DUDLEY DISTRICT CITIZENS ADVICE
BUREAUX LIMITED
(A Company Limited by Guarantee)

DIRECTORS’ REPORT AND
FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2008
The Trustees (who are also the Directors for the purpose of Company Law) have pleasure in presenting their annual report and the audited financial statements for the year ended 31 March 2008. The provisions of the Statement of Recommended Practice “Accounting and Reporting by Charities” (SORP) issued in March 2005 have been adopted in preparing the annual report and financial statements of the charity.

Registered Office
Marlborough House
11 St James's Road
DUDLEY
West Midlands
DY1 1JG

Auditors
CK Audit
No.4 Castle Court 2
Castlegate Way
DUDLEY
DY1 4RH

Bank
Unity Trust Bank
PO Box 1487
Stafford
ST16 3GJ

The directors who served during the period were:

Terence Jones
Mark Jones  Chairman
Mark Parsons  Vice Chairman
Timothy Bradford  Treasurer
Malcolm Brown
Jayne Pearson*
Richard Rogerson
Gerald Lewis  (Dudley Centre for Equality and Diversity)
Clr David Rogers  (DMBC)
Clr Heather Rogers  (DMBC)

Kath Barrett
Kathleen Coxon  (Age Concern)
Mushtaq Hussain
Karen Beaton  co-opted October 2007

5 directors resigned during the Financial Year

* Members of Trustee Board who are volunteers in the bureau

Organisational Structure
The Company is run by the Trustee Board with responsibility for the day to day running of the District delegated to the Chief Executive. Two senior managers are line managed by the Chief Executive, the General Services Manager and the Projects Manager.

Management Team
Caroline Dimbylow  Chief Executive
Christine Little  General Services Manager
Nick Pratt  Projects Manager

All projects and the Legal Services Commission Team are line managed by the Projects Manager. The 4 bureaux and the Financial Inclusion Fund team are line managed by the General Services Manager.
Chair’s Report

Over the last twelve months, Dudley District CABx has continued to provide advice and practical assistance to the people of Dudley Borough by empowering them to address issues thereby making a real difference to their lives and alleviating some of the stress these issues can cause.

It is only right that I formally acknowledge the commitment, dedication, enthusiasm and passion of our volunteers and paid staff in addressing the complex and multi-faceted advice needs of members of our community. This commitment has been recognised in achieving an excellent “outright pass” of 86% in our Quality of Advice Audit carried out by Citizens Advice.

Funding provided through the Legal Services Commission and the Government’s Financial Inclusion Fund has meant that we have been able to continue to service an increasing demand by people using our service for money advice. The amount of debt experienced by people using the service over the last 12 months represented a total value of £17.5 million, which was an increase of over 9% on the previous year.

The service has continued to play a major role in reducing poverty and improving the economic wellbeing of people who have used the service. Our advisors have helped people negotiate an increasing complex welfare benefits system enabling them to secure an additional £3.8 million, which is a 52% increase from last year. These monies make a significant difference to the lives of individuals and families living in the Borough and in turn benefit the local economy. For every £1 of funding received, Dudley District CABx provides a return of £3.45 demonstrating the service continues to provide excellent value for money.

I would like to thank all of our funders for their continuing support on behalf of the people of Dudley, especially Dudley MBC, the Legal Services Commission, BERR, Big Lottery Fund and the Primary Care Trusts. Volunteers are a central pillar of the CAB service, without their support, it would not be possible to deliver this service to the people of Dudley. I commend them for their adaptability, dedication, loyalty, professionalism and support.

As a Trustee Board, we have worked in partnership with our Chief Executive and her senior management team over the last 12 months. We continue to lead and provide a strategic direction in the development of our advice service for the people of Dudley Borough. The demands on the service provided by the Charity continue to increase. In order to meet these increasing demands we have changed the way that we recruit volunteers and now recruit groups of volunteers at set times so that they can develop their skills as a group. We have introduced District-wide training to co-ordinate the quality of advice. Dedicating resources to telephone advice and generalist services, and introducing “gateway interviews” for people accessing the face-to-face service has meant that people have been able to access the service more easily. At the same time, this has improved the efficiency of our service and cut waiting times for people.

Social policy work remains a twin aim of the CAB service. Our volunteers and staff have worked exceptionally hard this last year by identifying and gathering evidence of unfairness and injustice experienced by people using the service; they have managed to increase the amount of evidence gathered by over 50%. This has then been used locally and nationally to influence, shape, and improve the delivery of services by the public and private sector thereby benefiting wider society and hopefully reducing some of the problems experienced by people using the service.

Finally, a grateful word of thanks to my fellow members of the Trustee Board who also volunteer their time in acting as both custodians and Directors of the Charity, I greatly appreciate their commitment, contribution and professional expertise in helping to oversee the service over the last year.

Mark Jones
Chair
The Trustees present their report and financial statements for the year ended 31 March 2008. The Reference and Administrative details on page 1 form part of this report.

The company is a private company registered under the Companies Act 1985 (registration number 2291925) limited by guarantee and not having a share capital. The company is governed by its memorandum and articles of association. The liability of the members of the company on winding up is limited to a maximum of £1 each. The company is also a registered charity (registration number 701638).

Objectives of the Charity

The company’s principal activity during the year was to manage the four Citizens Advice Bureaux in the Dudley Metropolitan Borough area, to provide a free, confidential and impartial advice service.

The Company is affiliated to the National Association of Citizens Advice Bureaux whose aims are:

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

The CAB service is independent and provides free, confidential, impartial advice to everybody regardless of race, gender, sexuality or disability.

The Charity has its own mission statement:

- Dudley District Citizens Advice Bureaux working together to make a positive difference to the community by:
  - Enabling clients to help themselves
  - Providing a high quality, secure information and advice service and
  - Influencing the development of social policy

This will be achieved by nurturing the skills and abilities of our people and by making efficient use of resources.

In accordance with the Articles of Association, some directors holding office at the date of the Annual General Meeting retire and being eligible, offer themselves for re-election or re-appointment by their Representative bodies or re-co-option as appropriate. Dudley Centre for Equality and Diversity, Age Concern, and Dudley Borough Council are all entitled to nominate a representative as a Director. The Company is new Trustees who have relevant skills and who are interested in furthering the Aims of the Charity. There is a full induction programme for new Trustees, which includes, literature to read visits to all bureaux, mentoring from an existing Trustee and a meeting with the Chief Executive. The National Association of Citizens Advice Bureau also offers ongoing training and support to Trustees.

None of the directors has any beneficial interest in the company.

In order to be a member of the National Association of Citizens Advice Bureaux the District has to pass a membership audit every three years this successfully took place in November 2005.
Related Parties

Dudley District Citizens Advice Bureaux is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the Trustee Board of Dudley District Citizens Advice Bureaux in order to fulfil its charitable objects and comply with the national membership requirements.

