grants to bureaux)	53,812	139,000	37,564	9,430	239,806	170,252
Rural Discrimination - Carnegie	-	4,132	-	1,250	5,382	8,153
National Case Roll Out	195,445	-	265,279	-	460,724	364,668
HM Revenue tax credit	-	-	-	-	-	2,365
Highland Race Discrimination	-	-	-	-	-	19,190
Increasing Capacity for Advice Giving	-	756,516	-	-	756,516	352,484
Scottish Government Equipment	3,517	-	82,869	-	86,386	393,703
Highland Employment Post	-	29,800	200	-	30,000	0
SSE - Fuel Poverty	-	34,918	-	1,875	36,793	37,475
Castle Highland	-	-	-	-	-	28,000
Big Lottery - Investing in communities	115,529	-	22,591	37,775	175,895	4,483
Nationwide Financial Capability	-	48,000	244	-	48,244	0
Progress towards Equality	-	-	-	-	-	6,800
Veterans	-	-	107	-	107	256
Volunteer Dev Officer	25,929	-	8,519	2,442	36,890	22,169
EHRC Discrimination Training	-	-	8,712	-	8,712	18,927
Nationwide Adviceguide	4,346	-	1,944	-	6,290	0
Big Lottery - Web based advice	-	-	10,000	-	10,000	0
Otto Thoreson	-	-	65	-	65	0
Mid Term 2009	-	-	12,749	-	12,749	0
	529,531	1,012,366	681,563	107,138	2,330,598	1,979,060
Total	2,024,069	1,665,843	1,208,545	955,162	5,853,619	5,374,901

7 Governance costs

	2010 £	2009 £
Staff costs	47,204	46,082
Board and committee costs	6,289	6,306
Internal and external audit	6,915	5,025
Legal fees	15,402	14,914
Other costs	2,476	3,808
Support costs	24,539	24,494
	102,825	100,629

THE SCOTTISH ASSOCIATION OF CITIZENS ADVICE BUREAUX
(a company limited by guarantee)

NOTES TO THE ACCOUNTS
For the year ended 31 March 2010

8 (Deficit)/surplus for year before transfers from reserves	2010 £	2009 £
Irrecoverable VAT	10,564	23,534
Depreciation	416,085	422,180
Auditors' remuneration		
External audit	4,800	4,925
Internal audit	0	100
(Profit)/loss on disposal of fixed assets	(6,323)	(11,120)
Operating lease rentals - land and buildings	211,181	205,025

9 Staff costs	2010 £	2009 £
Wages and salaries	1,941,090	1,673,377
Social security costs	185,521	163,218
Other pensions costs	284,171	247,805
	<u>2,410,782</u>	<u>2,084,400</u>

The average monthly number of full-time equivalent employees during the year was 78 made up as follows:

	2010 Number	2009 Number
Administration	23	19
Professional staff	55	48
	<u>78</u>	<u>67</u>

Directors are not remunerated. 15 (2009 : 15) directors received reimbursement of expenses for attending meetings amounting to £ 5,465.64 (2009 : £4,468).

No employees emoluments (including taxable benefits in kind but not employers pension contributions) exceeded £60,000 (2009 : none)

THE SCOTTISH ASSOCIATION OF CITIZENS ADVICE BUREAUX
(a company limited by guarantee)

NOTES TO THE ACCOUNTS

For the year ended 31 March 2010

10 Taxation

The Association is recognised as a charity for tax purposes and no liability arises.

11 Related Party Transactions.

The Scottish Association of Citizens Advice Bureaux (SACAB) is sponsored by the Department of Business Innovation and Skills (BIS).

BIS is regarded as a related party. During the year SACAB received grants of £3,362,000 (2009 : £3,389,000) from BIS

The Scottish Association had a number of transactions during the year with CitA which is also sponsored by BIS

During the year none of the Board Members, members of key management staff or other related parties has undertaken any material transactions with BIS

Citizens Advice International was formed in 2004 to provide support to all Citizens Advice organisations worldwide. It is a company registered in Belgium. During the year

SACAB has provided administrative support to the company. SACAB is a member of the company and paid an annual subscription of £934 (2009 : £837).

12 Fixed assets	Furniture & equip. £	Motor vehicles £	Total £
Cost			
At 1 April 2009	2,941,670	161,627	3,103,297
Additions	148,613	60,321	208,934
Disposals	(837,439)	(52,868)	(890,307)
At 31 March 2010	<u>2,252,844</u>	<u>169,080</u>	<u>2,421,924</u>
Depreciation			
At 1 April 2009	2,356,155	84,038	2,440,193
Charge for year	373,815	42,270	416,085
Disposals	(834,259)	(49,485)	(883,744)
At 31 March 2010	<u>1,895,711</u>	<u>76,823</u>	<u>1,972,534</u>
Net book value			
At 31 March 2010	<u>357,133</u>	<u>92,257</u>	<u>449,390</u>
At 31 March 2009	<u>585,515</u>	<u>77,589</u>	<u>663,104</u>

13 Debtors	2010 £	2009 £
Trade debtors	34,148	39,860
Prepayments and accrued income	323,143	220,816
Due from Cabx	10,338	7,649
Other debtors	75,071	62,447
	<u>442,700</u>	<u>330,772</u>

THE SCOTTISH ASSOCIATION OF CITIZENS ADVICE BUREAUX
(a company limited by guarantee)

NOTES TO THE ACCOUNTS

For the year ended 31 March 2010

14	Creditors: Amounts falling due within one year	2010	2009
		£	£
	Trade creditors	219,606	1,085,598
	Sundry creditors and accruals	158,331	116,247
	Other taxes and social security costs	46,282	45,321
	Pension	20,421	17,607
		<u>444,640</u>	<u>1,264,773</u>

15 Commitments

The Company has the following commitments for annual rentals under existing operating leases.

	2010	2009
	£	£
On leases expiring within one year	<u>11,470</u>	<u>11,850</u>
On leases expiring between two and five years	<u>0</u>	<u>0</u>
On leases expiring after 5 years	<u>199,273</u>	<u>199,273</u>

Development Committee had approved and committed funds at the year end.

The amounts are allocated in the financial years as follows :-

	2010	2009
	£	£
2010/2011	308,509	205,637
2011/2012	94,515	51,721
2012/2013	51,185	0

16 Share capital

The company is limited by guarantee and has no share capital.

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NOTES TO THE ACCOUNTS

For the year ended 31 March 2010

17 Pension obligations

The Association participates in two pension schemes. Staff are given the choice which scheme they wish contributions to be paid into.

The company operates a defined contribution scheme. The assets of the scheme are held separately from those of the company in a separately administered fund. The Association paid contributions at the rate of 15% during the accounting period.

