

Citizens Advice North Staffordshire LTD

England & Wales · Charity number 1001204

Details

Other names	STAFFORDSHIRE NORTH AND STOKE-ON-TRENT CITIZENS ADVICE BUREAUX, STOKE ON TRENT CITIZENS ADVICE BUREAUX
Status	Registered
Legal form	Charitable company
Company number	02402902
Registered	1990-12-10
Register	View on the Charity Commission register

Contact

Address	Mitchell House Town Road Hanley Stoke-On-Trent ST1 2QA
Phone	01782201234
Email	advice@snsCab.org.uk
Website	www.snsCab.org.uk

Activities

Objects: THE PROMOTION OF ANY CHARITABLE PURPOSES FOR THE BENEFIT OF THE COMMUNITY PARTICULARLY BUT NOT EXCLUSIVELY IN THE AREA OF STAFFORDSHIRE AND ITS ENVIRONS BY THE ADVANCEMENT OF EDUCATION, THE PROTECTION AND PRESERVATION OF HEALTH AND THE RELIEF OF POVERTY, SICKNESS AND DISTRESS AND TO WORK IN CONJUNCTIONAL NATIONALLY WITH OTHER PARTNERS/STAKEHOLDERS WITH THE SAME AIMS AND PRINCIPLES

Activities: Provision of advice, information and support to people resident in the area of benefit on their legal rights, to help them deal with legal financial and other problems. Our main areas of work concern problems with debt, welfare benefits, housing rights, immigration and asylum issues, and employment rights. We also seek to influence the development of policies and services.

Classification

- **How:** Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Disability, The Prevention Or Relief Of Poverty
- **Who:** Children/young People, Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- **Area of benefit:** PARTICULARLY, BUT NOT EXCLUSIVELY, STAFFORDSHIRE AND ITS ENVIRONS
- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£6,351,580	£6,134,422	£2,252,418	200
2024-03-31	£6,817,195	£6,593,569	£2,035,260	200
2023-03-31	£4,925,979	£4,641,349	£1,811,634	182
2022-03-31	£4,096,125	£3,976,235	£1,527,004	157
2021-03-31	£3,908,751	£3,699,808	£1,407,114	163

Trustees

Name	Role	Appointed
Margaret Grahamslaw	Chair	2022-12-01
BERTRAM CEDRIC LAWTON		2013-10-24
Connor Brady		2020-04-29
Deborah Ware		2022-08-24
JAMES DAVIES		2013-10-24
Keith Hoptroff		2022-11-30
Magda Styles		2022-11-30
Philip Haddock		2024-07-30
Seema Kazmi		2024-04-22
Stephen Dawson		2022-11-30

Accounts

Registered number: 2402902
Charity number: 1001204

Citizens Advice North Staffordshire Ltd
(formerly Staffordshire North and Stoke-on-Trent Citizens Advice Bureaux)

Trustees' Report and Financial Statements

for the year ended 31 March 2025



Citizens Advice North Staffordshire Ltd
(A company limited by guarantee)

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Reference and Administrative Details of the Charity, its Trustees and Advisers
for the year ended 31 March 2025

Trustees	M. Grahamslaw, Chair
	J. Davies
	R. Holt (resigned 6 August 2025)
	B. Lawton
	C. Brady
	D. Ware
	S. Willins (resigned 6 August 2025)
	M. Styles
	K. Hoptruff
	S. Dawson
	S. Kazmi (appointed 22 April 2024)
	P. Haddock (appointed 29 July 2024)
	R.J Pemberton (resigned 7 August 2024)
	T. Hall (resigned 20 May 2025)
	E. Pertous (resigned 7 October 2024)
	A. Powner (resigned 25 November 2024)

Company registered
number 2402902

Charity registered number 1001204

Registered office Mitchell House
Town Road
Hanley
Stoke-on-Trent
England
ST1 2QA

Company secretary C Browne

Chief executive officer C Browne

Independent auditor Dains Audit Limited
Statutory Auditor
Albion House
2 Etruria Office Village
Etruria
Stoke-on-Trent
ST1 5RQ

Bankers Unity Trust Bank plc
9 Brindley Place
Birmingham
B1 2HB

Citizens Advice North Staffordshire Ltd
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Trustees' report
for the year ended 31 March 2025

The Trustees present their annual report together with the audited financial statements of the Charity for the year 1 April 2024 to 31 March 2025. The annual report serves the purposes of both a Trustees' report and a directors' report under company law. The Trustees confirm that the annual report and financial statements of the charitable company comply with the current statutory requirements, the requirements of the charitable company's governing document and the provisions of the Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019).

