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**Directors**

Jean Latham  
Janef Bostock  
Paul Hillier  
Chris Taylor  
Tony Kirsop  
Angela Steward  
Keith Thompson - Resigned 21 October 2009  
Hugh Thompson  
George Brown - Appointed 17 March 2010

**Secretary**

Elizabeth Chadwick

**Chief Executive**

Elizabeth Chadwick

**Auditors**

Naylor Wintersgill  
Carlton House  
Grammar School Street  
Bradford  
BD1 4NS

**Bankers**

HSBC plc  
Maingate  
Kingsway North  
Team Valley Trading Estate  
Gateshead  
Tyne & Wear  
NE11 0BE

Unity Trust Bank plc  
Nine Brindley Place  
Birmingham  
B1 2HB

Barclays Bank plc  
38 Bridge Street  
Morpetn  
Northumberland  
NE61 1NL

**Registered office**

Horton Park  
Berwick Hill Road  
Seaton Burn  
Northumberland  
NE13 6BU

**Registered charity number**

1110762

**Registered company number**

05467424

# Trustees' report

## Introduction

### The trustees present their annual report and accounts for the year ended 31st March 2010.

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts, and comply with the charity's Memorandum and Articles of Association, the Companies Act 2006 and the Statement of Recommended Practice revised in 2008.

### Name, registered office and constitution of the charity

The charity is a company limited by guarantee and is governed by its Memorandum and Articles of Association. It was incorporated on 31st May 2005 and registered as a charity on 8th August 2005.

The legal registration details are:-

<b>Date of incorporation</b>	31 May 2005
<b>Company Registration Number</b>	05467424
<b>The Registered Office is</b>	Horton Park, Berwick Hill Road Seaton Burn Northumberland NE13 6BU
<b>Charity Registration Number</b>	1110762

The trustees, who are also the directors for the purposes of company law, who served during the year were:

<b>J Latham</b>	
<b>J Bostock</b>	
<b>P Hillier</b>	
<b>C Taylor</b>	
<b>J A Kirsop</b>	
<b>A Steward</b>	
<b>K Thompson</b>	Resigned 21 October 2009
<b>H Thompson</b>	
<b>G Brown</b>	Appointed 17 March 2010

None of the trustees has any beneficial interest in the company. All of the trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

Appointment of trustees is governed by the charity's Memorandum and Articles of Association. New trustees are given an induction pack and provided with the appropriate training.

## Management

The day to day management of the charity is in the care of the Chief Executive. This post has overall responsibility for the performance and direction of the charity in line with the business plan and the action plan contained therein. The Chief Executive is responsible for implementing the strategy set out by the trustees, is the main contact for the charity, represents the charity externally and reports matters arising to the trustees.

The Chief Executive is directly supported by the senior management team.

# Trustees' report

## Objectives and activities of the charity

### Public benefit that is provided by the charity

The trustees have considered guidance from the Charity Commission regarding the Charities Act 2006 and consider the Public Benefit core to their service delivery. The achievements and performance for this year have been beneficial to communities and individuals resident throughout England.

### An explanation of the charity's main objectives for the year

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

The policies adopted in furtherance of these objects are:

- a) 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 and
- b) to exercise a responsible influence on the development of social policies and services, both locally and nationally.

### Achievements and performance

DAWN has been involved in the delivery of distance based legal services for over 16 years and has consistently demonstrated an ability to deliver quality assured advice and specialist casework to some of the most vulnerable members of society.

The organisation has secured major contracts to deliver specialist advice on behalf of the Legal Services Commission and Citizens Advice.

Currently DAWN has grown to become one of the biggest supplier of services through Legal Services Commission delivering legal advice over five categories of law, namely debt, housing, welfare benefits, employment and family.

This successful growth was achieved rapidly and without disruption to the quality and integrity of the service to disadvantaged individuals. Staff levels grew accordingly from five in 1998 to 92 in 2009. The experience of staff combined with robust training and supervision structure had enabled this to happen seamlessly.

The primary clients for DAWN is the Legal Services Commission.