The Association also contributes to the Pensions Trust's Growth Plan (the Plan). The Association paid contributions at the rate of 15% during the accounting period. Members paid contributions at a rate of 0%. The Plan is funded and is not contracted-out of the State scheme. The Plan is a multi-employer pension plan. Contributions paid into the Plan up to and including September 2001 were converted to defined amounts of pension payable from Normal Retirement Date. From October 2001 contributions were invested in personal funds which have a capital guarantee and which are converted to pension on retirement, either within the Plan or by the purchase of an annuity. The rules of the Plan allow for the declaration of bonuses and/or investment credits if this is within the financial capacity of the Plan assessed on a prudent basis. Bonuses/investment credits are not guaranteed and are declared at the discretion of the Plan's Trustee.

The Trustee commissions an actuarial valuation of the Plan every three years. The purpose of the actuarial valuation is to determine the funding position of the Plan by comparing the assets with the past service liabilities as at the valuation date. Asset values are calculated by reference to market levels. Accrued past service liabilities are valued by discounting expected future benefit payments using a discount rate calculated by reference to the expected future investment returns.

The rules of the Plan give the Trustee the power to require employers to pay additional contributions in order to ensure that the statutory funding objective under the Pensions Act 2004 is met. The statutory funding objective is that a pension scheme should have sufficient assets to meet its past service liabilities, known as Technical Provisions. If the actuarial valuation reveals a deficit, the Trustee will agree a recovery plan to eliminate the deficit over a specified period of time either by way of additional contributions from employers, investment returns or a combination of these. The rules of the Plan state that the proportion of obligatory contributions to be borne by the member and the member's employer shall be determined by agreement between them. Such agreement shall require the employer to pay part of such contributions and may provide that the employer shall pay the whole of them.

As at the balance sheet date there were 17 active members of the Plan employed by the Association. The Association continues to offer membership of the Plan to its employees.

It is not possible in the normal course of events to identify on a reasonable and consistent basis the share of underlying assets and liabilities belonging to individual participating employers. The Plan is a multi-employer scheme where the Plan assets are co-mingled for investment purposes, and benefits are paid from the total Plan assets. Accordingly, due to the nature of the Plan, the accounting charge for the period under FRS17 represents the employer contribution payable.

The valuation results at 30 September 2008 have now been completed and have been formalised. The valuation of the Plan was performed by a professionally qualified Actuary using the Projected Unit Method. The market value of the Plan's assets at the valuation date was £742 million and the Plan's Technical Provisions (i.e. past service liabilities) were £771 million. The valuation therefore revealed a shortfall of assets compared with the value of liabilities of £29 million, equivalent to a funding level of 96%.

The financial assumptions underlying the valuation as at 30 September 2008 were as follows:

	% per annum
- Investment return pre-retirement	7.6
Investment return post-retirement	
Actives/deferreds	5.1
Pensioners	5.6
- Bonuses on accrued benefits	0.0
- Rate of price inflation	3.2

In determining the investment return assumptions the Trustee considered advice from the Scheme Actuary relating to the probability of achieving particular levels of investment return. The Trustee has incorporated an element of prudence into the pre and post retirement investment return assumptions; such that there is a 60% expectation that the return will be in excess of that assumed and a 40% chance that the return will be lower than that assumed over the next 10 years.

The Scheme Actuary has prepared a funding position update as at 30 September 2009. The market value of the Plan's assets at that date was £765 million and the Plan's Technical Provisions (i.e. past service liabilities) were £820 million. The valuation therefore revealed a shortfall of assets compared with the value of liabilities of £55 million, equivalent to a funding level of 93%. If an actuarial valuation reveals a shortfall of assets compared to liabilities, the Trustee must prepare a recovery plan setting out the steps to be taken to make up the shortfall. In view of the small funding deficit and the level of prudence implicit in the assumptions used to calculate the Plan liabilities the Trustee has prepared a recovery plan on the basis that no additional contributions from participating employers are required at this point in time. In reaching this decision the Trustee has taken actuarial advice and has been advised that the shortfall of £29 million (as at 30 September 2008) will be cleared within 10 years if the investment returns from assets are in-line with the 'best estimate' assumptions. 'Best estimate' means that there is a 50% expectation that the return will be in excess of that assumed and a 50% expectation that the return will be lower than that assumed over the next 10 years. These "best estimate" assumptions are 8.4% per annum pre-retirement, 5.1% per annum post retirement (actives and deferreds) and 5.6% per annum post-retirement (pensioners).

A copy of the recovery plan must be sent to The Pensions Regulator. The Regulator has the power under Part 3 of the Pensions Act 2004 to issue scheme funding directions where it believes that the actuarial valuation assumptions and/or recovery plan are inappropriate. For example the Regulator could require that the Trustee strengthens the actuarial assumptions or impose a schedule of contributions on the Plan. A copy of the recovery plan in respect of the September 2008 valuation was forwarded to The Pensions Regulator on 18 December 2009.

The next full actuarial valuation will be carried out as at 30 September 2011.

Following a change in legislation in September 2005 there is a potential debt on the employer that could be levied by the Trustee of the Plan. The Trustee's current policy is that it only applies to employers with pre-October 2001 liabilities in the Plan. The debt is due in the event of the employer ceasing to participate in the Plan or the Plan winding up. The debt for the Plan as a whole is calculated by comparing the liabilities for the Plan (calculated on a buy-out basis i.e. the cost of securing benefits by purchasing annuity policies from an insurer, plus an allowance for expenses) with the assets of the Plan. If the liabilities exceed assets there is a buy-out debt. The leaving employer's share of the buy-out debt is the proportion of the Plan's pre-October 2001 liability attributable to employment with the leaving employer compared to the total amount of the Plan's pre-October 2001 liabilities (relating to employment with all the currently participating employers). The leaving employer's debt therefore includes a share of any 'orphan' liabilities in respect of previously participating employers. The amount of the debt therefore depends on many factors and can therefore be volatile over time.

The Association has been notified by The Pensions Trust of the estimated employer debt on withdrawal from the Plan based on the financial position of the Plan. At 31 March 2010 the estimated employer debt for the Association was £470,483.