Since the Charity qualifies as small under section 382 of the Companies Act 2006, the strategic report required of medium and large companies under the Companies Act 2006 (Strategic Report and Directors' Report) Regulations 2013 has been omitted.

Objectives and activities

a. Objectives

The charity's objects, set out in the memorandum and articles of association, are to promote any charitable purpose for the benefit of the community primarily but not exclusively within Staffordshire, by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress.

Citizens Advice North Staffordshire Ltd aims to provide free, confidential, impartial and independent advice and information for the benefit of the local community, to ensure individuals receive the advice they need to deal with the problems they face and to use their experience of legislative and administrative problems to influence the development of social policies and services.

Locally, Citizens Advice North Staffordshire Ltd has interpreted these aims to focus on the relief of poverty and promotion of equality through advice work and addressing the causes of poverty and inequality through campaigning to change social policies, engaging in partnership working and supporting communities.

In March 2025 the Trustee Board adopted a new 3-year Business and Development Plan around four strategic themes. In doing so the Trustees have considered the relevant guidance on public benefit to ensure that the activities we undertake help us to deliver our aims and objectives and benefit the people we serve.

The four main strategic themes reflect our understanding of the needs of our enquirers and those people from the area's poorest communities who currently do not get the advice they need.

Access: We are committed to improving access to advice by maintaining existing services and developing new services that make getting advice easier, meet emerging needs, meet the needs of excluded groups, support collaboration with partners, support people to develop skills and confidence and promote earlier intervention.

Equality & Diversity: This plan commits the organisation to becoming a champion of diversity and equality, not only in the services it delivers and our ability to engage with hard-to-reach groups, but also in our own systems and practices. We aim to broaden access as far as possible reducing, where we can, the barriers which people face in accessing services.

Resilience: In recognition of the challenging financial climate to organisation will pay special attention to ensuring it is resilient in the future.

Citizens Advice North Staffordshire Ltd
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Trustees' report (continued)
for the year ended 31 March 2025

Objectives and activities (continued)

Influence: The advice queries we deal with on a day-to-day basis provide us with a valuable body of evidence showing how social policies and legislation impact on the lives of theCitizens Advice North Staffordshire Ltd Report of the Directors and Trustees poorest and most disadvantaged. We will use this to lobby for changes in the services and laws which create many of the problems we are called upon to solve.

Having had due regard to the guidance issued by the Charity Commission, the Trustees believe that the strategic direction the organisation pursues demonstrates that they comply with their duty under the Charities Act regarding delivering public benefit.

Achievements and performance: Delivery Public Benefit

a. Main achievements of the Charity

Over the course of the last 12 months, we have made a collective commitment to encourage, empower and enable each other as well as those we seek to serve. As a registered charity, we constantly seek to better understand the challenges faced by the residents we seek to serve, as this helps us to develop our service offer in response to their needs. In so doing, we are also better able to act as advocates when speaking to other agencies on their behalf; for example, local government, the police, energy providers and debt collection agencies, to name but a few.

During 2024/25 we provided help to over 33,252 residents across North Staffordshire (an increase of 22.35% compared with 2023/24), including debt advice, money management, consumer advice, housing advice and benefits advice, as well as supporting refugee, asylum seekers and victims of crime, delivering £20.9m in savings to central and local government in the process (that's £3.89 for every £1.00 invested). From the feedback we receive from our clients, we know just how much they value the service we provide; however, we will never just rest on our laurels and will continue to expand and improve our offer in response to the demands of our users.

As always, we will continue to rely on the support of our incredible staff and volunteers, without whom we would not be here.

