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Form 990

Return of Organization Exempt From Income Tax

Under section 501(c), 527, or 4947(a)(1) of the Internal Revenue Code (except black lung benefit trust or private foundation)

OMB No. 1545-0047

2003

Open to Public
InspectionDepartment of the Treasury
Internal Revenue Service

► The organization may have to use a copy of this return to satisfy state reporting requirements.

A For the 2003 calendar year, or tax year beginning

JUL 1, 2003

and ending JUN 30, 2004

B Check if applicable
 Address change
 Name change
 Initial return
 Final return
 Amended return
 Application pending

C Name of organization

BRON

CITIZENS ADVICE BUREAU, INC.

Number and street (or P.O. box if mail is not delivered to street address)

2054 MORRIS AVENUE

Room/suite

D Employer identification number

13-3254484

City or town, state or country, and ZIP + 4

BRONX, NY 10453

E Telephone number

718-590-4050

F Accounting method
 Cash Accrual
 Other (specify) ►

• Section 501(c)(3) organizations and 4947(a)(1) nonexempt charitable trusts must attach a completed Schedule A (Form 990 or 990-EZ).

H and I are not applicable to section 527 organizations.

H(a) Is this a group return for affiliates? Yes No

H(b) If "Yes," enter number of affiliates ►

H(c) Are all affiliates included? N/A Yes No
(If "No," attach a list.)H(d) Is this a separate return filed by an organization covered by a group ruling? Yes No

I Group Exemption Number ►

M Check ► if the organization is not required to attach Sch. B (Form 990, 990-EZ, or 990-PF).

L Gross receipts: Add lines 6b, 8b, 9b, and 10b to line 12 ►

19,141,028.

Part I Revenue, Expenses, and Changes in Net Assets or Fund Balances

1 Contributions, gifts, grants, and similar amounts received:

a Direct public support

1a 2,175,767.

b Indirect public support

1b 50,048.

c Government contributions (grants)

1c 15,838,038.

d Total (add lines 1a through 1c) cash \$ 18,063,853. noncash \$

1d 18,063,853.

205 Program, service revenue including government fees and contracts (from Part VII, line 93)

2 1,070,495.

205 AUG 27 2015

Membership dues and assessments

3

Interest on savings and temporary cash investments

4

Dividends and interest from securities

5

6 a Gross rents

6a 6,680.

b Less: rental expenses

6b

6c 6,680.

c Net rental income or (loss) (subtract line 6b from line 6a)

7

7 Other investment income (describe ►)

(A) Securities	(B) Other
8a	
8b	
8c	

8d

d Net gain or (loss) (combine line 8c, columns (A) and (B))

9 Special events and activities (attach schedule). If any amount is from gaming, check here ►

a Gross revenue (not including \$ _____) of contributions

9a

reported on line 1a)

9b

b Less: direct expenses other than fundraising expenses

9c

c Net income or (loss) from special events (subtract line 9b from line 9a)

10 a Gross sales of inventory, less returns and allowances

10a

b Less: cost of goods sold

10b

c Gross profit or (loss) from sales of inventory (attach schedule) (subtract line 10b from line 10a)

10c

11 Other revenue (from Part VII, line 103)

11

12 Total revenue (add lines 1d, 2, 3, 4, 5, 6c, 7, 8d, 9c, 10c, and 11)

STATUTE UNIT

RECEIVED

12 19,141,028.

13 Program services (from line 44, column (B))

13 16,376,96.

14 Management and general (from line 44, column (C))

14 2,032,258.

15 Fundraising (from line 44, column (D))

15 111,218.

16 Payments to affiliates (attach schedule)

16

17 Total expenses (add lines 16 and 44, column (A))

TYP BRANCH

17 18,520,472.

18 Excess or (deficit) for the year (subtract line 17 from line 12)

18 620,556.

19 Net assets or fund balances at beginning of year (from line 73, column (A))

19 5,421,221.

20 Other changes in net assets or fund balances (attach explanation)

20 0.

21 Net assets or fund balances at end of year (combine lines 18, 19, and 20)

21 6,041,777.

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12-17-03

LHA For Paperwork Reduction Act Notice, see the separate instructions.

Form 990 (2003)

09270404 733030 0474

2003.09000 CITIZENS ADVICE BUREAU, INC 0474 1

CITIZENS ADVICE BUREAU, INC.

13-3254484

Part II Statement of Functional Expenses All organizations must complete column (A). Columns (B), (C), and (D) are required for section 501(c)(3) and (4) organizations and section 4947(a)(1) nonexempt charitable trusts but optional for others. Page 2

Do not include amounts reported on line 6b, 8b, 9b, 10b, or 16 of Part I.		(A) Total	(B) Program services	(C) Management and general	(D) Fundraising
22	Grants and allocations (attach schedule)	22			
cash \$	noncash \$				
23	Specific assistance to individuals (attach schedule)	23	110,166.	110,166.	Statement 3
24	Benefits paid to or for members (attach schedule)	24			
25	Compensation of officers, directors, etc.	25	201,159.	176,356.	23,503.
26	Other salaries and wages	26	11,287,711.	9,895,896.	1,318,852.
27	Pension plan contributions	27	722,443.	642,721.	75,311.
28	Other employee benefits	28	1,438,737.	1,279,972.	149,982.
29	Payroll taxes	29	867,845.	772,078.	90,469.
30	Professional fundraising fees	30			
31	Accounting fees	31	47,600.	44,174.	3,426.
32	Legal fees	32			
33	Supplies	33	168,568.	154,710.	6,929.
34	Telephone	34	209,704.	200,130.	8,617.
35	Postage and shipping	35	30,486.	23,095.	7,091.
36	Occupancy	36	753,123.	737,307.	14,234.
37	Equipment rental and maintenance	37	337,590.	337,590.	
38	Printing and publications	38	28,349.	19,052.	4,649.
39	Travel	39	177,960.	173,560.	4,000.
40	Conferences, conventions, and meetings	40			
41	Interest	41			
42	Depreciation, depletion, etc. (attach schedule)	42	245,482.	67,274.	178,208.
43	Other expenses not covered above (itemize):	43a			
a		43b			
b		43c			
c		43d			
d		43e	1,893,549.	1,742,915.	146,987.
e	See Statement 2	44	18,520,472.	16,376,996.	2,032,258.
44	Total functional expenses (add lines 22 through 43)				111,218.

