

DAWN Advice Limited
Horton Park
Berwick Hill Road
Seaton Burn
Northumberland
NE13 6BU



Registered Charity Number 1110762
Registered Company Number 05467424



Annual Report & Accounts 2011



“ Keep up the
excellent work
and thank you ”

DAWN Advice client



Mission Statement

To become the premier provider of specialist advice in social welfare law by listening, understanding and delivering an impartial quality service to meet our clients' needs.

Contents

Charity and company information	01
Trustees' report	02
Statement of directors' and trustees' responsibilities	08
Independent auditors' report	09
Statement of financial activities	11
Balance sheet	12
Notes to the accounts	14
Schedule to the statement of financial activities	21
Appendix 1	24

Trustees' report

Directors

Jean Latham
 Janet Bostock
 Paul Hillier
 Chris Taylor
 Tony Kirsop
 Angela Steward - Resigned 18 October 2010
 Hugh Thompson
 George Brown
 Alison Baxter - Appointed 12 February 2011
 John McCabe - Appointed 18 May 2011

Secretary

Elizabeth Chadwick

Chief Executive

Elizabeth Chadwick

Auditors

Naylor Wintersgill Limited
 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
 Morpeth
 Northumberland
 NE61 1NL

Registered office

Horton Park
 Berwick Hill Road
 Seaton Burn
 Northumberland
 NE13 6BU

Registered charity number

1110762

Registered company number

05467424

Introduction

The trustees present their annual report and accounts for the year ended 31st March 2011.

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:-

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

The trustees, who are also the directors for the purposes of company law, who served during the year and up to the date of signing the accounts were:

J Latham	
J Bostock	
P Hillier	
C Taylor	
J A Kirsop	
A Steward	Resigned 18 October 2010
H Thompson	
G Brown	
A Baxter	Appointed 12 February 2011
J McCabe	Appointed 18 May 2011

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.

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 the Legal Services Commission delivering legal advice over five categories of law, namely debt, housing, welfare benefits and employment and family.

This successful growth was achieved rapidly and without disruption to the quality and integrity of the service to disadvantaged individuals. The experience of staff combined with robust training and supervision structure had enabled this to happen seamlessly.

The primary client for DAWN is the Legal Services Commission

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

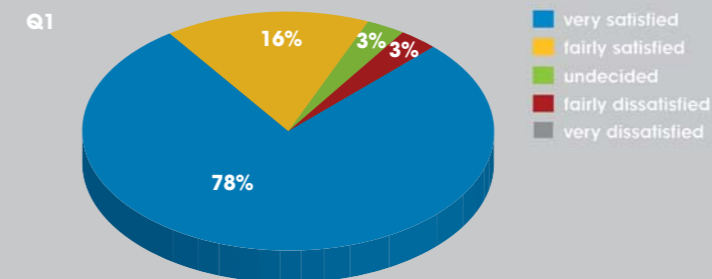
- Accountability
- Quality
- Honesty
- Fairness

Training

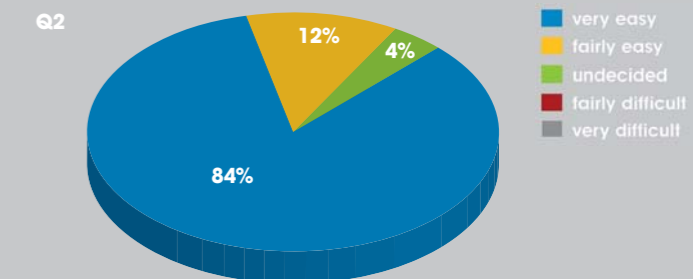
DAWN also delivers training for other professionals and interested parties in the relevant categories of law.

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.

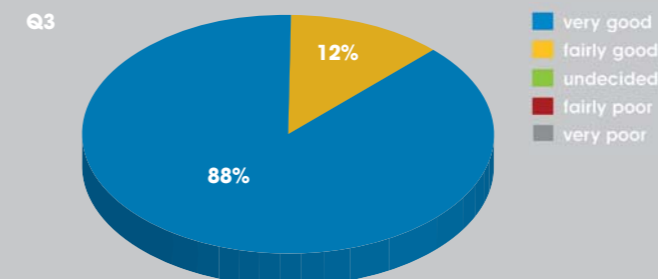
How satisfied were you with the overall service?