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NOTES TO THE ACCOUNTS
For the year ended 31 March 2010

18 Restricted & Designated Funds		Balance at 31.3.09	Income 2009/10	Transfers to/from General Funds	Other Transfers	Spend 2009/10	Closing Balance 31.03.10
	Appendix	£	£	£	£	£	£
Designated							
Bureaux Quality Reserve Fund	iii	3,227				(1,901)	1,326
Office Fittings	iii	64,785				(21,763)	43,022
Annual Conference	iii	4,206		(2,250)		0	1,956
Market Research	iii	23,220				(10,654)	12,566
East Wing Fit Out	iii	53,468				(12,262)	41,206
IT Development	iii	70,581				(17,705)	52,856
Blended Learning	iii	198				(198)	0
Research project - On the Cards	iii	11,197				(10,876)	321
Specialist Case Worker audit project	iii	3,593				(21)	3,572
		234,455	0	(2,250)	0	(75,380)	156,825
Restricted							
Money Advice Trust	iv	(132)	29,699			(29,566)	1
Immigration	iv	0				0	0
Scottish Legal Aid Board part V	iv	(381)	381			0	0
Modified CMF bid	iv	5,255	(2,960)			(1,148)	1,147
Money Advice	iv	32,135	95,517			(96,273)	31,379
DTI Mid term review 2003/2004	iv	66,854	0			(8,968)	57,886
Research Officer	iv	5,434	0			(4,768)	1,666
Management Training	iv	16,054	0			(16,054)	0
Health Support Unit (NHS Complaints Procedure)	iv	44,686	133,000			(112,243)	65,443
Blended Learning (ESF, HIE, Development Ctte)	iv	43,406	0			(43,406)	0
Scottish Legal Aid Board Disability	iv	(299)	299			0	0
Migrant Worker	iv	1	0			0	1
Scottish Housing Advisory Service	iv	24,725	54,778			(68,584)	10,919
Castle	iv	60,987	0			(35,029)	25,958
Kinship	iv	185,854	184,337			(239,806)	130,385
Rural Discrimination Carnegie	iv	3,963	4,350			(5,382)	2,931
National Case Roll Out	iv	363,758	278,000			(460,724)	181,034
Increasing Capacity for Advice Giving	iv	42516	714,000			(756,516)	0
Scottish Government Equipment	iv	106297	2,062			(86,386)	21,973
Highland Employment Post	iv	30000	0			(30,000)	0
Scottish & Southern Energy - Fuel Poverty	iv	25	37,500			(36,793)	732
Big Lottery - Investing in Communities	iv	(4,483)	169,773			(175,895)	(10,605)
Nationwide Financial Capability Volunteering	iv	42000	28,000			(48,244)	21,756
Armed Services Advice (previously Veterans)	iv	4518	0			(107)	4,411
Volunteer Dev Officer	iv	5675	36,689			(36,890)	5,474
EHRC Discrimination Training	iv	8381	330			(8,712)	(1)
Nationwide Adviceguide	iv	0	6,290			(6,290)	0
Big Lottery - Web based advice	iv	0	10,000			(10,000)	0
Otto Thoresen	iv	0	13,232			(65)	13,167
Mid Term 2009	iv	0	46,000			(12,749)	33,251
		1,088,229	1,841,277	0	0	(2,330,598)	598,908
		1,322,684	1,841,277	(2,250)	0	(2,405,978)	755,732

Fund balances at 31 March 2010 are represented by

	Tangible Fixed assets	Current Assets	Total Assets
	£	£	£
Bureaux Quality Reserve Fund	0	1,326	1,326
Office Fittings	43,020	2	43,022
Annual Conference	0	1,956	1,956
Market Research	0	12,566	12,566
East Wing Fit Out	41,208	(2)	41,206
IT Development	9,086	43,770	52,856
Blended Learning	0	0	0
Research project - On the Cards	0	0	0
Specialist Case Worker audit project	0	321	321
Designated funds	93,314	63,511	156,825
Money Advice Trust		1	1
Immigration		0	0
Scottish Legal Aid Board part V		0	0
Modified CMF bid	1,147	0	1,147
Money Advice		31,379	31,379
DTI Mid term review 2003/2004	54,406	3,478	57,886
Research Officer	1,667	(1)	1,666
Management Training		0	0
NHS Complaints Procedure	6,417	59,026	65,443
Blended Learning		0	0
Scottish Legal Aid Board Disability		0	0
Migrant Worker		1	1
Scottish Housing Advisory Service		10,919	10,919
Castle	26,099	(141)	25,958
Kinship care		130,385	130,385
Carnegie Rural Discrimination		2,931	2,931
National Case Roll Out	82,648	98,386	181,034
Increasing Capacity for Advice Giving		0	0
Scottish Government Equipment		21,973	21,973
Highland Employment Post		0	0
SSE - Fuel Poverty		732	732
Big Lottery - Investing in Communities	3,112	(13,717)	(10,605)
Nationwide Financial Capability Volunteering		21,756	21,756
Armed Services Advice (previously Veterans)		4,411	4,411
Volunteer Dev Officer	455	5,019	5,474
EHRC Discrimination Training		(1)	(1)
Nationwide Adviceguide		0	0
Big Lottery - Web based advice		0	0
Otto Thoresen		13,167	13,167
Mid Term 2009	33,252	(1)	33,251
Restricted Funds	209,205	389,703	598,908
Unrestricted general funds	146,871	567,376	714,247
Total	449,350	1,020,580	1,469,980

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NOTES TO THE ACCOUNTS

For the year ended 31 March 2010

18. Restricted and designated funds

Bureaux Quality Reserve Fund

Money provided by the BIS to provide assistance to bureaux, including probationary bureaux, that are not performing well and will not pass the membership conditions unless improvements are made.

Office Fittings

This money was set aside to assist with the fitting out of the Association's offices in Spectrum House, Edinburgh.

Annual Conference

This money represents the accumulated surplus from the Citizens Advice Scotland annual conference. It is set aside to fund future annual conferences.

Market Research

This money was set aside to cover the costs of three year perception surveys and current/prospective user's surveys in order to provide information on the impact of the services provided by bureaux.

East Wing Fit Out

This money was set aside to complete the fit out of the east wing office area of Spectrum House.

IT Development

This money was set aside to enhance and support the development of the IT infrastructure within the Association and the IT support service provided to bureaux.

Blended Learning

This money was set aside to match funding received from Highland and Islands Partnership and Highland and Islands Enterprise. The project will develop a blended learning approach for the delivery of the Adviser Training Programme. A blended learning approach is a learning programme designed to combine different modes of delivery, different models of teaching and different learning styles. Funding was secured to finance the project until 31 March 2009.

Research project – On the Cards

This money has been set aside from general funds to fund research into the profile of bureaux clients with debts. In 2003 the Association conducted similar research culminating in the publication of the report 'On the Cards'. Five years on the research was updated to detail the current profile of bureaux clients and to assess any changes in the intervening years.