Joint Costs. Check ► if you are following SOP 98-2.

Are any joint costs from a combined educational campaign and fundraising solicitation reported in (B) Program services? ► Yes No

If "Yes," enter (i) the aggregate amount of these joint costs \$ _____; (ii) the amount allocated to Program services \$ _____;

(iii) the amount allocated to Management and general \$ _____; and (iv) the amount allocated to Fundraising \$ _____.

Part III Statement of Program Service Accomplishments

What is the organization's primary exempt purpose? ►

SEE MISSION STATEMENT ATTACHED

All organizations must describe their exempt purpose achievements in a clear and concise manner. State the number of clients served, publications issued, etc. Discuss achievements that are not measurable (Section 501(c)(3) and (4) organizations and 4947(a)(1) nonexempt charitable trusts must also enter the amount of grants and allocations to others.)

Program Service Expenses
(Required for 501(c)(3) and (4) orgs, and 4947(a)(1) trusts, but optional for others)

a	Workforce Development- Array of employment services, including job placement, training, counseling, career ladder support, and English as a Second Language instruction	(Grants and allocations \$)	1,352,913.
b	Services to prevent families and individuals from becoming homeless; services to families relocated to apartments in the Bronx; assistance for homeless populations; operation of two family shelters	(Grants and allocations \$)	6,829,651.
c	HIV/AIDS Care- Case management, housing relocation assistance, nutrition, outreach and preventive services for people with the HIV virus or at risk of getting HIV and their families	(Grants and allocations \$)	2,310,435.
d	After-school and summer camp programs; Family Childcare Network; Home Instruction Program for Pre-School Youngsters; adolescent career development; dropout prevention; pregnancy prevention	(Grants and allocations \$)	2,563,316.
e	Other program services (attach schedule)	Statement 4 (Grants and allocations \$)	109,666.) 3,320,681.
f	Total of Program Service Expenses (should equal line 44, column (B), Program services)		► 16,376,996.

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Form 990 (2003)

Part IV Balance Sheets

Note: Where required, attached schedules and amounts within the description column should be for end-of-year amounts only.			(A) Beginning of year	(B) End of year
	45 Cash - non-interest-bearing		117,209.	45 674,562.
	46 Savings and temporary cash investments		2,556,486.	46 2,298,335.
	47 a Accounts receivable	47a 1,851,268.		
	b Less: allowance for doubtful accounts	47b 81,444.	2,089,061.	47c 1,769,824.
	48 a Pledges receivable	48a		48c
	b Less: allowance for doubtful accounts	48b		
	49 Grants receivable			49
	50 Receivables from officers, directors, trustees, and key employees			50
	51 a Other notes and loans receivable	51a		51c
	b Less: allowance for doubtful accounts	51b		
	52 Inventories for sale or use			52
	53 Prepaid expenses and deferred charges		217,198.	53 236,301.
	54 Investments - securities	► <input type="checkbox"/> Cost <input type="checkbox"/> FMV		54
	55 a Investments - land, buildings, and equipment: basis	55a		
	b Less: accumulated depreciation	55b		55c
	56 Investments - other			56
	57 a Land, buildings, and equipment basis	57a 3,648,770.		
	b Less: accumulated depreciation Stmt. 5	57b 1,582,923.	1,614,727.	57c 2,065,847.
	58 Other assets (describe ►)			58
	59 Total assets (add lines 45 through 58) (must equal line 74)		6,594,681.	59 7,044,869.
	60 Accounts payable and accrued expenses		1,089,642.	60 723,477.
	61 Grants payable			61
	62 Deferred revenue		58,293.	62 190,893.
	63 Loans from officers, directors, trustees, and key employees			63
	64 a Tax-exempt bond liabilities			64a
	b Mortgages and other notes payable			64b
	65 Other liabilities (describe ► DUE TO GOVERNMENT AGENCIES)		25,525.	65 88,722.
	66 Total liabilities (add lines 60 through 65)		1,173,460.	66 1,003,092.
	Organizations that follow SFAS 117, check here ► <input checked="" type="checkbox"/> and complete lines 67 through 69 and lines 73 and 74.			
	67 Unrestricted		5,421,221.	67 6,041,777.
	68 Temporarily restricted			68
	69 Permanently restricted			69
	Organizations that do not follow SFAS 117, check here ► <input type="checkbox"/> and complete lines 70 through 74.			
	70 Capital stock, trust principal, or current funds			70
	71 Paid-in or capital surplus, or land, building, and equipment fund			71
	72 Retained earnings, endowment, accumulated income, or other funds			72
	73 Total net assets or fund balances (add lines 67 through 69 or lines 70 through 72; column (A) must equal line 19; column (B) must equal line 21)		5,421,221.	73 6,041,777.
	74 Total liabilities and net assets / fund balances (add lines 66 and 73)		6,594,681.	74 7,044,869.