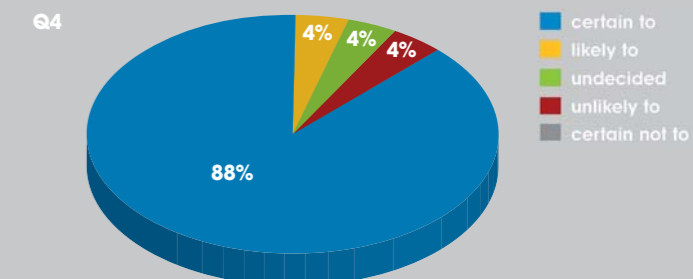
Did we give you information/advice that was easy to understand?



How informative did you find our staff?



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



Portfolio of services

Community Legal Advice

DAWN is one of the largest providers of telephone advice under the Community Legal Advice contract in 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 were top in the league table of providers in 2010/11 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 and housing.

Court Duty Housing Scheme

DAWN had a contract to deliver and administer the above scheme for the Legal Services Commission in North Shields, South Shields, Gateshead, Sunderland and Durham. We were partners in the scheme in Newcastle and Morpeth. This scheme came to an end in October 2010.

Generalist Citizens Advice Bureau Service

DAWN took over the running of Castle Morpeth CAB (rebranded DAWN CAB Morpeth) 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 13 volunteers some of them continue to work for us and some go 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 which incorporates a face-to-face service and a video conference link service to reduce waiting lists for Citizens Advice in the North East and Cumbria. This project was so successful in 2010/11 that more funding is secured for the following year.

North Tyneside Council

North Tyneside Council and DAWN run a telephone debt service for the residents of North Tyneside between 9am and 8pm to complement the face-to-face service offered by North Tyneside CAB.

Single Telephone Line Northumberland

DAWN operates this service as part of the Citizens Advice Advice Line project covering the whole of Northumberland in partnership with West Northumberland CAB.



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 £31,868 (2010 - £123,224).

The charity's unrestricted free reserves, which have not been designated for a specific use, stood at £794,657 (2010 - £655,922). 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.

Plans for future periods

The landscape for the commissioning of advice services is changing rapidly with many opportunities for partnership working to enhance and extend our portfolio of services offering better value for money for our clients.

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:-

- there is no relevant audit information of which the auditors are unaware, and
- 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.

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 7 September 2011.

Tony Kirsop
Director and Trustee

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

DAWN Advice client

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 2011 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 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 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 explained more fully in the Trustees' Responsibilities Statement set out on page 8, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view. Our responsibility is to audit the financial statements in accordance with applicable law and International Standards on Auditing (UK and Ireland). Those standards require us to comply with the Auditing Practices Board's Ethical Standards for Auditors.

Scope of the audit of the financial statements

An audit involves obtaining evidence about the amounts and disclosures in the financial statements sufficient to give reasonable assurance that the financial statements are free from material misstatement, whether caused by fraud or error. This includes an assessment of: whether the accounting policies are appropriate to the company's circumstances and have been consistently applied and adequately disclosed; the reasonableness of significant accounting estimates made by the directors; and the overall representation of the financial statements.

Opinion on financial statements

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 March 2011 and of its incoming resources and application of resources, including its income and expenditure, in the year then ended; and
- have been properly prepared in accordance with the United Kingdom Generally Accepted Accounting Practice;
- in our opinion the information given in the Trustees' Report is consistent with the financial statements.

Opinion on other matters prescribed by the Companies Act 2006

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

Matters on which we are required to report by exception

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

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

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

Naylor Wintersgill Limited
Chartered Accountants
Registered auditors
Carlton House
Grammar School Street
Bradford
BD1 4NS

The date upon which our opinion is expressed is 7 September 2011.

	Notes	Unrestricted funds 2011 £	Restricted funds 2011 £	Total funds 2011 £	Last year total funds 2010 £
Incoming resources					
Incoming resources from generated funds					
Voluntary income		92,864	147,357	240,221	110,100
Activities for generating funds		-	-	-	1,615
Investment income	5	3,041	-	3,041	1,599
Incoming resources from charitable activities		2,165,492	153,666	2,319,158	2,586,350
Total incoming resources		2,261,397	301,023	2,562,420	2,699,664
Costs of charitable activities					
Costs of charitable activities		2,153,788	290,222	2,444,010	2,509,865
Governance costs		11,542	-	11,542	8,285
Total resources expended		2,165,330	290,222	2,455,552	2,518,150
Net incoming resources before transfers between funds		96,067	10,801	106,868	181,514
Gross transfers between funds		(64,199)	(10,801)	(75,000)	(75,000)
Net incoming resources before other recognised gains and losses		31,868	-	31,868	106,514
Transfer from Castle Morpeth CAB		-	-	-	16,710
Net movement in funds		31,868	-	31,868	123,224
Reconciliation of funds					
Total funds brought forward		937,974	-	937,974	814,750
Total funds carried forward		969,842	-	969,842	937,974

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.