The main expectation of customers contacting DAWN can be summarised as follows:-

- Accountability
- Quality
- Honesty
- Fairness

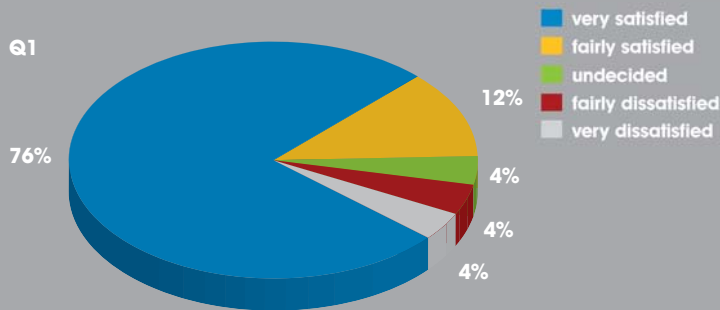
**"I feel it is a very good idea to put other people who are struggling and stressed in touch with DAWN. The staff are so helpful, do not judge and are friendly and sympathetic. I felt I had the world on my shoulders until DAWN helped me sort my life out. I'm happy to pass the number to anyone who may need help."**

**"From the beginning I was impressed with the way my problem was dealt with. I was taken seriously and kept in the loop at all times."**

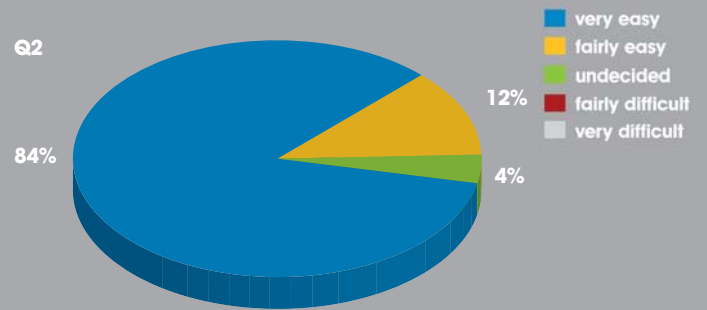
**"Very informative, kind, understanding people which is what the customer needs when asking for help."**



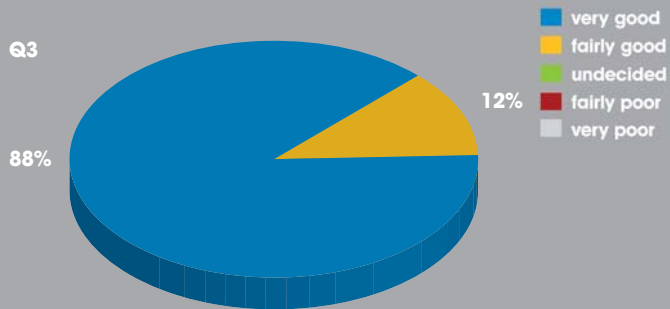
**How satisfied were you with the overall service?**



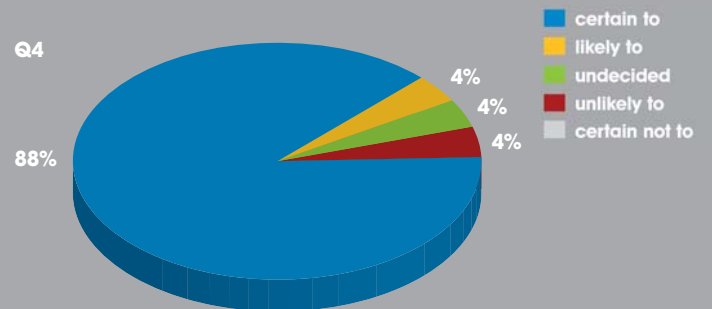
**Did we give you information/advice that was easy to understand?**



**How informative did you find our staff?**



**Would you recommend us to someone else if they needed legal help or advice?**



# Trustees' report

## Representation

As well as delivering advice over the telephone DAWN plays a prominent role in representing people who attend court on housing possession days who have no legal representation. This service, known as the court duty housing scheme (CDHS) involves working with other agencies to deliver the best possible outcome for the client facing eviction.

DAWN is the Lead Agent for this scheme in Gateshead, Sunderland, North Shields, South Shields and Durham county courts. It acts as agent in Morpeth and Newcastle county courts.

## Training

DAWN also delivers training for other professionals and interested parties in the relevant categories of law.

We have a training room which we use for in-house training and we allow other organisations to access this training at a greatly reduced cost.

We also hire out the room to generate further income from time to time.