Specialist Case Workers audit project

This money was set aside from general funds to pilot an audit of the quality of casework and representation beyond a generalist level. The pilot has been completed and it has been agreed that a review is undertaken of the whole quality audit process to ensure that it is fit for purpose and can audit at both general and specialist level. The aim is to raise the credibility and profile of the service.

Money Advice Trust

Money received from Money Advice Trust for the delivery of generalist level money advice training and materials to support in-house delivery of training.. Additional funds have been received to maintain the wiseradviser.org website and to produce e-learning materials

Scottish Legal Aid Board – part V project

This money was received to fund a project to allow six bureaux in the Highlands and Islands to have access to the specialist help of a full time solicitor who provides legal consultancy and training to bureaux advisors. The operation of this project came to an end on 1 February 2008 although the service is now provided by the Scottish Legal Aid Board itself.

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NOTES TO THE ACCOUNTS
For the year ended 31 March 2010

18. Restricted and designated funds

Modified CMF Bid

Money provided by BIS to provide servers and network capability to Bureaux and to improve Bureaux IT training facilities. The balance on this fund represents the net book value of fixed assets which have yet to be fully depreciated.

Money Advice

Money received from the Scottish Government to implement jointly with Money Advice Scotland the MATRIX project. The objectives of the projects are to embed the Scottish national standards for information and advice providers in the money advice sector, to achieve a skilled money advice workforce, and to accredit advisers in support of having enough advisers to deliver the Debt Arrangement Scheme across Scotland.

DTI Mid term review 2003/2004

Money received from BIS (previously the DTI) as part of the 2003/2004 mid term review to fund a number of one off projects and capital items which could not be funded from the core grant in aid. Two projects were funded; a management training program and a research project. These projects have been detailed below. In addition the final project, to install a secondary generator at Spectrum House in order to ensure that bureaux have uninterrupted access to the CASTLE case recording system in the event of a power cut, was completed during the year.

Research Officer

Money received from BIS as part of the 2003/2004 mid term review. This year the funds relating to the research project have been separately identified. During the year the research project on migrant workers was concluded and a report produced entitled 'Continental Drift'.

Management Training

Money received from BIS as part of the 2003/2004 mid term review. This year the funds relating to management training has been separately identified. During the year funding for management training was also received from the Big Lottery – Awards for All and Lloyds TSB Foundation for Scotland.

Health Support Unit (previously known as NHS Complaints Procedure)

Money received from the Scottish Government (previously the Scottish Executive) to develop a model for a service to help people to complain under the new NHS complaints procedure. The unit has provided support to bureaux, including establishing steering group and an advisory group and has facilitated agreement between bureaux and local Health Boards. The project sponsors have committed to providing continuation funding until 31 March 2011.

Blended Learning

The project will develop a blended learning approach for the delivery of the Adviser Training Programme. A blended learning approach is a learning programme designed to combine different modes of delivery, different models of teaching and different learning styles. Funding for the project was secured to finance the project until 31 March 2009 and was received from Highlands and Islands Enterprise and the European Structural Fund (via Highland and Islands Partnership) as well as from the Development Committee and the Association itself.

Scottish Legal Aid Board Part V Disability

Money received from the Scottish Legal Aid Board to fund a disability project which aims to provide legal advice and training on disability issues to bureaux, disability organisations and disabled clients in North and South Lanarkshire. The operation of this project came to an end on 1 February 2008.

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NOTES TO THE ACCOUNTS

For the year ended 31 March 2010

18. Restricted and designated funds

Migrant Workers

Money received from Highlands and Islands Enterprise and the European Structural Fund to develop the infrastructure within four highland bureaux so that the bureaux can deliver enhanced advice and information to migrant workers and their families and to employers. The operation of this project came to an end in February 2008.

Scottish Housing Advisory Service

The Association is a member of the Scottish Housing Advisory Service: a consortium which provides a linked set of services to advisers in order to deliver quality housing advice. The consortium delivers an advice line, information and training to approximately 150 agencies. Money was received by the Association to provide free training to these agencies. Funding for the project came to an end on 31 March 2010.

Castle

Money received from a repayment of VAT which has funded further development of the CASTLE case recording software and a pilot project to implement the software in five bureaux. The project was completed successfully in the year ended 31 March 2010.

Kinship Care

Funding received from the Scottish Government and Highland Council to support the Scottish Government's consultation on a national fostering and kinship care strategy and in particular to improve kinship care services for children and young people. Funding has been secured for three years until 2010/2011

Rural Discrimination Carnegie

Funding received from Carnegie UK Trust. CAS is working in partnership with CitA and Edgehill University to work with bureaux to identify how bureaux can improve the race discrimination advice offered. In particular work is being undertaken with Perth Bureau to produce and deliver a training programme. The project was successfully completed on 31 March 2010.

National Case Roll Out

Funding received from the Scottish Government, BERR and Highland Council over a three year period 2008-2011 in order to continue the roll out of the CASTLE case recording system to bureaux.

Increasing Capacity for Advice Giving

Funding was received from the Scottish Government in December 2008 to increase the capacity of Citizens Advice Bureaux throughout Scotland to deliver additional generalist advice, money advice, welfare rights and employment advice for the period ending March 2010.

Scottish Government Equipment

Funding received from the Scottish Government in March 2009 in order to provide bureaux with equipment to support the implementation of the CASTLE case recording system.

Highland Employment Post

Funding received from Highland Council in March 2009 to fund a second tier employment adviser to cover the whole of the Highlands. The adviser will be based in a Highland bureau and the funds have been passed to the bureau.

Scottish & Southern Energy – Fuel Poverty

Funding received from Scottish and Southern Energy over a three year period. The Development Committee are administering the funds and providing grants to selected bureaux to provide advice to fuel poor clients.

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NOTES TO THE ACCOUNTS
For the year ended 31 March 2010

18. Restricted and designated funds

Big Lottery – Investing in Communities

Funding has been received from the Big Lottery-Investing in Communities fund in order to fund a volunteer support project to increase the training and learning opportunities available to bureaux staff and volunteers. CAS will receive funds over the five years ending 2014. At 31 March 2010 this fund was in deficit because (with the approval of the Big Lottery) the recruitment of an IT Support Officer which was due to take in year two has been brought forward into year one.

Nationwide Financial Capability Volunteering

Funding has been made available by Nationwide to both CitA and CAS to support a three year project to recruit, train and support new and existing CAB volunteers to deliver financial education in their local community. CAS will receive funds over the three year ending 31 March 2012.

Armed Services Advice Project (formerly known as Veterans)

Funds have been transferred into this project from the Rural Research budget as detailed above. The key elements of the proposed project are national telephone support provided by Advice Direct and a national contract subcontracted to lead bureaux in each region. There is also a small element of information and training. Funding from Poppy Scotland was secured post year end for a three year project in the sum of £590,289. The project is due to start in June 2010.