The notes on pages 14 to 20 form an integral part of these accounts.

As at 31 March 2011

	Notes	2011 £	2010 £
Fixed assets			
Tangible assets	9	101,185	155,636
Total fixed assets		101,185	155,636
Current assets			
Debtors	10	613,338	442,458
Cash at bank and in hand		637,983	665,506
Total current assets		1,251,321	1,107,964
Creditors:			
amounts due within one year	11	(382,664)	(325,626)
Net current assets		868,657	782,338
Total assets less current liabilities		969,842	937,974
Creditors:			
amounts due after more than one year		-	-
Net assets		969,842	937,974
The funds of the charity:			
Unrestricted funds			
Unrestricted funds	13	794,657	655,922
Designated funds	13	175,185	282,052
Total unrestricted funds		969,842	937,974
Total restricted funds	13	-	-
Total charity funds		969,842	937,974

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 7 September 2011.

Company Registration No. 05467424

The notes on pages 14 to 20 form an integral part of these accounts.

Notes to the accounts for the year ended 31 March 2011



“ I have already passed DAWN’s contact details to a friend ”
 DAWN Advice client

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.

Investment income

Bank interest is included in the income and expenditure account on a receivable basis.

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

	2011	2010
	£	£
This is stated after crediting:		
Revenue turnover from ordinary activities and after charging:	2,559,379	2,698,065
Depreciation of owned fixed assets	74,339	103,098
Pension costs	13,147	13,254
Auditors' remuneration	4,895	4,450

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

Expenses were paid to trustees or persons connected with them during the year amounted to £312. (2010 - Nil).

5. Investment income

	2011	2010
	£	£
Bank deposit interest received	3,041	1,599

6. 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	137,000	137,000
Total	20,000	20,000	137,000	137,000
			2011	2010
			£	£
These deferrals are included in creditors			137,000	20,000

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.

7. Staff costs and emoluments

	2011	2010
	£	£
Gross salaries	1,648,860	1,652,558
Employer's National Insurance	158,517	150,743
Pension contributions	13,147	13,254
	<u>1,820,524</u>	<u>1,816,555</u>

Numbers of full time employees or full time equivalents

	2011	2010
Engaged on charitable activities	71	71
Engaged on management and administration	15	15
	<u>86</u>	<u>86</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

8. Trustees' remuneration

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

9. Tangible functional fixed assets

	Plant & machinery
	£
Asset cost	
At 1 April 2010	446,951
Additions	19,888
At 31 March 2011	<u>466,839</u>
Accumulated depreciation	
At 1 April 2010	291,315
Charge for the year	74,339
At 31 March 2011	<u>365,654</u>
Net book value	
At 31 March 2011	101,185
At 31 March 2010	<u>155,636</u>

10. Debtors

	2011	2010
	£	£
Debtors	470,641	327,424
Prepaid expenses	64,717	41,227
Accrued income	77,980	73,807
	<u>613,338</u>	<u>442,458</u>



“ The staff are so helpful, do not judge, and are friendly and sympathetic. I felt I had the world on my shoulders until DAWN Advice helped me sort my life out. ”

DAWN Advice client

11. Creditors: amounts falling due within one year

	2011 £	2010 £
Trade creditors	46,881	34,306
Accrued expenses	43,705	118,937
PAYE and NI	39,969	42,306
VAT	99,609	110,077
Client Monies	15,500	-
Deferred income and grants in advance (see note 6)	137,000	20,000
	<u>382,664</u>	<u>325,626</u>

12. Operating leases

	2011 £	2010 £
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 one year	101,610	-
within two to five years	-	121,932
	<u>-</u>	<u>121,932</u>
Other		
Operating leases which expire:		
within two to five years	1,923	6,070
in over five years	7,294	-
	<u>7,294</u>	<u>-</u>

13. Particulars of individual funds and analysis of assets and liabilities representing funds

At 31 March 2011	Unrestricted funds	Designated funds	Restricted funds	Total funds
	£	£	£	£
Tangible Fixed Assets	-	101,185	-	101,185
Current Assets	1,177,321	74,000	-	1,251,321
Current Liabilities	(382,664)	-	-	(382,664)
	<u>794,657</u>	<u>175,185</u>	<u>-</u>	<u>969,842</u>