## Portfolio of services

### Community Legal Advice

DAWN is one of the largest providers of telephone advice under the Community Legal Advice contract. The contract is for two years and covers debt, employment and welfare benefit law. Lines are open Monday to Friday 9am – 8pm and Saturday mornings. Most of our staff work on this contract and we are consistently top in the league table of providers for successful delivery as measured by key performance indicators.

## Unified Contract

DAWN has a contract to deliver a face-to-face legal aid service across Northumberland in the areas of family law, housing, welfare benefits and debt.

### Court Duty Housing Scheme

DAWN has contracts to deliver and administer the above scheme for the Legal Services Commission in North Shields, South Shields, Gateshead, Sunderland and Durham. We are partners in the scheme in Newcastle and Morpeth.

### Generalist Citizens Advice Bureau Service

DAWN took over the running of Castle Morpeth CAB after the bureau found itself in financial difficulties in June 2009. We employ an Operations Manager to run the service using fully trained volunteers. Other paid staff whose contracts were with the old Castle Morpeth CAB have now relocated to Horton Park. We recruit and train volunteers on a regular basis. Last year we trained 11 volunteers some of them continue to work for us and some have gone on to gain paid employment.

### Northern Debt Project - Funded by Northern Rock Foundation

Also known as the Integrated Debt Advice Project. This is a telephone service predominantly for bureau use to reduce waiting lists in the North East and Cumbria.

### North Tyneside Council

North Tyneside Council approached DAWN to run a telephone debt service for their residents between 9am - 8pm.

### Single Telephone Line Northumberland

A single telephone number for the public to use to contact each individual bureau. DAWN will provide this service, make appointments and will also be part of the advice line.



### **Investment performance**

The current policy of the trustees is to invest on deposit, only seeking in this policy to obtain the best rate of interest possible in the marketplace.

### **The major risks to which the charity is exposed and reviews and systems to mitigate risks**

The trustees have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate the exposure to those risks.

## **Financial Review**

### **Policies on reserves**

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to three months' expenditure.

### **Financial position**

The financial statements have been prepared implementing the 2005 Revision of the Statement of Recommended Practice for Accounting and Reporting by Charities issued by the Charity Commission for England and Wales (revised in June 2008). As stated in the introduction to this report, the trustees consider the financial performance by the charity during the year to have been satisfactory.

The Statement of Financial Activities show net incoming resources for the year of a revenue nature of £123,224 (2009 - £305,358).

The charity's unrestricted free reserves, which have not been designated for a specific use, stood at £655,922 (2009 - £479,507). The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised.

The expansion in the charity's provision of services has been funded from its free reserves, with some capital expenditure financed in part by bank finance.

### **Statement as to disclosure of information to auditors**

The trustees, in their capacity as directors, state that so far as each of the directors at the time this report was approved are aware:-

- a) There is no relevant audit information of which the auditors are unaware, and
- b) The trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and establish that the auditors are aware of that information.

<<Tony Kirsop - Chair of Trustees>>



# Statement of directors' and trustees' responsibilities

**The Charities Acts and the Companies Acts require the Board of Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity as at the end of the financial year and of the surplus or deficit of the charity. In preparing those financial statements the Board is required to:**

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements;

The trustees are also responsible for maintaining adequate accounting records which disclose with reasonable accuracy at any time the financial position of the charity and which are sufficient to show and explain the charity's transactions and enable them to ensure that the financial statements comply with the Companies Act 2006 and comply with regulations made under the Charities Act. 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 trustees are also responsible for the contents of the trustees' report, and the responsibility of the auditor in relation to the trustees' report is limited to examining the report and ensuring that, on the face of the report, there are no inconsistencies with the figures disclosed in the financial statements.

## Method of preparation of accounts

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

This report was approved by the Board of Trustees on 1 September 2010.

**Tony Kirsop**  
**Director and Trustee**

community  
legal advice



# Independent auditors' report

## **Report of the independent auditors to the trustees of DAWN (Advice) Limited**

We have audited the financial statements of DAWN (Advice) Limited for the year ended 31 March 2010 as set out on pages 11 to 20. These financial statements have been prepared in accordance with the accounting policies set out in the notes to the financial statements.

This report is made solely to the company's members, as a body, in accordance with Section 495 and 496 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the company's members those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the company and the company's members as a body, for our audit work, for this report, or for the opinions we have formed.

## **Respective responsibilities of trustees as directors and of the auditors**

As described in the Statement of Trustees' Responsibilities on page eight the charity's trustees are responsible for the preparation of 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 2006 and the Charities (Accounts and Reports) Regulations 2008.