Volunteer Development Officer

Funding provided by Highland Council to fund a Volunteer Development Officer for Highland bureaux. The objectives of the project are to assist Highland bureaux with training of new and existing advisers and the recruitment of volunteers.

EHRC Discrimination Training

Funding received from the Equality and Human Rights Commission to provide bureaux advisers with a programme of training that will generate both the awareness and skills necessary for identification and early resolution of discrimination and human rights issues. The project was completed successfully.

Nationwide Adviceguide

As part of the Nationwide Financial Education Project, CitA has undertaken to provide Nationwide-badged material on Adviceguide. The aim is for this material to dovetail with the financial education outreach work to be undertaken by bureaux in England, Wales and Scotland. This project was successfully completed.

Big Lottery Web Advice

Funding received from Big Lottery to carry out Feasibility study into providing advice in Highlands/Islands using the latest technology aimed primarily at younger people. The feasibility study has been completed.

Otto Thoresen

Otto Thoresen, Chief Executive of life and pensions company AEGON UK, embarked on a 10 day cycling trip from Lands End to John o'Groats in September in order to raise funds for Scottish bureaux.

Mid Term 2009

Mid term funds received from BIS of £35,000 in 2009/2010 to fund developments to CASTLE software (improving advice codes and recording multiple enquiries per visit) and to bring forward capital expenditure from 2010/2011 (replacement of two cars).

NOTES TO THE ACCOUNTS
For the year ended 31 March 2010

19 Net cash inflow from operating activities

Reconciliation of operating deficit to net cash inflow from operating activities	2010 £	2009 £
(Deficit) for the year	(555,890)	(51,386)
Interest receivable during year	(16,992)	(56,985)
Operating (deficit)	(572,882)	(108,371)
Depreciation	416,085	422,180
(Profit) on fixed asset disposal	(14,363)	(11,120)
Decrease/(increase) in stocks	22,270	(37,900)
(Increase)/decrease in debtors	(111,928)	511,083
(Decrease)/increase in creditors	(820,133)	268,432
Net cash (outflow)/inflow from operating activities	(1,080,951)	1,044,304

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20 INCOME & EXPENDITURE ACCOUNT
For the year ended 31 March 2010

	General Funds 2010 £	Restricted & Designated Funds 2010 £	Total Funds 2010 £	Total Funds 2009 £
Income				
Grants - Central revenue	2,516,223	0	2,516,223	2,393,324
- Development	607,777	0	607,777	624,676
	<u>3,124,000</u>	<u>0</u>	<u>3,124,000</u>	<u>3,018,000</u>
Other Income	492,636	0	492,636	368,289
Profit on sale of fixed assets	6,323	0	6,323	11,120
Projects	0	1,841,277	1,841,277	2,078,979
	<u>3,622,959</u>	<u>1,841,277</u>	<u>5,464,236</u>	<u>5,476,388</u>
Expenditure				
Central revenue	2,960,671	0	2,960,671	2,781,834
Development	653,477	0	653,477	648,931
Other Projects	0	2,405,978	2,405,978	2,097,009
	<u>3,614,148</u>	<u>2,405,978</u>	<u>6,020,126</u>	<u>5,527,774</u>
Surplus/(deficit) for year	8,811	(564,701)	(555,890)	(51,386)
Transfer to other projects	2,250	(2,250)	0	0
Net Income less Expenditure	<u>11,061</u>	<u>(566,951)</u>	<u>(555,890)</u>	<u>(51,386)</u>
Surplus brought forward	703,186	1,322,684	2,025,870	2,077,256
Surplus carried forward	<u>714,247</u>	<u>755,733</u>	<u>1,469,980</u>	<u>2,025,870</u>

All the results of the company relate to continuing operations.

Additional Information

The additional information which comprises Appendices I to IV has been prepared from the accounting records of the company. While it does not form part of the statutory Financial Statements it should be read in conjunction with them and with the Independent Auditors' Report thereon.

THE SCOTTISH ASSOCIATION OF CITIZENS ADVICE BUREAUX
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Income & Expenditure Accounts
For the Year Ended 31 March 2010

	31.03.10	31.03.09
	£	£
CENTRAL		
Income		
Grant	2,516,223	2,393,324
Interest receivable	16,992	56,985
Rent receivable and room hire	0	0
Members subscriptions	106,312	98,086
Info system sales to non members	0	0
Conference	63,585	62,279
Donations	1406	120
Sundries	60,036	4,000
Sales of ancillary products	29,452	2,620
Project management fees	169,154	119,944
Secondment of staff	0	0
Profit (Loss) on Sale of Fixed	6,323	11,120
Sub Total Carried Forward	2,969,483	2,748,478

APPENDIX I

	31.03.10	31.03.09
	£	£
Expenditure		
Salaries, NI and pensions	1,877,215	1,666,127
Temporary staff	0	41,788
Tutor and checker fees	21,063	12,188
<u>Travel & Subsistence</u>		
Staff	35,022	33,459
Committee and focus groups	16,352	14,459
Staff Development	16,342	19,407
Subscriptions	3,639	2,607
<u>Administration</u>		
Postage	19,640	16,708
Telephone	21,239	33,895
Print & Stationery	38,830	38,327
Reference Books	14,141	8,891
Conference	65,690	61,344
Publications	0	0
Advertising	13,045	7,045
Consultancy Fees	59,429	60,700
Verification Panel	6,755	4,477
Professional Advice	23,317	21,599
Publicity	51,004	35,262
Receptions	3,021	2,577
Vat Written Off	10,564	23,534
Miscellaneous	14,579	11,185
Computer Programmes	0	0
<u>Accommodation:</u>		
Rents	211,181	205,025
Rates and Insurance	78,026	85,181
External storage	3,027	2,383
Heat & Light & Cleaning	39,374	22,518
Repairs and Maintenance	650	1,560
Sub Total Carried Forward	2,643,145	2,432,246

THE SCOTTISH ASSOCIATION OF CITIZENS ADVICE BUREAUX
(a company limited by guarantee)

Income And Expenditure Accounts

For the Year Ended 31 March 2010

Sub Total Carried Forward 2,969,483 2,748,478

Sub Total Carried Forward 2,643,145 2,432,246

Training 19,271 21,010

Furniture and Equipment

Repairs and Maintenance 39,775 44,522

Depreciation 52,816 79,289

Lease Costs 11,289 7,357

Small Capital Items 5,158 12,603

Motor Vehicles

Insurance & Tax 6,051 5,706

Petrol & Oil 9,262 11,268

Maintenance 6,494 4,707

Depreciation 42,270 40,407

Information Materials

Insurance 74,307 67,412

Lisson Grove 36,829 31,721

Copyright License 0 584

Cabx Expenses 1,772 1,518

12,232 21,483

Sub Total 2,960,671 2,781,833

Balance to Reserves 11,061 (33,475)