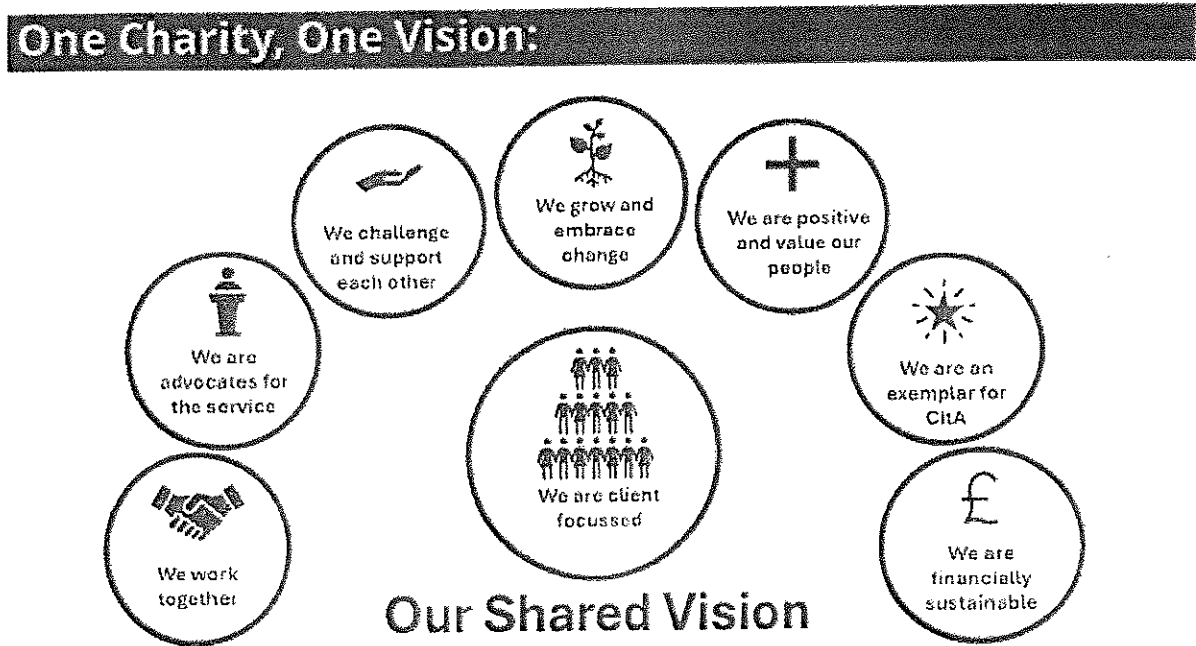
Citizens Advice North Staffordshire Ltd
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Trustees' report (continued)
for the year ended 31 March 2025

Achievements and performance: Delivery Public Benefit (continued)

b. Our Vision

Over the course of the last 12 months, we have begun to focus on a shared vision for the charity. All members of staff and volunteers were given the opportunity to feed into this vision through a series of group sessions facilitated by "Sticky Change" Management Consultants, culminating in the agreed shared vision at our Development Day in May 2024. Since then, each Head of Service has been tasked with the responsibility of embedding the shared vision within their own teams.



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Trustees' report (continued)
for the year ended 31 March 2025

Achievements and performance: Delivery Public Benefit (continued)

c. Our Impact

We continue to measure the impact of our service upon service users, collecting regular feedback to ensure that our service offer remains relevant to the needs, issues and challenges faced by those who seek our support. 2024/25 saw an uptick in demand for practically every service area, with the number of clients we supported growing by almost a quarter (22%) in the space of just twelve months. Perhaps most staggering of all, however, was the increase in levels of personal debt which rose by 91% during the course of the year, an increase primarily driven by personal loans, credit cards and council tax payments



33,252 unique individuals advised by our local services (up 22% on 2023/24)



£67.6m worth of financial gains secured for clients including £56.2m of written off debt



114,696 brand new advice issues were advised on (up 23% on 2023/24)



3,948 people received advice and support to develop money management skills or energy advice.



£212,888,905 worth of Debt was reported to our debt advisers (up 91% on 2023/24)



2,011 people received housing advice, including being represented at county court hearings



45,110 Victims of Crime received advice and information, whilst 765 received in depth support from Victim Care Coordinators (up 17% on 2023/24)



7,864 people were advised on welfare benefits including 3,321 on Universal Credit

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Trustees' report (continued)
for the year ended 31 March 2025

Achievements and performance: Delivery Public Benefit (continued)

d. Our Services:

Our **Consumer Team** (who are one of eight contact centres nationally), delivered an inbound telephone service providing general consumer and energy advice. Whilst the service primarily supports clients over the phone, the team also helped clients who contacted the service via digital methods such as webchat and webform. Our advisors provided individuals and businesses with the legal and practical steps needed to help them begin to resolve ongoing issues and disputes regarding the purchase of goods or services. We work closely with Trading Standards, and where a referral is appropriate, pass the information provided by a consumer on to their local Trading Standards office for their review. Our energy advisors assisted clients with queries relating to their gas and electricity supply, working directly with energy suppliers to help provide advice and connecting clients with their supplier so a resolution can be sought. The team also work closely with the Extra Help Unit which provides assistance to clients who are struggling to afford the cost of energy and helps keep consumers on supply. The high quality of advice provided by the team is evident through the internal quality marking scheme and through the client satisfaction results seen during the year. For General Consumer over 2024/25, the average quality mark per contact was 85.66%, with a 92.36% for client satisfaction. For our energy team, the average quality mark per contact was 85.56%, with a client satisfaction score of 88.46%.

Our **Debt Advice Team** (which is one of eight "Debt Hubs" operating nationally), helped clients all over the country with their debt issues. Funded by MaPs, the Team is split into two: National Debt Advice Hub (NDAH) and the Debt Relief Order Team (DRO). The NDAH team primarily deliver a national inbound telephone service. Our trained debt advisors helped clients by exploring their debt problems, identified ways for individuals to increase their income and reduce their outgoings, and explored options for relieving their debts. The team helped with most kind of debts including fines, county court judgments (CCJ's), parking charges, rent and mortgage arrears, utility arrears, loans, credit cards, overdrafts and benefit overpayments. The DRO team worked with clients who chose a DRO as their debt solution. Referrals came into the hub via various referral channels, including internal referrals and those from referral partners such as Pay Plan, Business Debt Line and Angel Advance. Our Service Areas: Debt Advice During the year the NDAH team: helped 9,896 new clients, resolved 14,016 issues for clients and helped write off or reschedule debt totalling £3,098,358. In 2024/25 the team: approved 2,948 DRO applications and wrote off debts amounting to £44,898,073, with the average client debt of £16,610.

Our **Money Advice Service** has spent the past 12 months continuing to research and seek to understand the social inequalities and barriers that marginalised communities and vulnerable groups face. Demand for our service has continued to grow due to social deprivation, benefits caps, welfare reform, and wider macroeconomic factors which are driving up the cost of living and increasing the risk of fuel poverty. Our client data shows that in-work poverty is rising throughout our catchment area and that a growing number of requests for emergency food and fuel support is increasing significantly. Our service offers budgeting and money advice for individuals facing financial insecurity, we have a dedicated Community debt team to offer debt management support and insolvency solutions and in the area of energy, we are actively engaged in reducing and preventing fuel poverty and can proudly say that all of our advisers became Level 3 NEA-accredited this year. Over the course of 2024/25 we took on two new projects and had our biggest project renewed for the fourth time. In total the money advice team supported 3,948 clients which is 642 more than last year and resolved 23,781 issues. Collectively, we achieved a combined figure of expected financial gains and debt managed of £12,005,024 which is a reflection of the increased complexity of issues faced by our clients.

Our **Generalist Advice Team** provide guidance and support to volunteers and paid staff working in our office, as well as to those working from home or at an outreach, they also support clients via initial checks, referrals via task lists and appointments and act as Personal Managers to volunteers, they also Monitor the quality of advice via checking and Quality Advice Audits. In 2024/25 the Generalist Team advised 17,634 unique clients with 25,897 separate issues resulting

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Trustees' report (continued)
for the year ended 31 March 2025

Achievements and performance: Delivery Public Benefit (continued)

in an income gain of £589,268. With the cost-of-living crisis still affecting Stoke on Trent help accessing local support funds (1,780 clients) and help in relation to claiming Personal Independence Payments, (a non-means-tested disablement benefit) were our largest request for support (1,656 clients). The Welfare Benefits team has several different projects embedded within it, they assist clients with complex benefit applications, Mandatory Reconsiderations, Appeals and Appeals to the Upper Tribunal, helping to shape how the legislation is interpreted by the Commissioners. During 2024-25 we advised 544 unique clients with 1,454 separate issues resulting in an income gain of £850,757. With the Cost of Living still affecting residents Stoke-on-Trent, 567 clients required advice in relation to Personal Independence Payments.