We also report to you if, in our opinion, the Report of the Trustees is materially inconsistent with the financial statements, if the company 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 with the company is not disclosed.

We read the Report of the Trustees 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 and in accordance with the Practice Note 'The Audit of Charities in the United Kingdom', revised in December 2008. 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 the 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.

In accordance with the exemption provided by APB Ethical Standard – Provisions Available for Smaller Entities, we have prepared and submitted the company's returns to the tax authorities and assisted with the preparation of the accounts.

## 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, in the year then ended; and
- the financial statements have been properly prepared in accordance with the United Kingdom Generally Accepted Accounting Practice;
- the financial statements have been prepared in accordance with the Companies Act 2006; and
- the information given in the Trustees' Report is consistent with the financial statements.

Signed by Ian Featherstone, Senior Statutory Auditor, on behalf of

**Naylor Wintersgill**  
**Chartered Accountants**  
**Registered Auditors**  
**Carlton House**  
**Grammar School Street**  
**Bradford**  
**BD1 4NS**

The date upon which our opinion is expressed is 1 September 2010.

# Statement of financial activities

## Including income and expenditure account for the year ended 31 March 2010

	Notes	Unrestricted funds 2010 £	Restricted funds 2010 £	Total funds 2010 £	Last year total funds 2009 £
<b>Incoming resources</b>					
Incoming resources from generated funds					
Voluntary income		1,406	183,694	185,100	-
Activities for generating funds		1,615	-	1,615	-
Investment income	6	1,599	-	1,599	8,841
Incoming resources from charitable activities		2,511,350	-	2,511,350	2,312,624
<b>Total incoming resources</b>		<b>2,515,970</b>	<b>183,694</b>	<b>2,699,664</b>	<b>2,321,465</b>
<b>Resources expended</b>					
Costs of charitable activities					
Governance costs		8,285	-	8,285	4,989
<b>Total resources expended</b>		<b>2,329,407</b>	<b>188,743</b>	<b>2,518,150</b>	<b>2,016,107</b>
<b>Net incoming resources before transfers between funds</b>		<b>186,563</b>	<b>(5,049)</b>	<b>181,514</b>	<b>305,358</b>
<b>Gross transfers between funds</b>		<b>(80,049)</b>	<b>5,049</b>	<b>(75,000)</b>	<b>-</b>
<b>Net incoming resources before other recognised gains and losses</b>		<b>106,514</b>	<b>-</b>	<b>106,514</b>	<b>305,358</b>
<b>Transfer from Castle Morpeth CAB</b>		<b>16,710</b>	<b>-</b>	<b>16,710</b>	<b>-</b>
<b>Net movement in funds</b>		<b>123,224</b>	<b>-</b>	<b>123,224</b>	<b>305,358</b>
<b>Reconciliation of funds</b>					
Total funds brought forward		814,750	-	814,750	509,392
<b>Total funds carried forward</b>		<b>937,974</b>	<b>-</b>	<b>937,974</b>	<b>814,750</b>

The net movement in funds referred to above is the net incoming resources as defined in the Statement of Recommended Practice for Accounting and Reporting issued by the Charity Commission for England & Wales and is reconciled to the total funds as shown in the balance sheet on page 12 as required by the said statement. All activities derive from continuing operations.

# Balance sheet

As at 31 March 2010

	Notes	2010 £	2009 £
<b>Fixed assets</b>			
Tangible assets	10	155,636	163,504
<b>Total fixed assets</b>		<b>155,636</b>	<b>163,504</b>
<b>Current assets</b>			
Debtors	11	442,458	514,046
Cash at bank and in hand		665,506	436,165
<b>Total current assets</b>		<b>1,107,964</b>	<b>950,211</b>
<b>Creditors:</b>			
amounts due within one year	12	(325,626)	(298,965)
<b>Net current assets</b>		<b>782,338</b>	<b>651,246</b>
<b>Total assets less current liabilities</b>		<b>937,974</b>	<b>814,750</b>
<b>Creditors:</b>			
amounts due after more than one year		-	-
<b>Net assets</b>		<b>937,974</b>	<b>814,750</b>
<b>The funds of the charity:</b>			
<b>Unrestricted funds</b>			
Unrestricted funds	14	655,922	479,507
Designated funds	14	282,052	335,243
<b>Total unrestricted funds</b>		<b>937,974</b>	<b>814,750</b>
<b>Total restricted funds</b>	14	-	-
<b>Total charity funds</b>		<b>937,974</b>	<b>814,750</b>

The accounts have been prepared in accordance with the provisions in Part 15 of the Companies Act 2006 applicable to companies subject to the small companies regime.