Form 990 is available for public inspection and, for some people, serves as the primary or sole source of information about a particular organization. How the public perceives an organization in such cases may be determined by the information presented on its return. Therefore, please make sure the return is complete and accurate and fully describes, in Part III, the organization's programs and accomplishments.

Part IV-A Reconciliation of Revenue per Audited Financial Statements with Revenue per Return		Part IV-B Reconciliation of Expenses per Audited Financial Statements with Expenses per Return	
a Total revenue, gains, and other support per audited financial statements	► a 19,141,028.	a Total expenses and losses per audited financial statements	► a 18,520,472.
b Amounts included on line a but not on line 12, Form 990:		b Amounts included on line a but not on line 17, Form 990:	
(1) Net unrealized gains on investments \$		(1) Donated services and use of facilities \$	
(2) Donated services and use of facilities \$		(2) Prior year adjustments reported on line 20, Form 990 \$	
(3) Recoveries of prior year grants \$		(3) Losses reported on line 20, Form 990 \$	
(4) Other (specify): \$		(4) Other (specify): \$	
Add amounts on lines (1) through (4)	► b 0.	Add amounts on lines (1) through (4)	► b 0.
c Line a minus line b	► c 19,141,028.	c Line a minus line b	► c 18,520,472.
d Amounts included on line 12, Form 990 but not on line a:		d Amounts included on line 17, Form 990 but not on line a:	
(1) Investment expenses not included on line 6b, Form 990 \$		(1) Investment expenses not included on line 6b, Form 990 \$	
(2) Other (specify): \$		(2) Other (specify): \$	
Add amounts on lines (1) and (2)	► d 0.	Add amounts on lines (1) and (2)	► d 0.
e Total revenue per line 12, Form 990 (line c plus line d)	► e 19,141,028.	e Total expenses per line 17, Form 990 (line c plus line d)	► e 18,520,472.

Part V List of Officers, Directors, Trustees, and Key Employees (List each one even if not compensated.)

(A) Name and address	(B) Title and average hours per week devoted to position	(C) Compensation (If not paid, enter "-0-")	(D) Contributions to employee benefit plans & deferred compensation	(E) Expense account and other allowances
See Statement 6		201,159.	53,026.	0.

75 Did any officer, director, trustee, or key employee receive aggregate compensation of more than \$100,000 from your organization and all related organizations, of which more than \$10,000 was provided by the related organizations? If "Yes," attach schedule. ► Yes No

Part VI Other Information		Yes	No
76	Did the organization engage in any activity not previously reported to the IRS? If "Yes," attach a detailed description of each activity	76	X
77	Were any changes made in the organizing or governing documents but not reported to the IRS? If "Yes," attach a conformed copy of the changes.	77	X
78 a	Did the organization have unrelated business gross income of \$1,000 or more during the year covered by this return?	78a	X
b	If "Yes," has it filed a tax return on Form 990-T for this year?	78b	
79	Was there a liquidation, dissolution, termination, or substantial contraction during the year? If "Yes," attach a statement	79	X
80 a	Is the organization related (other than by association with a statewide or nationwide organization) through common membership, governing bodies, trustees, officers, etc., to any other exempt or nonexempt organization?	80a	X
b	If "Yes," enter the name of the organization ►	and check whether it is <input type="checkbox"/> exempt or <input type="checkbox"/> nonexempt	
81 a	Enter direct or indirect political expenditures. See line 81 instructions	81a	0
b	Did the organization file Form 1120-POL for this year?	81b	X
82 a	Did the organization receive donated services or the use of materials, equipment, or facilities at no charge or at substantially less than fair rental value?	82a	X
b	If "Yes," you may indicate the value of these items here. Do not include this amount as revenue in Part I or as an expense in Part II. (See instructions in Part III.)	82b	N/A
83 a	Did the organization comply with the public inspection requirements for returns and exemption applications?	83a	X
b	Did the organization comply with the disclosure requirements relating to quid pro quo contributions?	83b	X
84 a	Did the organization solicit any contributions or gifts that were not tax deductible?	84a	X
b	If "Yes," did the organization include with every solicitation an express statement that such contributions or gifts were not tax deductible?	84b	
85	501(c)(4), (5), or (6) organizations. a Were substantially all dues nondeductible by members?	85a	N/A
b	Did the organization make only in-house lobbying expenditures of \$2,000 or less?	85b	N/A
c	If "Yes" was answered to either 85a or 85b, do not complete 85c through 85h below unless the organization received a waiver for proxy tax owed for the prior year.	85c	N/A
d	Dues, assessments, and similar amounts from members	85d	N/A
e	Section 162(e) lobbying and political expenditures	85e	N/A
f	Aggregate nondeductible amount of section 6033(e)(1)(A) dues notices	85f	N/A
g	Taxable amount of lobbying and political expenditures (line 85d less 85e)	85g	
h	Does the organization elect to pay the section 6033(e) tax on the amount on line 85f?	85h	
86	501(c)(7) organizations. Enter: a Initiation fees and capital contributions included on line 12	86a	N/A
b	Gross receipts, included on line 12, for public use of club facilities	86b	N/A
87	501(c)(12) organizations. Enter: a Gross income from members or shareholders	87a	N/A
b	Gross income from other sources. (Do not net amounts due or paid to other sources against amounts due or received from them.)	87b	N/A
88	At any time during the year, did the organization own a 50% or greater interest in a taxable corporation or partnership, or an entity disregarded as separate from the organization under Regulations sections 301.7701-2 and 301.7701-3? If "Yes," complete Part IX	88	X
89 a	501(c)(3) organizations. Enter: Amount of tax imposed on the organization during the year under: section 4911 ► 0. ; section 4912 ► 0. ; section 4955 ► 0.	89b	X
b	501(c)(3) and 501(c)(4) organizations. Did the organization engage in any section 4958 excess benefit transaction during the year or did it become aware of an excess benefit transaction from a prior year? If "Yes," attach a statement explaining each transaction		
c	Enter: Amount of tax imposed on the organization managers or disqualified persons during the year under sections 4912, 4955, and 4958		0.
d	Enter: Amount of tax on line 89c, above, reimbursed by the organization		0.
90 a	List the states with which a copy of this return is filed ► NEW YORK	90b	446
b	Number of employees employed in the pay period that includes March 12, 2003 ..		
91	The books are in care of ► Carmen Hernandez	Telephone no.	(718) 365-0910
92	Section 4947(a)(1) nonexempt charitable trusts filing Form 990 in lieu of Form 1041- Check here and enter the amount of tax-exempt interest received or accrued during the tax year	92	N/A
323041 12-17-03	Located at ► 2054 MORRIS AVENUE BRONX, NY	ZIP + 4	► 10453
09270404 733030 0474	2003.09000 CITIZENS ADVICE BUREAU, INC 0474	5	1