At 1 April 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>

The individual funds included above are

	Funds at 2010	Movements in funds as below	Transfers between funds	Funds at 2011
	£	£	£	£
Restricted funds				
Financial Inclusion Fund - Regional	-	-	-	-
Financial Inclusion Fund - Rural	-	-	-	-
MacMillan	-	-	-	-
Morpeth Town Council	-	-	-	-
Northern Rock	-	-	-	-
Employee Assistance Programme	-	2,301	(2,301)	-
North Star Housing Contract	-	7,262	(7,262)	-
North Tyneside Contract	-	1,238	(1,238)	-
Northumberland Care Trust	-	-	-	-
Designated funds				
Staffing contingency	51,416	-	22,584	74,000
Fixed Asset Fund	155,636	-	(54,451)	101,185
Development Fund	75,000	-	(75,000)	-
Unrestricted fund				
General fund	655,922	96,067	42,668	794,657
	<u>937,974</u>	<u>106,868</u>	<u>(75,000)</u>	<u>969,842</u>

Analysis of movements in funds as shown in the previous table

	Incoming resources	Outgoing resources	Other transfers	Movement in funds
	£	£	£	£
Restricted funds				
Financial Inclusion Fund - Regional	53,517	53,517	-	-
Financial Inclusion Fund - Rural	54,348	54,348	-	-
MacMillan	19,392	19,392	-	-
Morpeth Town Council	10,100	10,100	-	-
Northern Rock	105,071	105,071	-	-
Employee Assistance Programme	18,695	16,394	-	2,301
North Star Housing Contract	20,000	12,738	-	7,262
North Tyneside Contract	9,900	8,662	-	1,238
Northumberland Care Trust	10,000	10,000	-	-
Designated funds				
Staffing contingency	-	-	-	-
Fixed Asset Fund	-	-	-	-
Development Fund	-	-	-	-
Unrestricted fund				
General fund	2,261,397	2,165,330	-	96,067
	<u>2,562,420</u>	<u>2,455,552</u>	<u>-</u>	<u>106,868</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.
 Northern Rock. Provides a telephone service which incorporates a face-to-face service in the North East and Cumbria.
 Employee Assistance Programme. Provides funds in connection with case support work.
 North Star Housing Contract. Provides advice on welfare benefit checks for the tenants of Endeavour and Teesside Housing Associations.
 North Tyneside Council Contract. Provides a telephone debt advice service for the use of North Tyneside residents and those referred by council staff.
 Northumberland Care Trust. To provide salary support towards the cost of providing an employee in relation to supporting people work.

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.
 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.

14. 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.

15. 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.

	Unrestricted funds	Restricted funds	Total funds	Prior period total funds
	2011	2011	2011	2010
	£	£	£	£
Grants, legacies and donations				
Government and public bodies				
Incoming resources of a revenue nature				
Financial Inclusion Fund - Regional	-	53,517	53,517	38,284
Financial Inclusion Fund - Rural	-	54,348	54,348	38,390
MacMillan	-	19,392	19,392	17,520
Morpeth Town Council	-	10,100	10,100	10,000
Sure Start	-	-	-	4,500
NCC Grant	35,000	-	35,000	-
CAB Single Telephone Line	30,000	-	30,000	-
Citizen Advice Bureau - Salary Recharge	24,952	-	24,952	-
Northumberland Care Trust - Salary Support	-	10,000	10,000	-
Total	89,952	147,357	237,309	108,694
Non government and non public bodies				
Incoming resources of a revenue nature				
Other income	768	-	768	-
Donations	2,144	-	2,144	1,406
Total	2,912	-	2,912	1,406
Total grants, legacies and donations received	92,864	147,357	240,221	110,100
Total other voluntary income	-	-	-	-
Total voluntary income	92,864	147,357	240,221	110,100
Activities for generating funds				
Other income	-	-	-	1,615
Total of activities for generating funds	-	-	-	1,615
Investment income				
Bank deposit interest received	3,041	-	3,041	1,599
Total investment income	3,041	-	3,041	1,599

	Unrestricted funds	Restricted funds	Total funds	Prior period total funds
	2011	2011	2011	2010
	£	£	£	£
Incoming resources from charitable activities				
Release from development fund - Pro Bono work	75,000	-	75,000	75,000
Legal Services Commission - CLA	1,893,308	-	1,893,308	2,229,248
Legal Services Commission - Court Duty Housing Scheme	73,868	-	73,868	131,773
Ministry of Justice	-	-	-	1,950
Northern Rock Debt Advice	-	105,071	105,071	-
North Tyneside Debt Advice Contract	-	9,900	9,900	-
Northumberland Unified Contract	103,756	-	103,756	139,712
North Star Housing Contract	-	20,000	20,000	-
Employee Assistance Programmes	-	18,695	18,695	8,667
Training Fees	3,455	-	3,455	-
Gateshead Unified Matter Starts	16,105	-	16,105	-
Total incoming resources from charitable activities	2,165,492	153,666	2,319,158	2,586,350
Total incoming resources	2,261,397	301,023	2,562,420	2,699,664