Transfers (2,250) 119

2,969,483 2,748,478

THE SCOTTISH ASSOCIATION OF CITIZENS ADVICE BUREAUX
(a company limited by guarantee)

Appendix II

NOTES TO THE ACCOUNTS
For the year ended 31 March 2010

Grants payable in furtherance of the Charity's objects

General funds - Development Committee grants

		2010	2009
		£	£
	Bureau project	0	25,416
Haddington - CAB Expansion	Expansion	11,997	11,881
CAS - Discrimination & Immigration Leg Advice	Bureau project	0	9,974
Bariff & Buchan - Refurbishment of premises	Capital items	0	25,590
West Dunbartonshire	Partnership funding	60,000	80,000
Perth - Continuation of Pharmacy Project	Bureau project	0	14,355
Pericuik - Experimental/Innovative project	Bureau project	25,424	25,743
Inverness - Experimental/Innovative project	Bureau project	19,076	76,360
Haddington - Move to New Premises	Capital items	0	23,689
East Sutherland - Purchase of server	Capital items	0	4,253
North West Sutherland - IT equipment	Capital items	0	3,623
Greater Pollok - Telephone System	Capital items	0	4,775
Nairn - Carpeting	Capital items	0	3,287
Ross & Cromarty - replacement furniture	Capital items	0	3,770
Caithness - furniture, carpets & redecoration	Capital items	0	14,170
East Sutherland - moving bureau	Capital items	0	1,055
Caithness - IT equipment	Capital items	0	10,062
Grangemouth & Bo'ness - Photocopier & Chairs	Capital items	0	4,600
Musselburgh - IT equipment	Capital items	0	4,700
Grangemouth & Denny & Dunipace	Temporary support	0	6,700
Stirling	Temporary support	0	24,630
Midlothian	Temporary support	0	50,181
Glasgow Central	Short term loan	0	11,000
Maryhill	Transitional funding	0	15,000
East Renfrewshire - match funding Financial Education	Transitional funding	0	17,162
East Dunbartonshire - match funding Financial Education	Transitional funding	0	18,427
DAGCAS - match funding Financial Education	Transitional funding	0	17,500
Angus - match funding Financial educations	Transitional funding	0	12,712
Renfrewshire - Match Funding	Transitional funding	0	12,697
CABWAD,KAMCAD & Turriff	Partnership funding	0	76,857
North Lanarkshire	Expansion	20,000	0
Tayside - Experimental/Innovative project	Bureau project	42,127	0
Greater Pollok CAB	Bureau project	25,585	0
Ross & Cromarty	Bureau project	13,897	0
Hamilton Cab	Bureau project	10,000	0
Motherwell & Wishaw CAB - Advice for Tenants	Bureau project	6,908	0
Ross & Cromarty	Bureau project	1,456	0
KAMCAB	Capital items	4,715	0
Bridgeton Cab - Refurbishment	Capital items	89,080	0
CARF - Emergency roof repairs	Capital items	22,250	0
CABWAD - Refurbishment	Capital items	5,000	0
Clydesdale - Refurbishment	Capital items	408	0
Denny & Dunipace - Refurbishment	Capital items	76,674	0
Glasgow Central Cab - Refurbishment	Capital items	1,897	0
Turriff & District - Renovations	Capital items	18,000	0
WICAS - Capital Equipment	Capital items	6,057	0
NACAS	Capital items	23,620	0
NACAS - Refurbishment	Capital items	29,989	0
East Sutherland - Capital Items	Capital items	2,588	0
Glasgow Central Cab - IT Equipment	Capital items	2,749	0
North West Sutherland - IT Equipment	Capital items	38,000	0
Dundee Cab	Temporary support	63,151	0
Denny & Dunipace	Temporary support	7,422	0
Grangemouth	Temporary support	5,710	0
Parkhead	Temporary support	14,717	0
Allocated but not spent			
It equipment for Probationary bureau	Capital items	5,000	12,124
Stirling	Temporary support		26,638
		653,477	648,931

THE SCOTTISH ASSOCIATION OF CITIZENS ADVICE BUREAUX
(a company limited by guarantee)

Appendix II continued

NOTES TO THE ACCOUNTS
For the year ended 31 March 2010

5 Grants payable under restricted funds

	2010 £	2009 £
Increased capacity for Advice Giving		
Aberdeen CAB	7,979	3,333
Bellshill CAB	9,912	4,300
Coatbridge CAB	14,921	6,804
Angus CAB	14,581	6,634
Easterhouse CAB	14,199	6,443
Peebles CAB	10,410	4,549
Roxburgh CAB	15,289	6,988
Ross & Cromarty CAB	12,614	5,651
CAB West Lothian	11,620	5,810
Airdrie CAB	14,646	6,667
Castlemilk CAB	13,979	6,333
Central Borders CAB	14,453	6,570
Clydesdale CAB	14,472	6,580
Dalkeith CAB	14,640	6,664
DAGCAS	14,456	6,572
Dundee CAB	14,682	6,685
Drumchapel CAB	14,646	6,667
East Ayrshire CAB	14,646	6,667
East Dunbartonshire CAB	14,481	6,584
East Renfrewshire CAB	14,639	6,663
Glasgow Bridgeton CAB	14,646	6,667
Haddington CAB	14,646	6,667
Inverness CAB	14,482	6,590
Maryhill CAB	14,544	6,616
Moray CAB	14,595	6,641
Motherwell & Wishaw CAB	14,646	6,667
Musselburgh CAB	14,066	6,377
Orkney CAB	14,610	6,649
Parkhead CAB	14,646	6,667
Perth Cab	14,404	6,546
Shetland Islands CAB	12,312	5,500
Stirling CAB	14,646	6,667
Nairn CAB	14,482	6,585
East Kilbride	11,312	5,000
Penicuik CAB	14,646	6,667
Aberdeen CAB	6,667	3,333
Argyll & Bute CAB	12,641	5,664
Banff & Buchan CAB	11,312	5,000
Citizens Advice Edinburgh	14,539	6,613
CARF	14,619	6,653
Clackmannanshire CAB	12,390	5,539
Cumbernauld CAB	14,376	6,532
Denny & Dunipace CAB	14,440	6,564
Falkirk CAB	14,646	6,667
Glasgow Central CAB	14,646	6,667
Greater Pollok CAB	14,632	6,660
Grangemouth CAN	14,472	6,580
Hamilton CAB	14,490	6,589
Kincardine & Mearns CAB	14,292	6,490
Lochaber CAB	14,623	6,655
NACAS	14,646	6,667
Rutherglen CAB	11,979	5,333
Turniff CAB	8,646	3,667
West Dunbartonshire CAB	14,462	6,575
Westhill & District	12,246	5,467
WICAS	14,235	6,461
Allocated but not spent		
Skye & Lochalsh	12,881	6,440
	<u>775,837</u>	<u>352,484</u>
Macmillan project		
Inverness	0	6,655