Part VII Analysis of Income-Producing Activities (See page 33 of the instructions.)

Note: Enter gross amounts unless otherwise indicated.	Unrelated business income		Excluded by section 512, 513, or 514		(E) Related or exempt function income
	(A) Business code	(B) Amount	(C) Exclusion code	(D) Amount	
93 Program service revenue:					
a					
b					
c					
d					
e					
f Medicare/Medicaid payments					1,070,495.
g Fees and contracts from government agencies					
94 Membership dues and assessments					
95 Interest on savings and temporary cash investments					
96 Dividends and interest from securities					
97 Net rental income or (loss) from real estate:					
a debt-financed property					
b not debt-financed property				16	6,680.
98 Net rental income or (loss) from personal property					
99 Other investment income					
100 Gain or (loss) from sales of assets other than inventory					
101 Net income or (loss) from special events					
102 Gross profit or (loss) from sales of inventory					
103 Other revenue:					
a					
b					
c					
d					
e					
104 Subtotal (add columns (B), (D), and (E))		0.		6,680.	1,070,495.
105 Total (add line 104, columns (B), (D), and (E))					► 1,077,175.

Note: Line 105 plus line 1d, Part I, should equal the amount on line 12, Part I.

Part VIII Relationship of Activities to the Accomplishment of Exempt Purposes (See page 34 of the instructions.)

Line No. ▼	Explain how each activity for which income is reported in column (E) of Part VII contributed importantly to the accomplishment of the organization's exempt purposes (other than by providing funds for such purposes).
93F GOVERNMENT FEES FOR SOCIAL SUPPORT PROGRAMS	

Part IX Information Regarding Taxable Subsidiaries and Disregarded Entities (See page 34 of the instructions.)

(A) Name, address, and EIN of corporation, partnership, or disregarded entity	(B) Percentage of ownership interest	(C) Nature of activities	(D) Total income	(E) End-of-year assets
	%			
N/A	%			
	%			
	%			

Part X Information Regarding Transfers Associated with Personal Benefit Contracts (See page 34 of the instructions.)

(a) Did the organization, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract? Yes No

(b) Did the organization, during the year, pay premiums, directly or indirectly, on a personal benefit contract? Yes No

Note: If "Yes" to (b), file Form 8870 and Form 4720 (see instructions).

Please Sign Here	Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than officer) is based on all information of which preparer has any knowledge			
Preparer's Paid Use Only	Preparer's signature	Date	Check if self-employed <input type="checkbox"/>	Preparer's SSN or PTIN
323161 12-17-03	LOEB & TROPER 655 THIRD AVENUE NEW YORK, NY 10017		EIN <input type="checkbox"/>	Phone no. <input type="checkbox"/>

Department of the Treasury
Internal Revenue Service

Supplementary Information-(See separate instructions.)

MUST be completed by the above organizations and attached to their Form 990 or 990-EZ.

2003

Name of the organization

Employer identification number

► **MUST** be completed by the above organizations and attached to their Form 990 or 990-EZ.

Name of the organization

Employer Identification Number

CITIZENS ADVICE BUREAU, INC.

13. 3254484

Part I Compensation of the Five Highest Paid Employees Other Than Officers, Directors, and Trustees

(See page 1 of the instructions. List each one. If there are none, enter "None.")

(a) Name and address of each employee paid more than \$50,000	(b) Title and average hours per week devoted to position	(c) Compensation	(d) Contributions to employee benefit plans & deferred compensation	(e) Expense account and other allowances
<u>Autwarter, Scott</u> 2054 MORRIS AVENUE , BRONX NY 10453	Asst Exec Dir 40	83,500.	22,011.	
<u>Small, Ken</u> 2054 MORRIS AVENUE, BRONX NY 10453	Dir of Devel. 40	74,263.	19,576.	
<u>Torres, Eileen</u> 2054 MORRIS AVENUE, BRONX NY	Genrl Counsel 40	83,500.	22,011.	
<u>Weed, John</u> 2054 MORRIS AVENUE, BRONX NY	Asst Exec Dir 40	75,000.	19,770.	
<u>Courtney, Karen</u> 2054 MORRIS AVENUE, BRONX NY	Asst to Exec 40	68,989.	18,178.	
Total number of other employees paid over \$50,000	► 0			

Part II | Compensation of the Five Highest Paid Independent Contractors for Professional Services

(See page 2 of the instructions. List each one (whether individuals or firms). If there are none, enter "None.")