The Charity also co-operates and liaises with a number of other advisory services, local charities and Council departments on behalf of clients. Where one of the Trustees holds the position of Trustee/director of another charity they may be involved in discussions regarding that other charity but not in the ultimate decision-making process.
ACHIEVEMENTS AND PERFORMANCE

Charitable Activities

Bureaux Service to Clients

The demand for our bureaux service continues to be high. In the year we saw a 4% increase in contacts and a 15% increase in the number of issues dealt with. A commendable result where the complexity of clients issues continues to increase and where our volunteer base has been running between 30 and 50% below optimum.

On average within the year we had 65 volunteers training and advising on behalf of their community, contributing over 24,000 hours of their time. Whilst the financial saving of such a volunteer team is significant, the impact they have on people’s lives and helping them move forward is immeasurable.

Money gained for clients in the year has been £3.8 million and debt dealt with a record £17.5 million.

One of the main achievements in the year in increasing access has been the piloting of gateway. Gateway is similar to the ‘triage’ system used in accident and emergency departments. It is designed to ensure that we can see clients and assess their needs quickly and accurately. This allows us to provide them with the most appropriate outcome(s) to move them toward resolving their problems or achieving their goals. An initial assessment of the client’s needs is undertaken, if the problem can be solved with information only, or the client needs to be referred to a specialist, time can be saved. An experienced adviser will carry out the assessment. General advisers then see clients by appointments, allowing us to manage resources more efficiently.

The success of gateway will lead to full implementation from 1st April 2008. The bureaux are committed to a stretch target of increasing the number of clients seen by 10% in 2008-9.

A new volunteer recruitment drive was established where Introduction Days are held to recruit teams of volunteers in groups. We successfully recruited 44 volunteers from these Days. A new structured trainee programme has been introduced to supplement the National Self study programme. It utilises the skills of experienced advisers and gives greater ownership and responsibility for Bureau Supervisors. It has also led to the development of volunteer mentors. Overall, the aim is to increase the number of volunteers that become quality advisers and they do so in a shorter period of time than previously. This restructure unfortunately led to the loss of a member of staff as the Guidance Tutor role became redundant in its current guise.

11 experienced volunteers successfully moved into paid employment, 6 retiring, and 12 unable to maintain the commitment. For 2008-9 larger recruitment events are planned with a focus on peripatetic volunteers supporting all bureaux as opposed to being based in only one. This will allow greater cover and reduce pressure on advice teams.

The latter part of the year, February, saw the Citizens Advice national audit of our quality of advice. We achieved an outstanding 86%, which was an outright pass.

Objectives for 2008-9

- Increased access – stretch target of 10% more clients
- Increased number of volunteers recruited – target = 50
- Development of “in-house” training programme to maintain quality of advice
- Continue to develop telephone access

To follow is an update from bureau with case studies that demonstrate some of work done for clients.

- **BRIERLEY HILL BUREAU**

Within the period of this report, there have been major significant changes in Brierley Hill, both on a service delivery and staffing level.

The traditional Citizens Advice Bureau model, of a service delivered by volunteer advisers, was followed in the early part of the year and there were three volunteers, one qualified and two trainees. However, it became increasing difficult to support the trainee volunteers due to the room restrictions, both number of
rooms and size of rooms and the lack of continuous support from an Advice Session Supervisor on days other than open door.

As a result, the decision was taken to radically change the service delivery model. Both trainee volunteers subsequently transferred to Dudley Bureau, as it was felt that they needed to be part of a group of volunteers to assist their progress and development.

**Current Service Delivery**

Since January 2008, a permanent paid staff advice team has been deployed within Brierley Hill Bureau. This has lead to a significant improvement in the service provided to clients, this is reflected in the increased number of client contacts.

The introduction of the “Gateway” model has also contributed to this increase and has radically reduced waiting times for clients. It has also allowed for better time management by the advice team.

**CASE STUDY**

Brierley Hill Bureau successfully assisted these clients when they had been told by other agencies there was no merit in their case.

This case study has been abridged as the case covers five client contacts over a six-week period and illustrates the complexities of the issues dealt with.

**Client profile:**

Client is 24, has partner and 1 child (4 months) who has been diagnosed with hypertonia (muscle problem). The couple are from Poland originally but have lived in England for the last three years. Client works 37.5 hours per week (£5.98p/h) and partner cares for their child.

**Issue:**

Client applied for Child Benefit in May 2007 at the time of the visit to the Bureau in August 2007 – no payment had been received, this was delaying the payment of the child tax credit and the Surestart maternity grant all of which the client was entitled to. The client being on a low income was struggling and getting into debt – this was compounded by the client’s medical condition and the need to frequently attend the hospital. They told their social worker about the child benefit delay and the financial hardship this was causing. Social Services suggested the couple come to Bureau for help obtaining an emergency child benefit payment of some kind.

The adviser contacted the Child Benefit Department and was refused an emergency payment – even though the facility is available. The adviser was told by this Department that there was lost paperwork and it would need to be resubmitted – including a passport for which the client had to reapply for.

The Child Tax Credit Department refused an emergency payment as no Child Benefit was being paid – again Child Tax Credit can be paid even if Child Benefit is not being paid. This Department demanded the paperwork lost at the Child Benefit Department.

The Surestart Maternity Grant could not be paid, as Child Tax Credit had not been awarded.

These decisions by the various benefits agencies resulted in numerous phone calls being made by the adviser to the various departments, several letters including letters of complaint and social policy Bureau Evidence Forms.

The client was also referred to the money advice team for assistance with the debts.

**Outcome:**

The adviser gained Child Benefit, Child Tax Credit and Surestart Maternity Grant for the client. It took further letters and intervention to get the backdated benefits owed; however, this was eventually paid. Total outcome: £ 1436.90 in benefits paid to the client.

This case is not atypical of the cases seen in Brierley Hill Bureau on a regular basis.
• STOURBRIDGE CITIZENS ADVICE BUREAU

In the last year Stourbridge Bureau has undergone some radical changes in the way it offers its advice service to the citizens of Dudley Borough.

Until the end of the summer 2007 managing the waiting room and open door was a “fire-fighting” exercise due to client needs outstripping the advice hours available. This was despite the addition of 4 new trainees at the beginning of the year.

The Gateway pilot has already begun to have an impact this year. Client waiting time from first entering the Bureau is considerably reduced and therefore the total number of clients seen increased. The waiting room has lost that air of tension and the clients appear a lot happier as a result. A new room was built by splitting the office adjacent to the waiting room so that we had a convenient room in which to assess client needs. A ticketing system for waiting clients was implemented to preserve confidentiality.

Initially only supervisors have been undertaking Gateway interviews. However, five volunteers who want to become Gateway assessors have come forward, and they are being encouraged to undertake training for this role.