THE SCOTTISH ASSOCIATION OF CITIZENS ADVICE BUREAUX
(a company limited by guarantee)

NOTES TO THE ACCOUNTS
For the year ended 31 March 2010

Appendix II continued

5 Grants payable under restricted funds

Migrant Workers project

	2010 £	2009 £
Inverness CAB	0	2,490
Lochaber CAB	0	7,435
Western Isles CAB	0	-1,709
Ross and Cromarty	0	3,894
	<u>0</u>	<u>12,110</u>

Kinship Care project

Aberdeen CAB	30000	22,500
Airdrie CAB	30000	22,500
Citizens Advice Direct	19,000	19,000
DAGCAS	30000	22,500
Penicuik CAB	30000	22,500
	<u>139,000</u>	<u>109,000</u>

Rural Discrimination - Carnegie

Perth CAB	<u>4,132</u>	<u>6,134</u>
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Scottish and Southern Energy - fuel poverty

Coatbridge Cab	5000	4056
Dumfries & Galloway Citizens Advice Service	0	4950
East Dunbartonshire CAB	0	2950
Greater Pollock Cab	4340	4210
Motherwell CAB	0	5000
North Ayrshire CAS	7848	7474
Parkhead CAB	4079	3960
Perth CAB	6000	3000
Clydesdale	498	0
DAGAS	1303	0
Hamilton	1802	0
Rutherglen	1842	0
Shetland	1850	0
Maryhill	356	0
	<u>34918</u>	<u>35600</u>

Highland Employment Post

	<u>29800</u>	<u>0</u>
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Nationwide

Caithness Cab	4000	0
East Sutherland Cab	6000	0
Greater Pollok Cab	8000	0
Maryhill Cab	10000	0
Parkhead Cab	10000	0
Rutherglen & Cambuslang	10000	0
	<u>48000</u>	<u>0</u>

Total grants

	<u>1,031,887</u>	<u>521,983</u>
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THE SCOTTISH ASSOCIATION OF CITIZENS ADVICE BUREAUX

(a company limited by guarantee)
Income & Expenditure Accounts
For the Year Ended 31 March 2010

APPENDIX III

Designated Funds

	Bureau Quality Reserve Fund	Office Fittings	Annual Conference	Market Research	East Wing Fit Out	IT Development	Blended Learning	Research On the cards	Specialist Casework	Total
Opening balance										
Cash	2,182	0	4,206	23,220	0	49,594	0	11,197	3,593	93,892
Fixed assets	1,045	64,785	0	0	53,468	20,957	198	0	0	140,463
	3,227	64,785	4,206	23,220	53,468	70,551	198	11,197	3,593	234,455
Movement in the year:										
Income	0	0	0	0	0	0	0	0	0	0
Expenditure										
Gross salary	(309)					(3,001)				(3,310)
NIC	(30)					(201)				(231)
Pension	(46)					(450)				(497)
Travel & Subsistence	(190)									(190)
Periodicals										0
Sundries				(4)				(2,560)	(21)	(2,564)
Training	(282)			(10,650)		(57)				(10,932)
Consultancy										0
Proj Management										(57)
Purchases										0
Equip repair/maint								(8,316)		(8,316)
External Printing										0
Advertising										0
Subscriptions										0
Fixed assets	(856)	0	0	(10,654)	0	(5,825)	0	(10,876)	(21)	(28,232)
	(856)	0	0	(10,654)	0	(5,825)	0	(10,876)	(21)	(28,232)
Net cash movement										
Adjustment	0	0	0	0	0	2,115	0	0	0	2,115
Fixed assets										
Depreciation	(1,045)	(21,763)		(12,262)		(13,895)	(198)			(49,263)
	(1,045)	(21,763)	0	(10,654)	(12,262)	(17,705)	(198)	(10,876)	(21)	(75,380)
Transfers (to)/from general funds	0	0	(2,250)	0	0	0	0	0	0	(2,250)
Other transfers										
Closing balance	1,326	43,022	1,956	12,566	41,206	52,856	0	321	3,572	156,825
Represented by										
Current assets	1,326	0	1,956	12,566	0	43,769	0	321	3,572	63,510
Fixed assets	0	43,022	0	0	41,206	9,087	0	0	0	93,315
	1,326	43,022	1,956	12,566	41,206	52,856	0	321	3,572	156,825