(a) Name and address of each independent contractor paid more than \$50,000	(b) Type of service	(c) Compensation
None		

Total number of others receiving over
\$50,000 for professional services

0

Schedule A (Form 990 or 990-EZ) 2003

Part III Statements About Activities (See page 2 of the instructions.)

Yes No

1 During the year, has the organization attempted to influence national, state, or local legislation, including any attempt to influence public opinion on a legislative matter or referendum? If "Yes," enter the total expenses paid or incurred in connection with the lobbying activities ► \$ _____ \$ _____ (Must equal amounts on line 38, Part VI-A, or line 1 of Part VI-B.) Organizations that made an election under section 501(h) by filing Form 5768 must complete Part VI-A. Other organizations checking "Yes," must complete Part VI-B AND attach a statement giving a detailed description of the lobbying activities.

2 During the year, has the organization, either directly or indirectly, engaged in any of the following acts with any substantial contributors, trustees, directors, officers, creators, key employees, or members of their families, or with any taxable organization with which any such person is affiliated as an officer, director, trustee, majority owner, or principal beneficiary? (If the answer to any question is "Yes," attach a detailed statement explaining the transactions)

a Sale, exchange, or leasing of property? 1 X

b Lending of money or other extension of credit? 2a X

c Furnishing of goods, services, or facilities? 2b X

d Payment of compensation (or payment or reimbursement of expenses if more than \$1,000)? See Part V, Form 990. 2c X

e Transfer of any part of its income or assets? 2d X

3 a Do you make grants for scholarships, fellowships, student loans, etc.? (If "Yes," attach an explanation of how you determine that recipients qualify to receive payments.) See Statement 7 2e X

b Do you have a section 403(b) annuity plan for your employees? 3a X

4 Did you maintain any separate account for participating donors where donors have the right to provide advice on the use or distribution of funds? 3b X 4 X

Part IV Reason for Non-Private Foundation Status (See pages 3 through 6 of the instructions.)

The organization is not a private foundation because it is: (Please check only ONE applicable box.)

5 A church, convention of churches, or association of churches. Section 170(b)(1)(A)(i).

6 A school. Section 170(b)(1)(A)(ii). (Also complete Part V.)

7 A hospital or a cooperative hospital service organization. Section 170(b)(1)(A)(iii).

8 A Federal, state, or local government or governmental unit. Section 170(b)(1)(A)(v).

9 A medical research organization operated in conjunction with a hospital. Section 170(b)(1)(A)(vi). Enter the hospital's name, city, and state ►

10 An organization operated for the benefit of a college or university owned or operated by a governmental unit. Section 170(b)(1)(A)(iv). (Also complete the **Support Schedule** in Part IV-A.)

11a An organization that normally receives a substantial part of its support from a governmental unit or from the general public. Section 170(b)(1)(A)(vi). (Also complete the **Support Schedule** in Part IV-A.)

11b A community trust. Section 170(b)(1)(A)(vi). (Also complete the **Support Schedule** in Part IV-A.)

12 An organization that normally receives: (1) more than 33 1/3% of its support from contributions, membership fees, and gross receipts from activities related to its charitable, etc., functions - subject to certain exceptions, and (2) no more than 33 1/3% of its support from gross investment income and unrelated business taxable income (less section 511 tax) from businesses acquired by the organization after June 30, 1975. See section 509(a)(2). (Also complete the **Support Schedule** in Part IV-A.)

13 An organization that is not controlled by any disqualified persons (other than foundation managers) and supports organizations described in: (1) lines 5 through 12 above; or (2) section 501(c)(4), (5), or (6), if they meet the test of section 509(a)(2). (See section 509(a)(3).)

Provide the following information about the supported organizations. (See page 5 of the instructions.)

(a) Name(s) of supported organization(s)	(b) Line number from above

14 An organization organized and operated to test for public safety. Section 509(a)(4). (See page 6 of the instructions.)

Part IV-A Support Schedule (Complete only if you checked a box on line 10, 11, or 12.) Use cash method of accounting.
 Note: You may use the worksheet in the instructions for converting from the accrual to the cash method of accounting.