Our clients continue to show their gratitude, we receive donations and gifts from those who can ill afford it:

• A 78-year-old lady needed some information on her consumer rights regarding the purchase of a faulty carpet. She stated that she was not confident enough to call Consumer Direct. She was very pleased with our service and popped £3 into the donation box.

• After many visits back and forth to the Bureau, we sorted out payments of pension credit for Mr and Mrs C.: a big bunch of flowers arrived at the Bureau for the adviser the next week.

• Mrs J had her benefits stopped, as she was unable to attend her medical examination for the DWP. The reason for this was she was in intensive care. Her partner and child were left without any money. After many phone calls to the Department of Work and Pensions, the problem was resolved. All benefits were reinstated temporarily in the partner’s name. The partner stated he did not know what he would have done without us.

Two of the above outcomes highlight the necessity for us to be very proactive when it comes to the issues that face us. This is just the ‘tip of the iceberg’

• HALESOWEN BUREAU

Halesowen Bureau has had a very busy and productive year. Client demand for Bureau services has remained at very high levels and we have seen service delivery changes throughout the year, that have helped us to continue providing a complete and comprehensive service to our clients but with radically reduced waiting times.

The Gateway model was introduced in Halesowen Bureau from December 2007. It has required intensive training and changes in operational procedures for all our staff and volunteers but the early results have proved its worth.

Anecdotal evidence, from daily monitoring of our waiting room, shows that on average no client is now waiting more than 20/30 minutes before being seen. This can be compared with waiting times as long as several hours under the old ‘open door’ model. Gateway is still ‘bedding in’ but further benefits are expected, in terms of increased access for even more clients, as our volunteers become more familiar with the system.
Volunteers

At Halesowen Bureau we rely on our volunteers to provide the core advice service although during the year, currently, the bureau has 22 volunteer advisers and 1 administrative volunteer. Of these, 13 of the advisers have achieved full competence under the Citizens Advice Generalist Certificate Programme, 4 of them during the year. We also have 3 ‘trainee advisers’ who see clients under supervision and 6 other trainees yet to begin advice work.

In the reporting period, we recruited 14 volunteers, 8 of them under the new District-wide recruitment programme. This has been a definite success story, allowing greatly improved time management to supervise the trainees while they are in Bureau and in building a strong team ethos among our new recruits.

During the year 8 volunteers, five qualified and three recent trainees were unable to continue to commit the time needed to continue with the Bureau. Of these, five moved into full-time paid work and one returned to full-time study.

Overall, the Bureau now has more rota volunteer hours per month, 440 hours in March 2008 compared to 380 hours in March 2007. These hours do not yet include our 6 trainees, four of whom will become ‘trainee advisers’ on our rota and helping clients very shortly.

Telephone Advice Service

The District telephone service is based in Halesowen Bureau. A paid staff adviser assisted by volunteer advisers, off the Bureau rota, delivers the service. Over the last year, this service has rapidly developed and now accounts for nearly 50% of all client contacts at Halesowen.

Conclusions

Halesowen Bureaux continues to deliver a high quality, comprehensive advice service to the local community. The service has improved in the last year with the introduction of new access strategies allowing us to reach more clients. We hope to continue to expand the service further in the coming year and provide advice and assistance to all who require it.

CASE STUDY

A client contacted the Bureau telephone advice-line seeking information on her rights to request flexible working.

Both the client and her husband work full time and they have three children aged 8, 3 and 1. Until recently the clients family and friends have been caring for her two youngest children while she was at work, but they are now no longer able to do this and our client felt that she would either have to reduce her hours or give up work all together.

Our client had contacted several childcare providers and had been told it would cost £950 per month to look after the children while she was at work. She has also contacted Tax Credits to see if she continued to work, whether she could get any assistance with childcare costs. She was currently getting only £10 per week in Tax Credits. She was told that her and her husband’s income was too high for them to be entitled to any further help.

The adviser provided the client with full advice and information on flexible working rights but also decided to determine if the Tax Credits office was correct in what they had said. Using details provided by the client the adviser found that the information given to our client was wrong, and in fact she should be entitled to £107 per week Tax Credits if she used childcare to look after the children.

This help was sufficient to allow the client to continue in a job that she did not want to lose.
DUDLEY DISTRICT CITIZENS ADVICE BUREAUX LIMITED
(A Company Limited by Guarantee)

DUDLEY CITIZEN ADVICE BUREAU

BACKGROUND:
In the period 2007-2008 a lot of changes have occurred at Dudley Bureau. In June 2006 a long-serving Supervisor left. A new Supervisor took over the role; however, he left in July 07 after nine months in post. A new Supervisor was appointed in July 07. Therefore the volunteers had adapt to three different styles of Supervisors within the space of 18 months.

Dudley had a low base of volunteers consisting of experienced and trainee advisors. When the new Supervisor started, there were four experienced volunteers and three trainees on the rota and four volunteers just beginning their training. Two of the experienced Volunteers came in once a week for between four and six hours. Therefore, Dudley Bureaux offered a limited service. Investment was made in a full-time paid generalist adviser in order to support the high demand.

Where Dudley is now?
Currently Dudley has four experienced volunteers, five trainee advisors and five trainees. There have been many success stories: four trainees have passed as competent. Two of whom are now in paid employment within the service. We also have four trainees due to go onto the certificate course and should be on the rota for September 2008. There have been many successes in maximising clients income, other examples include where the Bureau was able to stay bailiff action for very distressed clients and have debts written off; successful claims for complaints against a well-known auction site, and employment and discrimination cases.

Refurbishment work began at the end of this year, this has made a vast improvement on conditions for staff and clients. It has raised the morale of all staff despite the obvious difficulties of delivering a service whilst decoration was in progress.

Gateway was also successfully piloted in Dudley Bureau. Volunteers who interview all day see up to 6 clients. Afternoon sessions have been introduced, which means appointments are now carried out all day. It also means that we can reach clients that are more vulnerable, and address more complex and difficult cases. The Bureau also offers an “out of hours” service on alternate Saturdays by appointment and some evening appointments where a client may be working during the day.

A new incentive that Dudley has also implemented is the mentoring system, where a new intake of volunteers are linked up with an experienced advisor who supports them through their training and takes them through the records of learning. The major problem has been the lack of experienced volunteers who can have trainees sit in with them. It is hoped that with the new recruitment drives there will be positive changes in volunteer numbers at Dudley.

In the last 12 months, Dudley Bureau has developed a stable team. The commitment and dedication of volunteers and paid staff has improved the accessibility of the generalist service, and the team looks forward to opening up to the public for another session in 2008-9.
Financial Inclusion Fund Project

Achievements and Performance 2007/8

The Financial Inclusion Fund (FIF) Programme is a partnership between Citizens Advice, bureaux, independent advice agencies and other partners to deliver debt advice in financially excluded areas to financially excluded clients. The project started in August 2005 for 3 years initially. This has now been extended until 2011. Dudley District Citizens Advice Bureau recruited and trained 4 caseworkers (2 part time) for this role.