APPENDIX IV

Income & Expenditure Accounts

For the Year Ended 31 March 2010

Money Advice Trust	SLAB Part V	Modified CAF	Money Advice	Mid term 2003/2004	Research Officer	Management Training	Health Support Unit	Blended Learning	SLAB Part V Disability	Migrant Worker	Scottish Housing	Castle	Kinship	Rural Dile Carnegie	National roll out CASTLE	Increasing Capacity
Opening balance																
Cash	(132)	0	381	1	32,135	58,708	3,101	16,054	43,183	(299)	1	24,725	0	185,954	3,963	86147
Fixed assets	0	0	5,254	0	8,148	3,333	0	1,493	0	0	0	80,987	0	0	277,611	0
	(132)	0	(381)	5,255	32,135	56,854	6,434	16,054	44,638	(299)	1	24,725	60,987	185,954	3,963	363,768
Movement in the year																
Income	29,699	0	381	(2,980)	95,517	0	0	0	133,000	0	299	0	54,778	0	184,337	278,000
Expenditure																
Gross salary					(44,965)	(554)			(42,324)			(21,681)		(45,820)		(157,363)
NIC					(4,293)	(54)			(3,487)			(464)		(4,405)		(15,123)
Pension					(6,668)	(83)			(6,022)			(457)		(3,587)		(22,859)
Temporary Staff/Tutor fees					(4,935)			(2,753)	(66)			(76)		(8,354)		(8,354)
Travel & Subsistence	(684)				(2,098)				(503)			(228)		(3,278)		(6,674)
Car Tax & Insurance					(374)			(341)	(914)			(3,839)		(3,839)		(4,078)
Other Meetings									(14)			(2,044)		(2,044)		(74)
Reference Books					(486)							(121)				
Periodicals					(9,859)				(6,840)			(1,106)				
Rent					(3,128)				(2,068)			(346)				
Rates and service charges					(436)				(282)			(48)				
Insurance					(252)				(172)			(28)				
Heat & light					(1,008)				(692)			(324)		(5)		
Stationery & Postage					(1,117)				(84)			(410)		(71)		(33,006)
Telephones					(2,224)				(1,402)			(408)		(139,000)		(756,516)
Copying Costs																
Project Grants																
Equipment to Bureaux					(604)				(466)			(23)		(30)		(2,580)
Sundries					(259)				(1,910)			(141)		(788)		(788)
Equipment - repairs and maintenance																
Bureau Information																
Training	(531)				(56)			(6,320)	(3,309)			(3,564)		(134)		(588)
Advertising									(2,453)					(375)		
Consultancy					(4,999)			(6,832)	(4,800)			(34,518)				
Proj Management	(27,499)				(8,406)				(13,392)			(4,976)		(1,260)		
Printing and Marketing									(15,812)					(670)		
Staff Training					(275)			(3,101)	(1,210)			(65)				(549)
Purchases									(1,210)					(20,557)		(199)
Legal Fees	(15)				(1,391)				(125)							
Tutor fees																
Advertising																
Refund of grant																
Fixed assets	(29,566)	0	0	0	(96,273)	(55,230)	(3,101)	(16,054)	(117,168)	0	0	(69,584)	(141)	(239,806)	(5,382)	(205,761)
																(766,516)
Net cash movement	133	0	381	(2,960)	(758)	(55,230)	(3,101)	(16,054)	15,832	299	0	(13,806)	(141)	(55,469)	(1,032)	12,239
																(42,516)
Adjustment																
Stock																13,498
Fixed assets																
Profit/loss on fixed assets																
Depreciation	133	0	381	(1,148)	(758)	(8,628)	(1,657)	(4,758)	(3,878)	299	0	(13,806)	(34,888)	(55,469)	(1,032)	(208,399)
																(182,724)
Transfers	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
																0
Represented by	1	0	0	1,147	31,379	57,886	1,666	(0)	65,443	0	1	10,919	25,958	130,385	2,931	181,034
Current assets	1	0	0	(2,980)	31,379	3,478	(1)	(0)	59,026	0	1	10,919	(141)	130,385	2,931	98,386
Fixed assets	0	0	0	4,107	0	54,408	1,667	0	8,417	0	0	0	25,099	0	0	82,648
																0
	1	0	0	1,147	31,379	57,886	1,666	(0)	65,443	0	1	10,919	25,958	130,385	2,931	181,034

THE SCOTTISH ASSOCIATION OF CIT
(a company limited by guarantee)
Income & Expenditure Accounts
For the Year Ended 31 March 2010
Restricted Funds

APPENDIX IV

	Scottish Gov Equip	Highland Emp Post	Fuel Poverty	Big Lottery	Nationwide Advice	Armed Services Advice	Volunteer Dev Officer	EHRC Dis Training	Nationwide Adviceguide	Big Lottery Web advice	Older Thames	Mid Term 2009	Total
Opening balance	106,297	30,000	25	(8,115)	42,000	4,518	5,058	8,381	0	0	0	0	727,168
Cash	0	0	0	3,832	0	0	507	0	0	0	0	0	381,083
Fixed assets	106,297	30,000	25	(4,443)	42,000	4,518	5,575	8,381	0	0	0	0	1,098,229
Movement in the year													
Income	2,082	0	37,500	169,773	28,000	0	38,689	330	8,280	10,000	13,232	46,000	1,841,277
Expenditure													
Gross salary	(2,895)			(93,088)			(21,433)		(3,488)				(433,580)
NIC	(188)			(8,501)			(1,281)		(335)				(36,109)
Pension	(434)			(13,960)			(3,215)		(524)				(57,830)
Temporary Staff/Other fees	(15,782)			(6,782)			(6,883)		(3,841)				(43,878)
Travel & Subsistence	(3,986)								(1,237)				(24,243)
Car Tax & Insurance	(162)			(54)			(107)						(4,240)
Other Meetings													(6,016)
Reference Books													(2,058)
Periodicals													(587)
Rent				(4,868)									(23,370)
Relax and service charges				(1,628)									(7,090)
Insurance				(212)									(986)
Heat & light				(124)									(576)
Stationery & Postage	(880)			(1,029)			(107)		(188)				(4,032)
Telephone				(1,857)			(365)						(37,080)
Copying Costs				(1,388)			(87)		(211)				(5,810)
Project Grants													(1,012,388)
Equipment to Bureau	(43,984)			(25,800)	(34,518)								(43,984)
Supplies				(80)			(73)		(413)				(4,880)
Equipment - repairs and maintenance				(57)									(3,165)
Bureau Information				(160)									0
Training					(27)								(15,139)
Advertising	(200)												(3,028)
Consultancy													(61,518)
Proj Management													(107,157)
Printing and Marketing				(1,875)			(2,442)						(20,841)
Staff Training				(200)			(715)		(293)				(2,687)
Purchases				(598)									(28,486)
Legal Fees	(432)			(910)			(148)						(1,590)
Tutor fees													0
Advertising													(510)
Refund of grant													(43,266)
Fixed assets	(68,513)	(30,000)		(1,713)									(48,000)
				(36,793)	(175,375)	(48,244)	(107)	(38,739)	(8,712)	(10,000)	(65)	(48,000)	(122,837)
	(68,451)	(30,000)	707	(5,602)	(20,244)	(107)	(50)	(8,382)	(0)	0	13,167	(0)	(2,163,828)
Net cash movement													(322,549)
Adjustment	(17,873)												(17,873)
Stock													46,000
Fixed assets				1,713									122,837
Profit/loss on fixed assets													0
Depreciation	(84,324)	(30,000)	707	(2,233)	(20,244)	(107)	(151)	(8,382)	(0)	0	13,167	(12,748)	(271,736)
	0	0	0	(8,122)	(20,244)	(107)	(201)	(8,382)	(0)	0	13,167	33,251	(488,320)
Transfers													0
	21,873	0	732	(10,605)	21,758	4,411	5,474	(1)	(0)	0	13,167	33,251	588,908
Represented by													
Current assets	21,873	0	732	(13,717)	21,758	4,411	5,019	(1)	(0)	0	13,167	(0)	388,744
Fixed assets	0	0	0	3,112	0	0	455	0	0	0	0	33,251	212,164
	21,873	0	732	(10,605)	21,758	4,411	5,474	(1)	(0)	0	13,167	33,251	588,908