Calendar year (or fiscal year beginning in)	(a) 2002	(b) 2001	(c) 2000	(d) 1999	(e) Total
15 Gifts, grants, and contributions received. (Do not include unusual grants. See line 28.)	17,026,867.	15,666,697.	14,788,427.	13,844,096.	61,326,087.
16 Membership fees received					
17 Gross receipts from admissions, merchandise sold or services performed, or furnishing of facilities in any activity that is related to the organization's charitable, etc., purpose	974,938.	929,769.	1,209,246.	827,313.	3,941,266.
18 Gross income from interest, dividends, amounts received from payments on securities loans (section 512(a)(5)), rents, royalties, and unrelated business taxable income (less section 511 taxes) from businesses acquired by the organization after June 30, 1975	27,869.	110,244.	103,070.	253,762.	494,945.
19 Net income from unrelated business activities not included in line 18					
20 Tax revenues levied for the organization's benefit and either paid to it or expended on its behalf					
21 The value of services or facilities furnished to the organization by a governmental unit without charge. Do not include the value of services or facilities generally furnished to the public without charge					
22 Other income. Attach a schedule. Do not include gain or (loss) from sale of capital assets					
23 Total of lines 15 through 22	18,029,674.	16,706,710.	16,100,743.	14,925,171.	65,762,298.
24 Line 23 minus line 17	17,054,736.	15,776,941.	14,891,497.	14,097,858.	61,821,032.
25 Enter 1% of line 23	180,297.	167,067.	161,007.	149,252.	
26 Organizations described on lines 10 or 11:	a Enter 2% of amount in column (e), line 24				
b Prepare a list for your records to show the name of and amount contributed by each person (other than a governmental unit or publicly supported organization) whose total gifts for 1999 through 2002 exceeded the amount shown in line 26a. Do not file this list with your return. Enter the total of all these excess amounts					► 26a 1,236,421.
c Total support for section 509(a)(1) test: Enter line 24, column (e)					► 26b 0.
d Add: Amounts from column (e) for lines: 18 494,945. 19					► 26c 61,821,032.
22 26b					► 26d 494,945.
e Public support (line 26c minus line 26d total)					► 26e 61,326,087.
f Public support percentage (line 26e (numerator) divided by line 26c (denominator))					► 26f 99.1994%
27 Organizations described on line 12:	a For amounts included in lines 15, 16, and 17 that were received from a "disqualified person," prepare a list for your records to show the name of, and total amounts received in each year from, each "disqualified person." Do not file this list with your return. Enter the sum of such amounts for each year: N/A				
(2002) (2001) (2000) (1999)					
b For any amount included in line 17 that was received from each person (other than "disqualified persons"), prepare a list for your records to show the name of, and amount received for each year, that was more than the larger of (1) the amount on line 25 for the year or (2) \$5,000. (Include in the list organizations described in lines 5 through 11, as well as individuals.) Do not file this list with your return. After computing the difference between the amount received and the larger amount described in (1) or (2), enter the sum of these differences (the excess amounts) for each year: N/A					
(2002) (2001) (2000) (1999)					
c Add: Amounts from column (e) for lines: 15 16	17 20 21				► 27c N/A
d Add: Line 27a total and line 27b total					► 27d N/A
e Public support (line 27c total minus line 27d total)					► 27e N/A
f Total support for section 509(a)(2) test: Enter amount on line 23, column (e)			► 27f N/A		
g Public support percentage (line 27e (numerator) divided by line 27f (denominator))					► 27g N/A %
h Investment income percentage (line 18, column (e) (numerator) divided by line 27f (denominator))					► 27h N/A %
28 Unusual Grants: For an organization described in line 10, 11, or 12 that received any unusual grants during 1999 through 2002, prepare a list for your records to show, for each year, the name of the contributor, the date and amount of the grant, and a brief description of the nature of the grant. Do not file this list with your return. Do not include these grants in line 15.	None				

Part V Private School Questionnaire (See page 7 of the instructions.)

N/A

(To be completed ONLY by schools that checked the box on line 6 in Part IV)

	Yes	No
29 Does the organization have a racially nondiscriminatory policy toward students by statement in its charter, bylaws, other governing instrument, or in a resolution of its governing body?	29	
30 Does the organization include a statement of its racially nondiscriminatory policy toward students in all its brochures, catalogues, and other written communications with the public dealing with student admissions, programs, and scholarships?	30	
31 Has the organization publicized its racially nondiscriminatory policy through newspaper or broadcast media during the period of solicitation for students, or during the registration period if it has no solicitation program, in a way that makes the policy known to all parts of the general community it serves?	31	
If "Yes," please describe; if "No," please explain. (If you need more space, attach a separate statement.)		
<hr/> <hr/> <hr/>		
32 Does the organization maintain the following:	32a	
a Records indicating the racial composition of the student body, faculty, and administrative staff?	32b	
b Records documenting that scholarships and other financial assistance are awarded on a racially nondiscriminatory basis?	32c	
c Copies of all catalogues, brochures, announcements, and other written communications to the public dealing with student admissions, programs, and scholarships?	32d	
d Copies of all material used by the organization or on its behalf to solicit contributions?		
If you answered "No" to any of the above, please explain. (If you need more space, attach a separate statement.)		
<hr/> <hr/> <hr/>		
33 Does the organization discriminate by race in any way with respect to:	33a	
a Students' rights or privileges?	33b	
b Admissions policies?	33c	
c Employment of faculty or administrative staff?	33d	
d Scholarships or other financial assistance?	33e	
e Educational policies?	33f	
f Use of facilities?	33g	
g Athletic programs?	33h	
h Other extracurricular activities?		
If you answered "Yes" to any of the above, please explain. (If you need more space, attach a separate statement.)		
<hr/> <hr/> <hr/>		
34 a Does the organization receive any financial aid or assistance from a governmental agency?	34a	
b Has the organization's right to such aid ever been revoked or suspended?	34b	
If you answered "Yes" to either 34a or b, please explain using an attached statement.		
35 Does the organization certify that it has complied with the applicable requirements of sections 4.01 through 4.05 of Rev. Proc. 75-50, 1975-2 C.B. 587, covering racial nondiscrimination? If "No," attach an explanation	35	

Part VI-A **Lobbying Expenditures by Electing Public Charities** (See page 9 of the instructions.)