Our **Housing Team** offer legal advice and assistance with housing issues, including being present at the court desk to advise clients on their hearing dates; their work is funded by the Legal Aid Agency and Stoke on Trent City Council. Members of the team represent clients at possession and eviction hearings, as well as providing advice on Section 21 notices, claims and their validity, plus rent arrears notices and claims, mortgage possession action, tenancy status and rights. Meanwhile, our **RAST Team** supports asylum seekers, refused asylum seekers and new refugees based in North Staffordshire. We offer advice, assistance, and advocacy on a plethora of issues relating to their asylum support issues, e.g. non-payment of support, delays and refusals and accommodation problems. We ensure that refugees are fully informed on their new rights and entitlements and responsibilities in the UK. The RAST team supported 521 clients with 891 issues in 24-25. Through our "Into Schools" project (funded by Children in Need) we work with asylum seeking families on their arrival. We assess children's needs for schooling, including Special Educational Needs. Our team assist with obtaining school uniform, free school meals, school transport and any special requirements. Last year we supported 63 families through this project.

Our **Specialist Support Team** (victim gateway & restorative justice) received 46,746 referrals and provided information, advice and guidance to 45,110 victims of crime with 765 victims receiving specialist support from a Victim Care Coordinator. Support was most often sought by victims of violence against the person and stalking and harassment. After accessing our specialist support: 77% of victims reported improved feelings of safety 71% felt better able to manage their daily responsibilities 83% reported improved emotional wellbeing 86% felt more confident to navigate the legal system During the year, the Uniting Staffordshire Against Hate service received 1,251 referrals and provided information, advice and guidance to 635 victims of hate crime, with 212 victims receiving specialist support from a Victim Care Coordinator. After accessing our specialist support: 84% reported improved feelings of safety 72% felt better able to manage their daily responsibilities 89% reported improved emotional wellbeing 75% reported improved resilience 77% reported improved ability to navigate the legal system. As part of our hate crime work, the Uniting Staffordshire Against Hate team also delivered training, awareness and community engagement activities to increase understanding of hate crime, improve confidence in reporting and raise awareness of the specialist support available to victims. Over the year the team delivered 88 hate crime awareness training sessions to 1,811 professionals as well as 100 community engagement events reaching 9,495 individuals.

During the year, our **Support Services Team** has been strengthened with the recruitment of several new members. Originally consisting of IT and Finance, we now have HR, Business Development and Communications, plus we have centralised volunteer recruitment, retention and training as well as staff training to ensure we focus on the development of all the staff and volunteers. During the year, the team have worked hard supporting the move from three separate buildings in Stoke on Trent, Newcastle, and the Staffordshire Moorlands into one bigger, brighter more modern building which benefits all our clients with services available in one place, with additional outreach facilities for example in the family hubs and other "lifestyle" location across our local communities. Mitchell House provides better facilities, support, staff wellbeing and development for our staff as well but most of all it has provided a better environment for all our staff to work together as one organisation. The IT team have also updated our Cyber Security accreditation this year

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Trustees' report (continued)
for the year ended 31 March 2025

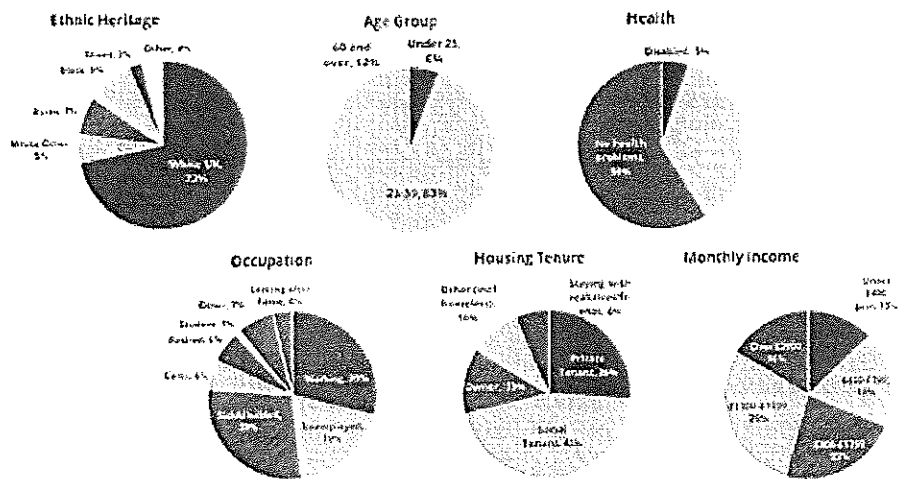
Achievements and performance: Delivery Public Benefit (continued)

which helps us as an organisation but also with funders and clients. Over the coming 12 months we will be working to achieve Cyber Essentials Plus accreditation.

e. Our Service Users

The following client profile for local service delivery shows that the people we see tend to be more vulnerable, not in regular work or training and with a long-term health condition, at the same time as living in rented accommodation (typically social housing).