**Tony Kirsop**      **Chris Taylor**  
Trustee              Trustee

Approved by the trustees on 1 September 2010. The notes on pages 14 to 20 form an integral part of these accounts.



# Notes to the accounts for the year ended 31 March 2010

## 1. Accounting policies

### Basis of preparation of the accounts

The financial statements are prepared on a going concern basis, under the historical cost convention.

The charity has taken advantage of the exemption in Financial Reporting Standard No 1 from the requirement to produce a cash flow statement on the grounds that it is a small charity.

The financial statements have been prepared in accordance with all applicable accounting standards, as modified by the Statement of Recommended Practice for Accounting and Reporting issued by the Charity Commissioners for England & Wales, effective April 2005 (revised June 2008) and the Companies Act 2006.

### Incoming resources

Donations, legacies and other forms of voluntary income are recognised as incoming resources when receivable, except insofar as they are incapable of financial measurement.

Grants made to finance the activities of the charity are credited to the Statement of Financial Activities in the period to which they relate.

Grants received for capital expenditure are credited to the Statement of Financial Activities over the expected useful life of the asset.

Grants received in advance of the period in which the funder requires the expenditure to be applied will be reflected in deferred income within the balance sheet.

Bank interest is included in the Statement of Financial Activities when received.

## Resources expended

All expenditure is accounted for on an accruals basis and is recognised when there is a legal or constructive obligation to pay for expenditure.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

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

All costs are allocated between the expenditure categories of the Statement of Financial Activities on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis.

## Fixed assets and depreciation

Tangible fixed assets are stated at cost less depreciation. Depreciation has been provided at the following rates in order to write off the assets less their estimated residual value over their estimated useful economic lives.

Fixtures and fittings	20% Straight Line
Computer equipment	33% Straight Line

## Taxation

As a registered charity, the company is exempt from Income and Corporation Tax to the extent that its income and gains are applicable to charitable purposes only.

## Finance and operating leases

Rentals payable in respect of operating leases where substantially all the benefits and risks of ownership remain with the lessor are charged to the Statement of Financial Activities as incurred.

## 2. Winding up or dissolution of the charity

If upon winding up or dissolution of the charity there remain any assets, after the satisfaction of all debts and liabilities, the assets represented by the accumulated fund shall be transferred to some other charitable body or bodies having similar objects to the charity.

## 3. Surplus for the financial year

	2010	2009
	£	£
<b>This is stated after crediting:</b>		
Depreciation of owned fixed assets	103,098	91,728
Pension costs	13,254	4,840
Auditors' remuneration	4,450	3,500

## 4. Expenses paid to trustees or persons connected with trustees

	2010	2009
	£	£
The aggregate amount of expenses paid to trustees was	-	-

## 5. Statement that no expenses were paid to trustees or connected persons

No expenses were paid to trustees or persons connected with them.

## 6. Investment income

	2010	2009
	£	£
Bank deposit interest received	1,599	8,841
	<u>1,599</u>	<u>8,841</u>

## 7. Deferred incoming resources and reserves - unrestricted funds

	Opening deferrals	Released from prior years	Received less released in year	Deferred at year end
	£	£	£	£
CAB grant	-	-	20,000	20,000
<b>Total</b>	<u>-</u>	<u>-</u>	<u>20,000</u>	<u>20,000</u>

	2010	2009
	£	£
<b>These deferrals are included in creditors</b>	<u>20,000</u>	<u>-</u>

The deferrals included in creditors relate to those grants and donations specified by the donors as relating to specific periods and represent those parts of the grants or donations which relate to periods subsequent to the accounting year end and are treated as grants in advance, or alternatively where there are conditions which must be fulfilled prior to entitlement or use of the grant or donation by the charity.

## 8. Staff costs and emoluments

	2010	2009
	£	£
Gross salaries	1,652,558	1,345,924
Employer's National Insurance	150,743	113,827
Pension contributions	13,254	4,840
	<u>1,816,555</u>	<u>1,464,591</u>

### Numbers of full time employees or full time equivalents

	2010	2009
Engaged on charitable activities	71	55
Engaged on management and administration	15	13
	<u>86</u>	<u>68</u>

There were no fees or other remuneration paid to the trustees

There were no employees with emoluments in excess of £60,000 per annum

## 9. Trustees' remuneration

Neither the trustees nor any persons connected with them have received any remuneration, either in the current year or the prior year.