During the year, 358 clients benefited from the FIF debt advice service. FIF has opened up debt advice to new people and new areas of debt. It has helped people who have been in debt for a long time and could see no way out. It has helped people just over the Legal Services Commission criteria, often “credit worthy” people who have reached crisis point.

During the year, the FIF team has worked in partnership with other agencies to increase access for clients. There has been a willingness by all staff to work in different venues for the benefit of their potential clients. For example, we have offered assistance at our local County Court on repossession bulk-hearing days. We have built good relationships with the Local Authority representative attending court, which has resulted in the agreement of affordable offers for clients. Caseworkers have attended court users-groups and forged links with representatives from local Housing Associations. This has been a preventative measure as we look to assist the client before possession proceedings have started. The manager of the local Credit Union attended a team meeting, and together, we looked at clients using Credit Unions as a long-term strategy.

During the year, the FIF team forged links with the Early Intervention Team, Directorate of Mental Health and Social Workers in Dudley. FIF caseworkers have been working in partnership with these teams by offering support to clients with mental health problems to help them remain in the community. The team have also been targeting financially excluded clients by working with Brierley Hill Regeneration Project and have been doing outreach sessions at their Signpost office in Brierley Hill.

The team have actively asked for feedback from clients. We have received excellent responses with good outcomes for clients. The following case studies are an example of some of the clients this Project has helped and show how caseworkers have targeted those in greatest need. Outcomes are sometimes monetary by maximising income, but feedback from clients often show an improvement in confidence and self-esteem.

Client “A” is single and lives alone. Her relationship with her partner had broken down and the client had no support from relatives. She suffers from cerebral palsy and is wheelchair bound. An adviser went to visit client at home. The client was on means tested benefits and her Bank were taking her benefits for a loan and not leaving her enough money for essentials. The client could not access a basic bank account. The adviser contacted the Bank and arranged for someone there to visit her at home to set up a Bank account. The adviser negotiated with creditors for affordable offers.

Client “B” received demand from a debt collection agency for Child Support Agency arrears of £7144 from the year 2000. His daughter had been living with her mother, but kept running away due to personal reasons, and came to live permanently with him. Our caseworker made several telephone calls to the CSA, and with perseverance and pursuing this to management level, managed to get the debt recalled from the collection agency and put on “permanent suspension” The client satisfaction form reads “I am a very nervous person but I was put at ease after a few minutes of talking with your caseworker and I would like to thank you for a job well done.”

Client C had suffered a brain haemorrhage and had short-term memory loss. She approached us with debts totalling £5000. The client was very confused and very tearful at the first interview and arrived with 3 carrier bags of documents. After a lengthy first interview and 2 subsequent interviews as the client needed extra support, we set up a system to confirm everything in writing to the client and also used post-it notes as reminders of action. During the interview we noted that Disability Allowance had stopped 12 months previously. The caseworker was able to liaise with the DWP to get this benefit re-instated. The client received a backdated payment of £2000, plus DLA low care and low mobility and her income support was increased by £25.50 per week. Outcome – a significant difference to her life.
Objectives 2008/9

Media coverage of mortgage repossessions and debt has increased the workload and there is a high demand for the service. The team are seeing more clients who are vulnerable because of their financial capability. These clients need extra time with the caseworker to enable them to get out of the debt trap. Objectives for 2008/9 are:

- Working with other money advisers as an integrated money advice team to ensure the client can access appropriate advice.
- Triage clients at an early stage to identify those who need face-to-face advice.
- Introducing an element of financial capability provision to provide preventative advice.
- Continue to look at new ways to target financially excluded clients who do not access main bureaux.
- Working with bureau teams to assist clients’ post-money advice, when creditors are harassing them for increased payments and their situation has not improved. The District has developed information packs to assist these clients. Generalist advisers are assisting these clients leaving more room for specialist caseworkers to see new clients.
PROJECTS

GP Outreach
Achievements/Performance

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<tbody>
<tr>
<td>1,807</td>
<td>Clients seen</td>
</tr>
<tr>
<td>5,342</td>
<td>Client enquiries answered</td>
</tr>
<tr>
<td>3,827</td>
<td>Benefit problems resolved</td>
</tr>
<tr>
<td>£438,153.00</td>
<td>Annual increased income for clients</td>
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- The most popular surgery was Albion House with 223 clients using the venue, closely followed by Bayer Street Clinic with 221 clients.
- Seven of the eleven surgeries saw an increase in clients using the venue in 2007-2008.
- Benefits were the highest enquiry area with an increase of 1,770 clients in the financial year.
- Debt/money advice was the second highest enquiry area with 883 enquiries, an increase of 210 clients on last year.

Objectives for 2008-2009
- To review with the PCT GP Cluster Groups, the venues at which the service is delivered.
- To monitor client attendance levels at all the current venues.
- To ensure that the service is promoted effectively at all the venues, with a particular focus on the less popular surgeries.

Children’s Centres
Achievements/Performance

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<tbody>
<tr>
<td>275</td>
<td>Clients seen</td>
</tr>
<tr>
<td>£74,194.43</td>
<td>Additional finance gained for clients</td>
</tr>
<tr>
<td>138</td>
<td>Benefits problems resolved for clients</td>
</tr>
</tbody>
</table>

- The client satisfaction survey suggested clients were 100% happy about accessing CAB services at Children’s Centres.
- 72% came to the venue just to access the CAB service.
- 92% of clients were happy with the advice they received.

Objectives for 2008-2009
- To increase client numbers during school holiday periods.
- Ongoing promotion of the service at all Children’s Centre venues.
- Undertake a client profile of service users based on Ward boundaries.
- Ascertained and plan service links into the Extended School Service.

Attendance Allowance
Achievements/Performance

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<tr>
<td>455</td>
<td>Clients seen throughout the year</td>
</tr>
<tr>
<td>593</td>
<td>Benefit enquiries were generated</td>
</tr>
<tr>
<td>302</td>
<td>Clients successfully obtained Attendance Allowance as a result of input from the CAB project workers</td>
</tr>
</tbody>
</table>

Objectives for 2008-2009
- To cut client appointment dates down to a ten-day waiting period.
- To continue to build upon the positive relationships with the Attendance Allowance staff at the Benefits Shop.
- To review with the Manager of the Benefits Shop, that appropriate client referrals back to the Attendance Allowance Campaign are being made by our project workers.
Housing Project
Achievements/Performance
- Training on basic benefits and debt has commenced with the Tenancy Sustainment Team and the Housing Advice Team.
- All Housing Departments within Dudley MBC are now making direct client referrals to the Housing Project worker, including the Lettings Department.
- The CAB Housing Project worker operates a Gateway assessment service for all housing referrals. 208 clients have been referred this year. 186 Housing clients have been referred to the Money Advice Team.
- Benefit up-date training with Housing Managers is on-going.
- All Housing Managers are re-tested once a year on their basic benefits knowledge.
- A bi-monthly benefits/debt update newsletter is produced for all Housing staff.