A Profile of our Service Users



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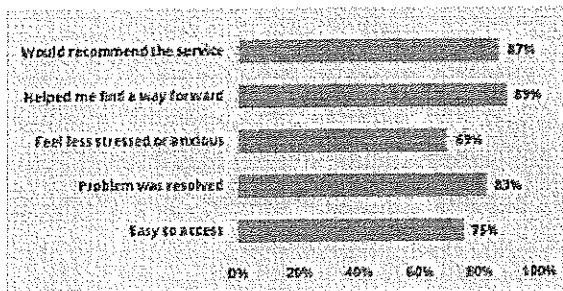
Trustees' report (continued)
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Achievements and performance: Delivery Public Benefit (continued)

f. Improved Client Satisfaction

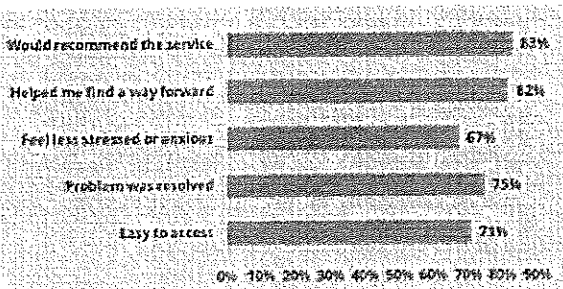
Every Area of Client Satisfaction Improved

We give the final word to our Clients. These are the results of our Clients Satisfaction Survey for 2024-25:



The good news is that every single category shows an improvement compared to the equivalent question from twelve months earlier. This is entirely due to the fantastic work, empathy and commitment of our staff and volunteers, without whom we would not be here.

By contrast, these are the results of our Client Satisfaction Survey for the previous year (2023-24)



No. of clients who would recommend the service +4%
No. of clients helped to find a way forward +7%
No. of clients feeling less stressed or anxious +2%
No. of clients feeling their problem was resolved +8%
No. of clients finding the service easy to access +4%

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Trustees' report (continued)
for the year ended 31 March 2025

Achievements and performance: Delivery Public Benefit (continued)

g. Future Plans

Citizens Advice Staffordshire North & Stoke on Trent updated its Business Plan in March 2025. The plan extends across the whole of North Staffordshire and continues to focus on:

ACCESS - to increase access to advice and support by redesigning our client journey and channel mix to ensure we build on recent learning to deliver services that **MAKE IT EASIER** for people to get advice by utilising a multi-channel approach balancing face to face, telephone, webchat and email; delivering more advice in partnership; and where necessary shifting the emphasis between channels (e.g., increasing the number of Adviceline calls we can answer); **MAINTAIN** or increase the range and depth of advice we give (including restating our belief that good quality generalist advice is essential to promoting access), opening up new areas of advice and maintaining specialist capacity to support generalist advice or deal with more serious problems; and **MEET THE NEEDS** of excluded groups, especially those unable to engage remotely or digitally through inclusive services that address the barriers to access, while ensuring clients from minoritised communities receive the services they need. **COLLABORATE WITH PARTNERS** to include advice alongside other specialisms to provide a complete package of support for particular client groups. **SUPPORT & ENABLE** people to develop the skills and confidence to manage life situations more effectively and allow us to **INTERVENE EARLIER** before problems become acute.

EQUALITY, DIVERSITY & INCLUSION: maintaining and enhancing our reputation as a champion of equality, diversity and inclusion by - ensuring that the services we offer are inclusive. Where we can, **REMOVING BARRIERS** (physical and attitudinal) that prevent people accessing advice. Recruiting a **DIVERSE WORKFORCE** of paid staff, volunteers and trustees. Ensuring our own staff and volunteers' **MODEL GOOD PRACTISE** in promoting equality and celebrating diversity.