N/A

Qualifying Exempt Organization Information
(To be completed ONLY by an eligible organization that filed Form 5768)

Check a if the organization belongs to an affiliated group.

Check if you checked "a" and "limited control" provisions apply.

Caution: If there is an amount on either line 43 or line 44, you must file Form 4720.

4-Year Averaging Period Under Section 501(h)

(Some organizations that made a section 501(h) election do not have to complete all of the five columns below. See the instructions for lines 45 through 50 on page 11 of the instructions.)

	Lobbying Expenditures During 4-Year Averaging Period					N/A
	(a) 2003	(b) 2002	(c) 2001	(d) 2000	(e) Total	
Calendar year (or fiscal year beginning in) ►						
45 Lobbying nontaxable amount						0.
46 Lobbying ceiling amount (150% of line 45(e))						0.
47 Total lobbying expenditures						0.
48 Grassroots nontaxable amount						0.
49 Grassroots ceiling amount (150% of line 48(e))						0.
50 Grassroots lobbying expenditures						0.

Part VI-B Lobbying Activity by Nonelecting Public Charities

(For reporting only by organizations that did not complete Part VI-A) (See page 12 of the instructions.)

N/A

During the year, did the organization attempt to influence national, state or local legislation, including any attempt to influence public opinion on a legislative matter or referendum, through the use of:

- a Volunteers
- b Paid staff or management (Include compensation in expenses reported on lines c through h.)
- c Media advertisements
- d Mailings to members, legislators, or the public
- e Publications, or published or broadcast statements
- f Grants to other organizations for lobbying purposes
- g Direct contact with legislators, their staffs, government officials, or a legislative body
- h Rallies, demonstrations, seminars, conventions, speeches, lectures, or any other means
- i Total lobbying expenditures (Add lines c through h.)

If "Yes" to any of the above, also attach a statement giving a detailed description of the lobbying activities.

Part VII **Information Regarding Transfers To and Transactions and Relationships With Noncharitable Exempt Organizations** (See page 12 of the instructions.)

51 Did the reporting organization directly or indirectly engage in any of the following with any other organization described in section 501(c) of the Code (other than section 501(c)(3) organizations) or in section 527, relating to political organizations?

• Transfers from the reporting organization to a noncharitable exempt organization of:

(i) Cash

(ii) Other assets

b Other transactions:

(i) Sales or exchanges of assets with a noncharitable exempt organization

(ii) Purchases of assets from a noncharitable exempt organization

(iii) Rental of facilities, equipment, or other assets

(iv) Reimbursement arrangements

(v) Loans or loan guarantees

(vi) Performance of services or membership or fundraising solicitations

c Sharing of facilities, equipment, mailing lists, other assets, or paid employees

d If the answer to any of the above is "Yes," complete the following schedule. Column (b) should always show the fair market value of the goods, other assets, or services given by the reporting organization. If the organization received less than fair market value in any transaction or sharing arrangement, show in column (d) the value of the goods, other assets, or services received:

	Yes	No
51a(i)		X
a(ii)		X
b(i)		X
b(ii)		X
b(iii)		X
b(iv)		X
b(v)		X
b(vi)		X
c		X

N/A

52 a Is the organization directly or indirectly affiliated with, or related to, one or more tax-exempt organizations described in section 501(c) of the Code (other than section 501(c)(3)) or in section 527?

► Yes No

b. If "Yes," complete the following schedule:

N/A

2003 DEPRECIATION AND AMORTIZATION REPORT

Form 990 Page 2

990

Asset No	Description	Date Acquired	Method	Life	Line No	Unadjusted Cost Or Basis	Bus % Excl	* Reduction In Basis	Basis For Depreciation	Accumulated Depreciation	Current Sec 179	Amount Of Depreciation
1 LAND		91		.000	16	190,000.			190,000.			0.
2 BUILDINGS AND IMPROVEMENTS		91		20.00	16	2605114.			2605114.	803,821.		115,786.
3 FURNITURE, EQUIPMENT and vehicle		97		5.00	16	794,246.			794,246.	495,001.		123,755.
4 LAND IMPROVEMENTS		97		10.00	16	59,410.			59,410.	38,619.		5,941.
* Total 990 Page 2 Depr						3648770.			0.	3648770.	1337441.	0.
												245,482.

Form 990	Rental Income	Statement	1
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Kind and Location of Property	Activity Number	Gross Rental Income
RENTAL OF SPACE IN OWNED FACILITY FOR SOCIAL SERVICE PROGRAMS	1	6,680.
Total to Form 990, Part I, line 6a		6,680.

Form 990	Other Expenses	Statement	2
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Description	(A) Total	(B) Program Services	(C) Management and General	(D) Fundraising
Professional Fees	115,717.	106,185.	8,236.	1,296.
Insurance	257,317.	253,805.	3,161.	351.
Program Supplies	257,353.	257,353.		
Food	641,485.	638,885.	2,600.	
Equipment	297,290.	256,620.	39,670.	1,000.
Payroll Service and Bank Charges	39,503.	305.	39,198.	
Stipends	117,613.	117,613.		
Miscellaneous	167,271.	112,149.	54,122.	1,000.
Total to Fm 990, ln 43	1,893,549.	1,742,915.	146,987.	3,647.

Form 990	Specific Assistance to Individuals	Statement	3
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Description	Amount
Food, shelter and clothing for indigents, etc.	110,166.
Total to Form 990, Part II, line 23	110,166.