Objectives 2008-2009
- To commence training the Lettings Team on debt and basic benefits.
- To introduce Financial Capability training sessions to clients referred by the Housing Department.
- To develop the Mortgage Arrears project and promote the project to the Housing Department and their clients.

Children’s Palliative Project
Achievements/Performance

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<tr>
<td>7</td>
<td>New clients have been referred to the service</td>
</tr>
<tr>
<td>10</td>
<td>Repeat clients have been dealt with throughout the year</td>
</tr>
<tr>
<td>64</td>
<td>Benefit enquiries have been dealt with, along with 10 debt enquiries</td>
</tr>
<tr>
<td>49</td>
<td>Client home visits took place during the financial year</td>
</tr>
<tr>
<td>£34,984.00</td>
<td>In finance gained for clients, on average £4,998.00 per client</td>
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</tbody>
</table>

The Charity for your Community

Objectives 2008/2009
- To discuss earlier client referrals/intervention with the Children’s Palliative Team.
- To ensure that the next Service Level Agreement is set out for a three-year term.

Adult Palliative Care Project
Achievements/Performance

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>279</td>
<td>Clients were visited in their homes during the period under review</td>
</tr>
<tr>
<td>1,036</td>
<td>Benefit enquiries were resolved</td>
</tr>
<tr>
<td>441</td>
<td>Clients made successful Disability Living Allowance claims</td>
</tr>
<tr>
<td>112</td>
<td>Clients successfully claimed Attendance Allowance</td>
</tr>
<tr>
<td>£247,873.00</td>
<td>In finance gained for clients, on average £3,700.00 per client</td>
</tr>
</tbody>
</table>

Objectives 2008/2009
- To ensure the next Service Level Agreement runs for a three-year period.
- To undertake a thorough client satisfaction survey.

CADAL
Achievements/Performance

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1,485</td>
<td>Client contacts generated</td>
</tr>
<tr>
<td>1,037</td>
<td>Benefit enquiries resolved</td>
</tr>
<tr>
<td>1,587</td>
<td>Individual client enquiries</td>
</tr>
<tr>
<td>£185,861</td>
<td>In finance gained for clients, an average of £3,717 per client</td>
</tr>
</tbody>
</table>

Objectives 2008/2009
- To secure a three-year Service Level Agreement.
- To ensure that wherever possible all clients are offered benefits check over the telephone.
• To ensure that all client call-backs take place within two hours of a message being left on the line during core hours.
• To further develop professional partnership referral procedures with Health and Social Services staff.

Lye Community Project
Achievements/Performance

| 532 | Clients seen during the financial year |
| 1,657 | Client enquiries answered |
| 641 | Client benefit enquiries resolved |

Objectives 2008/2009
• To re-publicise the service around the wider community in the Lye area, with a particular focus on religious institutions in the area.
• To develop a more sophisticated process for sifting potential repeat clients at the reception stage.
• To ensure that the potential impact of new benefit legislation is communicated across the communities in Lye and Wollescote.

Bushey Fields Project
Achievements/Performance

| 1,419 | Total client contacts, 712 clients seen at the venue |
| 1,656 | Client enquiries dealt with |
| 1,189 | Client benefit enquiries answered |
| 102 | Individual client debt issues received |

• Joint Bushey Fields/Dudley MBC Housing Department referrals protocol established.
• Drop-in CABx advice sessions held on all wards at the hospital.
• £91,133 in finance gained for clients, £3,143 on average per client.

Money Advice Service (LSC and Money Advice Outreach)
Achievements/Performance

| 548 | Money advice clients seen during the financial year |
| 207 | Money advice clients seen at outreach venues |

• Money advice sessions delivered at 15 different outreach locations, including Castle Court, Gordon House, Dudley Probation Service and Halesview Mental Health Unit.

Objectives 2008/2009
• To establish and develop the new Money Advice team.
• To continue to support a range of outreach venues, with the aim of making money advice more accessible to clients.
• To create a seamless money advice service for all clients referred.

Legal Services Commission Welfare Rights Specialist Service
Achievements/Performance

| 289 | Welfare benefit clients seen during the financial year |

Objectives 2008/2009
• To ensure more vulnerable clients have an equal opportunity to use the service and that we offer a true holistic approach to dealing with this particular client group.
Social Policy

This year social policy continued to exceed the quality benchmark with 922 evidence forms submitted nationally. This is a 52% increase on the previous year. Advisers are actively engaged in our equal aim of campaigning for change. Issues range from poor debt recovery practices to Job Centre Plus sanctions, homelessness, tenancy deposit protection, utilities – threats to disconnect; wheel clamping on a private road; change to holiday entitlement whilst on maternity leave; refusal of crisis loan; fuel poverty; cold-call telephone selling, poor service from a builder, sexual harassment by an employer, unlawful deduction of wages, excessive pricing structure for Warm Front Grants.

We have had several mentions in the Citizens Advice national Social Policy Bulletin, one in relation to non-payment of Employment Tribunal Awards. Our evidence has also been used in the Citizens Advice Health Select Committee Inquiry on Health Inequalities – the evidence was related to prescriptions charges for a client who has Hodgkinsons Lymphoma.

Each volunteer is asked to do a minimum of one Evidence Form a month and paid staff three.

The Social Policy forum have produced IMPACT the quarterly newsletter which is distributed to partner agencies, voluntary and community sector, councillors and MPs.

Dudley District chaired the Black Country Social Policy Cluster Group (Dudley, Sandwell, Walsall and Wolverhampton CABx) to give a bigger voice to address local problems. The main campaign in the year was on communication problems with Job Centre Plus and DWP. Quarterly liaison meetings are now in place with JCP as a forum to raise problems and improve communication between both organisations. This is a positive development and one that it is foreseen will be ongoing.
Fundraising Activities

No specific fundraising activities were undertaken during the year.

Contribution of Volunteers

The charity receives help and support in the form of voluntary assistance in advising the public and administering the charity.

65 volunteers contributed approximately 24,440 hours of work to the bureaux during the year. We estimate the value of this at £306,722 in respect of the current year. The commitment, dedication and skills of these volunteers are invaluable to allow us to provide a core service to the community of Dudley Borough.

Factors affecting the Achievement of Objectives

Policies

The trustees have the following Policies:

1. **Reserves**
   
The charity will aim to keep between 3 and 6 months core-running costs in reserves at all times. This is to ensure the Charity is able to meet all of its legal obligations should all funding be withdrawn.

2. **Investments**
   
The Charity had previously invested £100,000 in a COIF Charities Investment Fund in February 2001. This amount grew to £104,418.14, and from 6th July 2007 the balance was transferred to the COIF Charities Deposit Fund where, at 31 March 2008, the average rate of interest being earned was 5.591% per annum.