## 10. Tangible functional fixed assets

	Plant & machinery	Total
	£	£
<b>Asset cost, valuation or revalued amount</b>		
At 1 April 2009	351,721	351,721
Additions	95,230	95,230
Disposals	-	-
At 31 March 2010	<u>446,951</u>	<u>446,951</u>

### Accumulated depreciation and impairment provisions

At 1 April 2009	188,217	188,217
Eliminated on disposals	-	-
Charge for the year	103,098	103,098
At 31 March 2010	<u>291,315</u>	<u>291,315</u>

### Net book value

At 31 March 2010	<u>155,636</u>	<u>155,636</u>
At 31 March 2009	<u>163,504</u>	<u>163,504</u>

### Assets held under finance leases or hire purchase contracts

Net book value of plant and machinery included above held under finance leases and hire purchase contracts

	2010	2009
	£	£
Depreciation charge for the year	<u>-</u>	<u>64,113</u>
	<u>-</u>	<u>42,871</u>

<<Liz Chadwick - Chief Executive>>



## 11. Debtors

	2010	2009
	£	£
Trade debtors	325,924	475,174
Other debtors	1,500	1,380
Prepaid expenses	41,227	27,065
Accrued income	73,807	10,427
	<u>442,458</u>	<u>514,046</u>

## 12. Creditors: amounts falling due within one year

	2010	2009
	£	£
Trade creditors	34,306	14,306
Accrued expenses	118,937	94,240
Obligations under finance lease and hire purchase contracts	-	54,319
PAYE and NI	42,306	33,767
VAT	110,077	102,333
Deferred income and grants in advance (see note 7)	20,000	-
	<u>325,626</u>	<u>298,965</u>

The obligations under finance leases and hire purchase contracts are secured on the assets concerned.

## 13. Operating leases

	2010	2009
	£	£

At the year end the company had annual commitments under non-cancellable operating leases as set out below:

### Land and buildings

#### Operating leases which expire:

within two to five years

<u>121,932</u>	<u>121,932</u>
<u>121,932</u>	<u>121,932</u>

### Other

#### Operating leases which expire:

within two to five years

<u>6,070</u>	<u>6,070</u>
<u>6,070</u>	<u>6,070</u>

## 14. Particulars of individual funds and analysis of assets and liabilities representing funds

At 31 March 2010

	Unrestricted funds £	Designated funds £	Restricted funds £	Total funds £
Tangible Fixed Assets	-	155,636	-	155,636
Current Assets	981,548	126,416	-	1,107,964
Current Liabilities	(325,626)	-	-	(325,626)
	<u>655,922</u>	<u>282,052</u>	<u>-</u>	<u>937,974</u>

At 1 April 2009

	Unrestricted funds £	Designated funds £	Restricted funds £	Total funds £
Tangible Fixed Assets	-	163,504	-	163,504
Current Assets	778,472	171,739	-	950,211
Current Liabilities	(298,965)	-	-	(298,965)
	<u>479,507</u>	<u>335,243</u>	<u>-</u>	<u>814,750</u>

The individual funds included above are

	Funds at 2009 £	Movements in funds as below £	Transfers between funds £	Funds at 2010 £
<b>Restricted funds</b>				
Financial Inclusion Fund - Regional	-	(1,571)	1,571	-
Financial Inclusion Fund - Rural	-	(2,646)	2,646	-
MacMillan	-	(832)	832	-
Morpeth Town Council	-	-	-	-
Sure Start	-	-	-	-
<b>Designated funds</b>				
Staffing Contingency	21,739	-	29,677	51,416
Fixed Asset Fund	163,504	-	(7,868)	155,636
Development Fund	150,000	(75,000)	-	75,000
<b>Unrestricted fund</b>				
General fund	479,507	203,273	(26,858)	655,922
	<u>814,750</u>	<u>123,224</u>	<u>-</u>	<u>937,974</u>