Schedule to the statement of financial activities

	Unrestricted funds	Restricted funds	Total funds	Prior period total funds
	2011	2011	2011	2010
	£	£	£	£
Charitable expenditure				
Costs of charitable activities				
Court Duty Housing Scheme - sub contract	50,483	-	50,483	83,316
Marketing charges	3,400	-	3,400	-
Disbursements	20,931	-	20,931	7,263
Gross wages and salaries	1,442,619	206,241	1,648,860	1,652,558
Employer's NI	137,837	20,680	158,517	150,743
Pension contributions	13,147	-	13,147	13,254
Printing, postage and stationery	46,669	9,030	55,699	69,034
Books, publications and subscriptions	21,385	-	21,385	21,227
Advertising and promotion	13,446	2,338	15,784	9,075
Insurance	7,066	1,217	8,283	9,768
Training	10,138	-	10,138	27,614
Sundry and cleaning expenses	20,681	6,000	26,681	23,767
Light and heat	10,942	1,855	12,797	13,155
Recruitment expenses	14,790	-	14,790	17,499
Travel and subsistence	14,123	-	14,123	20,398
Bank charges	975	135	1,110	1,664
Rent and rates	121,397	20,170	141,567	137,919
Service charge	13,788	2,338	16,126	11,444
Equipment repairs and IT maintenance	50,396	10,078	60,474	77,455
Volunteers' expenses	4,716	-	4,716	-
Equipment lease charges	7,961	1,386	9,347	8,704
Telephone	26,284	4,577	30,861	29,348
Legal fees	22,855	3,409	26,264	7,677
Management and HR consultancy	5,532	768	6,300	4,565
Contract supervision costs	(2,112)	-	(2,112)	1,856
Hire purchase interest	-	-	-	7,464
Depreciation	74,339	-	74,339	103,098
	2,153,788	290,222	2,444,010	2,509,865
Governance costs				
Auditors' remuneration	4,895	-	4,895	4,450
Other fees paid to the auditors	6,335	-	6,335	3,835
Trustees' expenses	312	-	312	-
	11,542	-	11,542	8,285
Total costs	2,165,330	290,222	2,455,552	2,518,150

Appendix 1 - Analysis of total incoming and outgoing resources by activity

Annual Report & Accounts 2011

	Unrestricted Funds	FIF Rural	FIF Regional	MacMillan	Morpeth Town Council	Northern Rock	Employee Assistance Programme	North Tyneside	North Star	Salary Support	Development Fund	2011 total	2010 total
	£	£	£	£	£	£	£	£	£	£	£	£	£
Incoming resources from generated funds													
Voluntary income	92,864	54,348	53,517	19,392	10,100	-	-	-	-	10,000	-	240,221	110,100
Activities for generating funds	-	-	-	-	-	-	-	-	-	-	-	-	1,615
Investment income	3,041	-	-	-	-	-	-	-	-	-	-	3,041	1,599
Incoming resources from charitable activities	2,165,492	-	-	-	-	105,071	18,695	9,900	20,000	-	-	2,319,158	2,586,350
Total incoming resources	2,261,397	54,348	53,517	19,392	10,100	105,071	18,695	9,900	20,000	10,000	-	2,562,420	2,699,664
Costs of generating funds													
Costs of charitable activities	2,153,788	54,348	53,517	19,392	10,100	105,071	16,394	8,662	12,738	10,000	-	2,444,010	2,509,865
Governance costs	11,542	-	-	-	-	-	-	-	-	-	-	11,542	8,285
Total resources expended	2,165,330	54,348	53,517	19,392	10,100	105,071	16,394	8,662	12,738	10,000	-	2,455,552	2,518,150
Net incoming resources by activity	96,067	-	-	-	-	-	2,301	1,238	7,262	-	-	106,868	181,514
Transfers between funds	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer from designated funds	-	-	-	-	-	-	-	-	-	(75,000)	(75,000)	(75,000)	(75,000)
	96,067	-	-	-	-	-	2,301	1,238	7,262	-	-	31,868	106,514
Transfer from Castle Morpeth CAB	-	-	-	-	-	-	-	-	-	-	-	-	16,710
	96,067	-	-	-	-	-	2,301	1,238	7,262	-	-	31,868	123,224