Risk Management

All the major risks to which the charity is exposed have been identified by the Trustees and action has been taken to mitigate those risks.

For example the largest risk identified is a large reduction in funding. It is the task of the Chief Executive to liaise closely with all funders to ensure a good working relationship between funders and the charity. Also maintaining the Community Legal Services Quality Mark and the Investors in People Quality Mark are seen as ways of ensuring the service is of such high quality that funders will continue to want to fund the service for their clients.

Principle Funding Sources

The Directors extend their gratitude to Dudley Borough Council who continues to support the core operating capacity of the charity.

Financial Review

Total Income for the year was £1,103,501 an increase of £129,524 on 2006/07.

**Expenditure** over the year was also increased by £103,299 from £934,130 (2006/07) to £1,037,429 (2007/08). This increase is attributable to the increase in staff costs from the Financial Inclusion Fund.

The overall position at the end of the year is satisfactory. There has been an increase of £11,283 in unrestricted funds, which leaves them at £224,103. This amount is in line with the agreed amount in the reserves policy. The Board believes that a reasonable level of reserves should be maintained in order to develop future services and maintain premises to an adequate standard.
FUTURE PLANS

The vision is:

- To develop and sustain a strong core service in Dudley, Brierley Hill, Halesowen and Stourbridge.
- To review and develop our outreach projects to ensure they are effectively meeting the needs of the communities, which they serve.
- To identify gaps in provision, reaching out to the most vulnerable.
- To broaden our provision to include preventative strategies in the key area of money advice.
- To recruit volunteers that will bring their skills and knowledge to support their community.
- To network and influence within the Dudley Community Partnership, taking an active involvement in the Dudley Borough Challenge to support the Community Strategy.
- To work in collaboration with Local Authority/Health Agencies and Voluntary and Community Groups to develop stronger communities within the Dudley Borough.
- To raise awareness and give a voice to issues concerning our clients. To actively promote Citizens Advice campaigning and lobbying locally.
- To make effective use of our IT infrastructure, ensuring an ongoing training programme and making best use of advances in technology that will add value to our services.

Auditors

In accordance with Section 385 of the Companies Act 1985 a resolution proposing the re-appointment of CK Audit as auditors to the company will be submitted to the next Annual General Meeting.

BY ORDER OF THE BOARD

Caroline Dimbylow
Secretary

16 July 2008
STATEMENT OF DIRECTORS’ RESPONSIBILITIES

The directors are responsible for preparing the financial statements in accordance with applicable law and regulations.

Company law requires the directors to prepare financial statements for each financial year. Under that law the directors have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). The financial statements are required by law to give a true and fair view of the state of affairs of the company and of the surplus or deficit of the company for that year. In preparing those accounts, the directors are required to:

a) select suitable accounting policies and then apply them consistently;

b) make judgements and estimates that are reasonable and prudent;

c) prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in business.

The directors are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the company and to enable them to ensure that the financial statements comply with the Companies Act 1985. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Statement of disclosure to auditors

So far as the directors are aware, there is no relevant audit information of which the company’s auditors are unaware. Additionally, the directors have taken all the necessary steps that they ought to have taken as directors in order to make themselves aware of all relevant audit information and to establish that the company’s auditors are aware of that information.

On behalf of the Board

Tim Bradford
Director

16 July 2008
INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF

DUDLEY DISTRICT CITIZENS ADVICE BUREAUX LIMITED
(A Company Limited by Guarantee)

We have audited the financial statements of Dudley District Citizens Advice Bureaux Limited for the year ended 31 March 2008, which comprise Statement of Financial Activities, Balance Sheet and the related notes. These 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 Section 235 of the Companies Act 1985. Our audit work has been undertaken so that we might state to the charity’s members those matters we are required to state to them in an auditor’s 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 and the charity’s members as a body, for our audit work, for this report, or for the opinions we have formed.

Respective responsibilities of trustees and auditors

As described in the Statement of Trustees’ Responsibilities the trustees (who are also the directors of the Dudley District Citizens Advice Bureaux Limited for the purposes of company law) are responsible for the preparation of the Trustees’ Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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 and are properly prepared in accordance with the Companies Act 1985. We report to you whether in our opinion the information given in the Trustees’ Annual Report is consistent with the financial statements. We also report to you if, in our opinion, the charity has not kept proper accounting records, if we have not received all the information and explanations we require for our audit, or if information specified by law regarding trustees’ remuneration and transactions is not disclosed.

We read the Trustees’ Annual Report and consider the implications for our report if we become aware of any apparent misstatements within it.

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 judgements 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 information and explanations which 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.
INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF
DUDLEY DISTRICT CITIZENS ADVICE BUREAUX LIMITED
(A Company Limited by Guarantee)
(continued)

Opinion

In our opinion:

- the financial statements give a true and fair view, in accordance with United Kingdom Generally Accepted Accounting Practice of the state of the charity’s affairs as at 31 March 2008, and of its incoming resources and application of resources, including its income and expenditure, in the year then ended;

- the financial statements have been properly prepared in accordance with the Companies Act 1985; and

- the information given in the Trustees’ Annual Report is consistent with the financial statements.

CK Audit
Chartered Accountants
Registered Auditor
16 July 2008

No.4 Castle Court 2
Castlegate Way
DUDLEY
DY1 4RH
DUDLEY DISTRICT CITIZENS ADVICE BUREAUX LIMITED  
(A Company Limited by Guarantee)  

STATEMENT OF FINANCIAL ACTIVITIES  
INCORPORATING INCOME AND EXPENDITURE ACCOUNT  

FOR THE YEAR ENDED 31 MARCH 2008

<table>
<thead>
<tr>
<th>Notes</th>
<th>Restricted funds</th>
<th>Unrestricted funds</th>
<th>Total funds 2008</th>
<th>Total funds 2007</th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
<td>183,004</td>
<td>881,852</td>
<td>1,064,856</td>
<td>935,514</td>
</tr>
<tr>
<td>3</td>
<td>-</td>
<td>32,023</td>
<td>32,023</td>
<td>26,165</td>
</tr>
<tr>
<td>4</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>2,050</td>
</tr>
<tr>
<td></td>
<td>182,798</td>
<td>846,124</td>
<td>1,028,922</td>
<td>925,790</td>
</tr>
<tr>
<td>5</td>
<td>-</td>
<td>8,507</td>
<td>8,507</td>
<td>8,340</td>
</tr>
<tr>
<td>6</td>
<td>182,798</td>
<td>854,631</td>
<td>1,037,429</td>
<td>934,130</td>
</tr>
<tr>
<td>7</td>
<td>206</td>
<td>65,866</td>
<td>66,072</td>
<td>39,847</td>
</tr>
<tr>
<td>8</td>
<td>-</td>
<td>(54,583)</td>
<td>(54,583)</td>
<td>(3,821)</td>
</tr>
<tr>
<td>9</td>
<td>206</td>
<td>11,283</td>
<td>11,489</td>
<td>36,026</td>
</tr>
</tbody>
</table>

Incoming resources

Incoming Resources from Charitable Activities

Donations, legacies and similar resources

Investment income

Clients funds

Other incoming resources

Total incoming resources

Resources expended

Charitable Activities

Governance Costs

Total resources expended

Net incoming/(outgoing) resources before transfers

Grants/monies received in advance

Net incoming/(outgoing) resources

Fund balances brought forward

Fund balances carried forward

None of the company's activities were acquired or discontinued during the year.