## Analysis of movements in funds as shown in the previous table

	Incoming resources	Outgoing resources	Other transfers	Movement in funds
	£	£	£	£
<b>Restricted funds</b>				
Financial Inclusion Fund - Regional	38,284	39,855	-	(1,571)
Financial Inclusion Fund - Rural	38,390	41,036	-	(2,646)
MacMillan	17,520	18,352	-	(832)
Morpeth Town Council	10,000	10,000	-	-
Sure Start	4,500	4,500	-	-
Development Fund	75,000	75,000	-	-
<b>Designated funds</b>	-	-	-	-
Staffing Contingency	-	-	-	-
Fixed Asset Fund	-	-	-	-
Development Fund	-	-	(75,000)	(75,000)
<b>Unrestricted fund</b>				
General fund	2,515,970	2,329,407	16,710	203,273
	<u>2,699,664</u>	<u>2,518,150</u>	<u>(58,290)</u>	<u>123,224</u>

### Restricted funds

Financial Inclusion Fund. Provides money advice to clients and is funded by the Department for Business, Enterprise and Regulatory Reform.

MacMillan. Provides a comprehensive, independent, confidential and impartial welfare benefits advice service to people affected by cancer.

Morpeth Town Council. Provides funding towards the running costs of Castle Morpeth Citizens Advice Bureau.

Sure Start. Provides general advice to clients who care for children under five to tackle the causes and effects of poverty.

Development Fund. Provides funding for four caseworkers to deliver face-to-face advice in Northumberland and comprises a grant from the DAWN (Advice) Limited Development Fund.

### Designated funds

The staffing contingency fund has been set up to cover the cost of potential staff redundancies in the event of loss of funding.

The fixed asset fund comprises the unrestricted funds reflected in the charity's fixed tangible assets.

The development fund comprises funds earmarked for future charitable projects.

## 15. Share capital

The charity is incorporated under the Companies Act 2006 and is limited by guarantee, each member having undertaken to contribute such amounts not exceeding one pound as may be required in the event of the company being wound up whilst he or she is still a member or within one year thereafter.

## 16. Auditors' ethical standards

The relevant circumstances requiring disclosure in accordance with the requirements of APB Ethical Standard - Provisions Available for Small Entities are that, in common with many charities of our size and nature we use our auditors to assist with the preparation of the accounts.



# Schedule to the statement of financial activities

	Unrestricted funds 2010 £	Restricted funds 2010 £	Total funds 2010 £	Prior period total funds 2009 £
<b>Voluntary Income</b>				
<b>Grants, legacies and donations</b>				
<b>Government and public bodies</b>				
<b>Incoming resources of a revenue nature</b>				
Financial Inclusion Fund - Regional	-	38,284	38,284	-
Financial Inclusion Fund - Rural	-	38,390	38,390	-
MacMillan	-	17,520	17,520	-
Morpeth Town Council	-	10,000	10,000	-
Sure Start	-	4,500	4,500	-
Development Fund	-	75,000	75,000	-
<b>Total</b>	-	183,694	183,694	-
<b>Non government and non public bodies</b>				
<b>Incoming resources of a revenue nature</b>				
Donations	1,406	-	1,406	-
<b>Total</b>	1,406	-	1,406	-
<b>Total grants, legacies and donations received</b>	1,406	183,694	185,100	-
<b>Total voluntary income</b>	1,406	183,694	185,100	-
<b>Activities for generating funds</b>				
Other income	1,615	-	1,615	-
<b>Total of activities for generating funds</b>	1,615	-	1,615	-
<b>Investment Income</b>				
Bank deposit interest received	1,599	-	1,599	8,841
<b>Total investment income</b>	1,599	-	1,599	8,841
<b>Incoming resources from charitable activities</b>				
Legal Services Commission - CLA	2,229,248	-	2,229,248	2,142,892
Legal Services Commission - Court Duty Housing Scheme	131,773	-	131,773	150,121
Ministry of Justice	1,950	-	1,950	-
Northumberland Unified Contract	139,712	-	139,712	12,483
Business Link	-	-	-	7,128
Employee Assistance Programmes	8,667	-	8,667	-
<b>Total incoming resources from charitable activities</b>	2,511,350	-	2,511,350	2,312,624
<b>Total incoming resources</b>	2,515,970	183,694	2,699,664	2,321,465