Form 990	Other Program Services	Statement	4
Description	Grants and Allocations	Expenses	
Citizens Advice Program and services for the elderly including walk-in assistance centers; health insurance and food stamp outreach; immigration/citizenship assistance programs.	109,666.	3,320,681.	
Total to Form 990, Part III, line e	109,666.	3,320,681.	

Form 990	Depreciation of Assets Not Held for Investment	Statement	5
Description	Cost or Other Basis	Accumulated Depreciation	Book Value
LAND	190,000.	0.	190,000.
BUILDINGS AND IMPROVEMENTS	2,605,114.	919,607.	1,685,507.
FURNITURE, EQUIPMENT and vehicle	794,246.	618,756.	175,490.
LAND IMPROVEMENTS	59,410.	44,560.	14,850.
Total to Form 990, Part IV, ln 57	3,648,770.	1,582,923.	2,065,847.

Form 990

Part V - List of Officers, Directors,
Trustees and Key Employees

Statement 6

Name and Address	Title and Avrg Hrs/Wk	Compen- sation	Employee Ben Plan Expense Contrib Account
Carolyn McLaughlin 2054 MORRIS AVENUE BRONX, N.Y. 10453	EXECUTIVE DIRECTOR 37.5	120,000. 31,632.	0.
Carmen Hernandez 2054 MORRIS AVENUE BRONX, N.Y. 10453	CONTROLLER 37.5	81,159. 21,394.	0.
Sean Delany 2054 MORRIS AVENUE BRONX, N.Y. 10453	CHAIRMAN 5	0.	0.
Jean Smith 2054 MORRIS AVENUE BRONX, N.Y. 10453	VICE-CHAIR 4	0.	0.
John Fouhey 2054 MORRIS AVENUE BRONX, N.Y. 10453	TREASURER 3	0.	0.
Janice Hart 2054 MORRIS AVENUE BRONX, N.Y. 10453	SECRETARY 1	0.	0.
William Aguado 2054 MORRIS AVENUE BRONX, N.Y. 10453	MEMBER 1	0.	0.
Carmen Allende 2054 MORRIS AVENUE BRONX, N.Y. 10453	MEMBER 1	0.	0.
Caryn Bailey 2054 MORRIS AVENUE BRONX, N.Y. 10453	MEMBER 1	0.	0.
Gordon Campbell 2054 MORRIS AVENUE BRONX, N.Y. 10453	MEMBER 1	0.	0.
John Chalsty 2054 MORRIS AVENUE BRONX, N.Y. 10453	MEMBER .25	0.	0.

CITIZENS ADVICE BUREAU, INC.

13-3254484

Vito DeSantis 2054 MORRIS AVENUE BRONX, N.Y. 10453	MEMBER 1	0.	0.	0.
Marshall Green 2054 MORRIS AVENUE BRONX, N.Y. 10453	MEMBER 2	0.	0.	0.
Dorothy Henderson 2054 MORRIS AVENUE BRONX, N.Y. 10453	MEMBER 2	0.	0.	0.
Marc Kemeny 2054 MORRIS AVENUE BRONX, N.Y. 10453	MEMBER 3	0.	0.	0.
Judith Leonard 2054 MORRIS AVENUE BRONX, N.Y. 10453	MEMBER 1	0.	0.	0.
Patricia McDonald 2054 MORRIS AVENUE BRONX, N.Y. 10453	MEMBER 1	0.	0.	0.
Bruce Phillips 2054 MORRIS AVENUE BRONX, N.Y. 10453	MEMBER 1	0.	0.	0.
Norberto Rivera 2054 MORRIS AVENUE BRONX, N.Y. 10453	MEMBER 1	0.	0.	0.
Ilda Rosario 2054 MORRIS AVENUE BRONX, N.Y. 10453	MEMBER 1	0.	0.	0.
Patricia Sparks 2054 MORRIS AVENUE BRONX, N.Y. 10453	MEMBER 3	0.	0.	0.
Lena Townsend 2054 MORRIS AVENUE BRONX, N.Y. 10453	MEMBER 1	0.	0.	0.
Totals Included on Form 990, Part V		201,159.	53,026.	0.

INTERMEDIARY WITH RESPECT TO SUBGRANTEES SUBJECT TO FEDERAL GUIDELINES

CHAR010

Certification to Accompany Reports Submitted
on Forms Other than Official Department of
Law (Attorney General) Forms

STATE OF NEW YORK
DEPARTMENT OF LAW
CHARITIES BUREAU - REGISTRATION SECTION
120 BROADWAY
NEW YORK, NY 10271
www.oag.state.ny.us/charities/charities.html

Attorney General's registration number: 03-6176

Name of Registrant: CITIZENS ADVICE BUREAU, INC.

Mailing Address: 2054 MORRIS AVENUE

BRONX, NY 10453

Tel. No.: 718-590-4050 Fax. No.: _____

Email Address _____

I (We) certify, under penalty for perjury, that the following documents (list submitted documents) attached hereto:

Form 990 and Schedule A

all of which comprise the 2003 (insert year of report) periodic report of
CITIZENS ADVICE BUREAU, INC. (insert legal name of organization)

have been examined by me (us) and to the best of my (our) knowledge and belief the contents thereof are true,
correct and complete.

NAME and TITLE (printed)

Signature

Tel. No.: _____ Fax. No.: _____

Email Address _____

Dated the _____ day of _____, 20 _____

NAME and TITLE (printed)

Signature

Tel. No.: _____ Fax. No.: _____

Email Address _____

Dated the _____ day of _____, 20 _____

CHAR010 (Rev. 10/02)