There are no recognised gains and losses in 2007 or 2008 other than those included above.
### BALANCE SHEET

**AT 31 MARCH 2008**

<table>
<thead>
<tr>
<th>Notes</th>
<th>2008</th>
<th>2007</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>£</td>
<td>£</td>
</tr>
<tr>
<td><strong>Current assets</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash at bank, building society and in hand</td>
<td>729,996</td>
<td>565,178</td>
</tr>
<tr>
<td>COIF Charities Investment Fund</td>
<td>108,553</td>
<td>103,620</td>
</tr>
<tr>
<td>Debtors</td>
<td>6</td>
<td>12,790</td>
</tr>
<tr>
<td><strong>Total Current assets</strong></td>
<td><strong>851,339</strong></td>
<td><strong>685,019</strong></td>
</tr>
<tr>
<td><strong>Liabilities</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Creditors : amounts falling due within one year</td>
<td>(624,786)</td>
<td>(469,955)</td>
</tr>
<tr>
<td><strong>Net assets</strong></td>
<td><strong>226,553</strong></td>
<td><strong>215,064</strong></td>
</tr>
<tr>
<td><strong>Funds</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Restricted funds</td>
<td>8</td>
<td>2,450</td>
</tr>
<tr>
<td>General funds</td>
<td></td>
<td>224,103</td>
</tr>
<tr>
<td><strong>Total Funds</strong></td>
<td><strong>226,553</strong></td>
<td><strong>215,064</strong></td>
</tr>
</tbody>
</table>

These financial statements have been prepared in accordance with the special provisions of Part VII of the Companies Act 1985 relating to small companies.

Approved by the Trustee Board on 16 July 2008 and signed on its behalf by:

**MARK JONES**  
(Director)

**TIM BRADFORD**  
(Director)

The notes on pages 17 to 22 form part of these accounts.
1 Accounting policies

Accounting convention

The financial statements have been prepared under the historical cost convention, and in accordance with the Statement of Recommended Practice, "Accounting and Reporting by Charities" 2005.

The company has availed itself of Paragraph 3(3) of Schedule 4 of the Companies Act and adapted the Companies Acts formats to reflect the special nature of the Charity's activities.

a) Company status

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

b) Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific instructions imposed by donors or which have been raised by the Charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Investment income and gains are allocated to the appropriate fund.

c) Incoming resources

All incoming resources are included in the SOFA when the Charity is legally entitled to the income and the amount can be quantified with reasonable accuracy. For legacies, entitlement is the earlier of the Charity being notified of an impending distribution or it legally being received.

Gift in kind donated for distribution are included at valuation and recognised as income when they are distributed to the projects. Gifts donated for resale are included as income when they are sold. Donated facilities are included at the value to the Charity where this can be quantified and a third party is bearing the cost. No amounts are included in the financial statements for services donated by volunteers.
1 Accounting policies (continued)

d) Resources expended

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Fund raising costs are those incurred in seeking voluntary contributions and do not include the costs of disseminating information in support of the charitable activities. Support costs are those costs incurred directly in support of expenditure on the objects of the Charity and include project management carried out at Head Office. Management and administration costs are those incurred in connection with administration of the Charity and compliance with constitutional and statutory requirements.

e) Pension costs

Contributions to the defined contribution pension scheme are charged to the SOFA as they become payable in accordance with the scheme rules. The assets of the scheme are held separately from those of the charity in an independently administered fund.

f) Operating leases

Rentals applicable to operating leases are charged to the SOFA over the period in which the cost is incurred.

g) Irrecoverable VAT

Expenditure included within the accounts includes VAT where the Charity is unable to claim VAT on that item of expenditure.

h) COIF Charities Investment Fund

The investment is stated at market value.
## 2 Incoming resources

<table>
<thead>
<tr>
<th>Local Authority and other contracts</th>
<th>2008 Restricted £</th>
<th>Unrestricted £</th>
<th>2007 £</th>
</tr>
</thead>
<tbody>
<tr>
<td>Grant from Dudley MBC - core services</td>
<td>-</td>
<td>340,400</td>
<td>333,703</td>
</tr>
</tbody>
</table>

**Services provided for charitable objects**

<table>
<thead>
<tr>
<th>Category</th>
<th>2008 Restricted £</th>
<th>Unrestricted £</th>
<th>2007 £</th>
</tr>
</thead>
<tbody>
<tr>
<td>Legal Services Commission</td>
<td>-</td>
<td>244,178</td>
<td>262,496</td>
</tr>
</tbody>
</table>

**Grants for extended services:-**

<table>
<thead>
<tr>
<th>Category</th>
<th>2008 Restricted £</th>
<th>Unrestricted £</th>
<th>2007 £</th>
</tr>
</thead>
<tbody>
<tr>
<td>Attendance allowance campaign</td>
<td>-</td>
<td>22,800</td>
<td>22,316</td>
</tr>
<tr>
<td>Lye Outreach Project</td>
<td>-</td>
<td>16,774</td>
<td>15,650</td>
</tr>
<tr>
<td>G.P. Projects</td>
<td>-</td>
<td>57,612</td>
<td>55,122</td>
</tr>
<tr>
<td>Children Centres</td>
<td>-</td>
<td>36,000</td>
<td>34,072</td>
</tr>
<tr>
<td>Palliative Care Projects</td>
<td>-</td>
<td>50,576</td>
<td>49,102</td>
</tr>
<tr>
<td>CADAL Joint Finance – telephone helpline</td>
<td>-</td>
<td>31,692</td>
<td>30,910</td>
</tr>
<tr>
<td>Housing</td>
<td>-</td>
<td>34,820</td>
<td>30,775</td>
</tr>
<tr>
<td>Mental Health Project (Big Lottery Fund)</td>
<td>23,412</td>
<td>11,000</td>
<td>30,661</td>
</tr>
<tr>
<td>Financial Inclusion Fund (FIF)</td>
<td>159,592</td>
<td>-</td>
<td>70,707</td>
</tr>
</tbody>
</table>

### Total

- **183,004**
- **845,852**
- **935,514**

## 3 Investment income

<table>
<thead>
<tr>
<th>Category</th>
<th>2008 £</th>
<th>2007 £</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank interest received</td>
<td>27,090</td>
<td>17,505</td>
</tr>
<tr>
<td>Investment Income received</td>
<td>4,933</td>
<td>3,600</td>
</tr>
<tr>
<td>Movement in market value of COIF Charities</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Investment Fund</td>
<td>-</td>
<td>5,060</td>
</tr>
</tbody>
</table>

### Total

- **32,023**
- **26,165**
NOTES TO THE ACCOUNTS
AT 31 MARCH 2008

4 Other incoming resources

<table>
<thead>
<tr>
<th></th>
<th>2008</th>
<th>2007</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Restricted</td>
<td>Unrestricted</td>
</tr>
<tr>
<td>New Deal fees</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Donations/Sundry income</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td></td>
<td>-</td>
<td>-</td>
</tr>
</tbody>
</table>

5 Taxation

The company is a registered charity and is not liable to corporation tax.