	Unrestricted funds 2010 £	Restricted funds 2010 £	Total funds 2010 £	Prior period total funds 2009 £
<b>Charitable expenditure</b>				
<b>Costs of charitable activities</b>				
Court Duty Housing Scheme - sub contract	83,316	-	83,316	97,467
Disbursements	7,263	-	7,263	4,442
Gross wages and salaries	1,481,295	171,263	1,652,558	1,345,924
Employers' NI	150,743	-	150,743	113,827
Pension contributions	13,254	-	13,254	4,840
Printing, postage and stationery	66,882	2,152	69,034	44,965
Books, publications and subscriptions	20,417	810	21,227	12,070
Advertising and promotion	9,004	71	9,075	-
Insurance	8,747	1,021	9,768	8,740
Training	27,360	254	27,614	14,329
Sundry and cleaning expenses	23,568	199	23,767	14,711
Light and heat	13,155	-	13,155	8,759
Recruitment expenses	17,499	-	17,499	13,175
Travel and subsistence	19,606	792	20,398	9,980
Bank charges	1,664	-	1,664	756
Rent and rates	131,142	6,777	137,919	132,427
Service charge	11,444	-	11,444	8,788
Equipment repairs and IT maintenance	74,626	2,829	77,455	36,113
Equipment lease charges	8,704	-	8,704	7,002
Telephone	26,773	2,575	29,348	23,788
Legal fees	7,677	-	7,677	(74)
Management and HR consultancy	4,565	-	4,565	5,347
Contract supervision costs	1,856	-	1,856	3,750
Hire purchase interest	7,464	-	7,464	8,264
Depreciation	103,098	-	103,098	91,728
	<b>2,321,122</b>	<b>188,743</b>	<b>2,509,865</b>	<b>2,011,118</b>
<b>Governance costs</b>				
Auditors' remuneration	4,450	-	4,450	3,500
Other fees paid to the auditors	3,835	-	3,835	1,315
Legal fees	-	-	-	174
	<b>8,285</b>	<b>-</b>	<b>8,285</b>	<b>4,989</b>
<b>Total costs</b>	<b>2,329,407</b>	<b>188,743</b>	<b>2,518,150</b>	<b>2,016,107</b>

# Appendix 1

## Analysis of total incoming and outgoing resources by activity

	Unrestricted funds £	FIF rural £	FIF regional £	MacMillan £	Morpeth Town Council £	Sure Start £	Development Fund £	2010 Total £	2009 Total £
<b>Incoming resources from generated funds</b>									
Voluntary income	1,406	38,390	38,284	17,520	10,000	4,500	75,000	185,100	-
Activities for generating funds	1,615	-	-	-	-	-	-	1,615	-
Investment income	1,599	-	-	-	-	-	-	1,599	8,841
<b>Incoming resources from charitable activities</b>	<b>2,511,350</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2,511,350</b>	<b>2,312,624</b>
<b>Total incoming resources</b>	<b>2,515,970</b>	<b>38,390</b>	<b>38,284</b>	<b>17,520</b>	<b>10,000</b>	<b>4,500</b>	<b>75,000</b>	<b>2,699,664</b>	<b>2,321,465</b>
<b>Costs of generating funds</b>									
<b>Costs of charitable activities</b>	<b>2,321,122</b>	<b>41,035</b>	<b>39,855</b>	<b>18,353</b>	<b>10,000</b>	<b>4,500</b>	<b>75,000</b>	<b>2,509,865</b>	<b>2,011,118</b>
<b>Governance costs</b>	<b>8,285</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>8,285</b>	<b>4,989</b>
<b>Total resources expended</b>	<b>2,329,407</b>	<b>41,035</b>	<b>39,855</b>	<b>18,353</b>	<b>10,000</b>	<b>4,500</b>	<b>75,000</b>	<b>2,518,150</b>	<b>2,016,107</b>
<b>Net incoming resources by activity</b>	<b>186,563</b>	<b>(2,645)</b>	<b>(1,571)</b>	<b>(833)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>181,514</b>	<b>305,358</b>
Transfers between funds	(5,049)	2,645	1,571	833	-	-	-	-	-
Transfer from designated funds	(75,000)	-	-	-	-	-	-	(75,000)	-
	106,514	-	-	-	-	-	-	106,514	305,358
Transfer from Castle Morpeth CAB	16,710	-	-	-	-	-	-	16,710	-
	123,224	-	-	-	-	-	-	123,224	305,358

<<DAWN Advice Limited>>

**Horton Park  
Berwick Hill Road  
Seaton Burn  
Northumberland  
NE13 6BU**