6 Debtors

<table>
<thead>
<tr>
<th></th>
<th>2008</th>
<th>2007</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>£</td>
<td>£</td>
</tr>
<tr>
<td>Dudley Asian Women’s Centre</td>
<td>1,500</td>
<td>-</td>
</tr>
<tr>
<td>Wolverhampton CAB</td>
<td>485</td>
<td>-</td>
</tr>
<tr>
<td>Dudley MBC Lye Project</td>
<td>91</td>
<td>-</td>
</tr>
<tr>
<td>Shelter</td>
<td>-</td>
<td>600</td>
</tr>
<tr>
<td>Citizens Advice</td>
<td>-</td>
<td>885</td>
</tr>
<tr>
<td>Sure Start – Grant Receivable</td>
<td>-</td>
<td>2,622</td>
</tr>
<tr>
<td>Other debtors and prepayments</td>
<td>10,714</td>
<td>12,114</td>
</tr>
<tr>
<td></td>
<td>12,790</td>
<td>16,221</td>
</tr>
</tbody>
</table>

7 Creditors

<table>
<thead>
<tr>
<th></th>
<th>2008</th>
<th>2007</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>£</td>
<td>£</td>
</tr>
<tr>
<td>Trade Creditors</td>
<td>5,380</td>
<td>8,406</td>
</tr>
<tr>
<td>Dudley MBC</td>
<td>557,405</td>
<td>453,823</td>
</tr>
<tr>
<td>Grants Received in advance</td>
<td>58,404</td>
<td>3,821</td>
</tr>
<tr>
<td>Other creditors</td>
<td>3,597</td>
<td>3,905</td>
</tr>
<tr>
<td></td>
<td>624,786</td>
<td>469,955</td>
</tr>
</tbody>
</table>

8 Restricted funds

<table>
<thead>
<tr>
<th></th>
<th>1 April 2007</th>
<th>Incoming resources</th>
<th>Deferred income</th>
<th>Utilised</th>
<th>31 March 2008</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>£</td>
<td>£</td>
<td>£</td>
<td>£</td>
<td>£</td>
</tr>
<tr>
<td>Mental Health Project</td>
<td>-</td>
<td>23,412</td>
<td>-</td>
<td>23,412</td>
<td>-</td>
</tr>
<tr>
<td>(Big Lottery Fund)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>CLSP Promotion</td>
<td>1,000</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>1,000</td>
</tr>
<tr>
<td>Domestic Violence Funds</td>
<td>1,244</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>1,244</td>
</tr>
<tr>
<td>Financial Inclusion Fund (FIF)</td>
<td>-</td>
<td>159,592</td>
<td>-</td>
<td>159,386</td>
<td>206</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>2,244</td>
<td>183,004</td>
<td>-</td>
<td>182,798</td>
<td>2,450</td>
</tr>
</tbody>
</table>
9 Analysis of net assets between funds

<table>
<thead>
<tr>
<th>Fund balances at 31 March 2008</th>
<th>Unrestricted funds £</th>
<th>Restricted funds £</th>
<th>Total funds £</th>
</tr>
</thead>
<tbody>
<tr>
<td>Current assets</td>
<td>848,889</td>
<td>2,450</td>
<td>851,484</td>
</tr>
<tr>
<td>Current liabilities</td>
<td>(624,786)</td>
<td>-</td>
<td>(624,786)</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>224,103</td>
<td>2,450</td>
<td>226,553</td>
</tr>
</tbody>
</table>

10 Analysis of resources expended

<table>
<thead>
<tr>
<th></th>
<th>Restricted £</th>
<th>Unrestricted £</th>
<th>Other costs £</th>
<th>Restricted £</th>
<th>Unrestricted £</th>
<th>2008 Total £</th>
<th>2007 Total £</th>
</tr>
</thead>
<tbody>
<tr>
<td>Direct charitable</td>
<td>125,588</td>
<td>748,830</td>
<td>57,210</td>
<td>97,294</td>
<td>1,028,922</td>
<td>934,130</td>
<td></td>
</tr>
<tr>
<td>Governance</td>
<td>-</td>
<td>6,380</td>
<td>-</td>
<td>2,127</td>
<td>8,507</td>
<td>8,340</td>
<td></td>
</tr>
<tr>
<td></td>
<td>125,588</td>
<td>755,210</td>
<td>57,210</td>
<td>99,421</td>
<td>1,037,429</td>
<td>942,470</td>
<td></td>
</tr>
</tbody>
</table>

The average weekly number of employees during the period was 46, (2007: 46), of whom 24 (2007: 26) were part-time and all of whom are management, support staff and case workers.

Auditors' remuneration of £3,400 (2007 £2,115) has been charged in the accounts.

The directors have claimed travelling expenses during the year amounting to £46.20 (2007 £52.14) in respect of bureau business.

No directors received any remuneration in the year.

There were no employees whose emoluments amounted to more than £50,000 during the year.

Operating lease rentals paid in the year amounted to £41,377 (2007 £34,450).
11 Guarantees and financial commitments

Financial commitments under non-cancellable operating leases will result in the following payments due in the year to 31 March 2009:

<table>
<thead>
<tr>
<th>Expiring:</th>
<th>Land &amp; Buildings £</th>
<th>Other £</th>
<th>Land &amp; Buildings £</th>
<th>Other £</th>
</tr>
</thead>
<tbody>
<tr>
<td>In less than one year</td>
<td>9,646</td>
<td>-</td>
<td>9,626</td>
<td>-</td>
</tr>
<tr>
<td>In two to five years</td>
<td>6,489</td>
<td>-</td>
<td>7,524</td>
<td>-</td>
</tr>
<tr>
<td>In more than five years</td>
<td>16,000</td>
<td>-</td>
<td>16,000</td>
<td>-</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>32,135</strong></td>
<td>-</td>
<td><strong>33,150</strong></td>
<td>-</td>
</tr>
</tbody>
</table>