RESILIENCE: to achieve the other objectives in this plan we need to be a resilient organisation. To do this we will - maintain our strong financial position by continuing to **BUILD RESERVES** and ensure adequate liquidity through strong financial management. Ensure a reconfigured operating model continues to offer **VALUE FOR MONEY** to funders and allows us to operate efficiently and effectively. Increase the amount of self-generated income and **DIVERSE INCOME SOURCES** to reduce our reliance on diminishing public funds. Maintain effective and fit for purpose **ICT INFRASTRUCTURE** that allows us to take advantage of opportunities and changed behaviour following the pandemic. Demonstrate **EXCELLENT GOVERNANCE**, leadership and management, and support those in such roles to do so. Ensure staff and volunteers are **WELL TRAINED**, supported and developed.

INFLUENCE: we will address poverty and inequality by Influencing policy makers and service providers locally and nationally by - participating in **NATIONAL CAMPAIGNS** within and outside the Citizens Advice service that seek to change the issues that affect our clients. Influencing the emerging strategic framework for the Citizens Advice service so that it **MEETS THE NEEDS** of our clients. Running local campaigns to **EFFECT CHANGE** on a local scale and improve service provision. Influencing partners by modelling good practice and constructive and positive engagement in partnership initiatives. Using our learning from both ours and our **CLIENTS' EXPERIENCES** to influence the strategies and services of partners across the public and third sectors. Feeding into a wide range of public policy issues into debates and as the basis for our campaigning activities. We will continue to influence the practice of partners and increase their understanding and knowledge of social welfare law and its impact on clients' lives through training, hosting student placements and supporting the skills development of other front-line staff.

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Trustees' report (continued)
for the year ended 31 March 2025

Financial review

a. Going concern

There was a net inflow of funds in 2024/25 of £217,158. The Trustee Board recognises the need to provide for risks such as redundancy and building repairs and have decided to designate our surplus funds as follows: £100,000 towards buildings, £50,000 towards general contingencies, £400,000 cover towards staffing costs, £212,908 for fixed assets and £75,000 for IT.

The Trustees have reviewed and approved the financial projections. The Trustees believe there are adequate resources which will enable the Charity to meet its liabilities as they fall due for the foreseeable future. For this reason, the Trustees have adopted the going concern basis in preparing the financial statements.

b. Reserves policy

The Board of Directors recognises the importance of establishing the long-term financial sustainability of the organisation, especially in a funding environment which relies on short term, time-limited funding. The Board of Directors believes that one way of achieving this is to establish reserves to enable the organisation to survive the vagaries of short-term funding. Consequently, the Board of Directors is required to ensure that monies are available in each financial year to meet any reasonable foreseeable contingency. They believe an amount of not less than £1,000,000 will be adequate. Within this total, they have also designated funds for the following purposes; staffing costs (mainly redundancy costs), buildings, IT Reprovision and general contingencies. They will ensure that the financial performance of the organisation is subject to close and regular scrutiny. They aim to maintain a projection of income for at least 3 years ahead (although they recognise the difficulty of this in the current climate) and will ensure that this continues to be derived from as wide a variety of sources as possible. They will take all necessary steps to ensure that at no time within the period would it be possible for the cessation of any one funding stream to present so serious a challenge to the future of the organisation that it could not be managed so as to continue to provide a best value advice service.

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Trustees' report (continued)
for the year ended 31 March 2025

c. Principal Funding Sources

The Trustees extend their gratitude to Stoke on Trent City Council who continued to support the core advice service. Newcastle-under-Lyme Borough Council, Staffordshire Moorlands District Council and Biddulph, Cheadle and Leek Town Councils have all maintained their support, for which we are very grateful. The Money and Pensions Service's funding for face-to-face debt advice (administered by Citizens Advice) significantly increases our capacity to offer this essential service and is becoming a major source of funding.

Additionally project-specific funding was received from a wide range of sources who are detailed at notes 16 and 17 to the accounts. This year the contract secured to deliver consumer advice is the most significant new source of income. We continue to receive valuable support from the Big Lottery Fund and the Office of the Police, Fire and Crime Commissioner for Staffordshire. The charity did not have any borrowings from either providers of funding or other sources at the balance sheet date.

There are no funds in deficit at the period end.

Investment Activities: The charity does not currently hold material investments. Investment Policy As required in its Memorandum paragraph 4.11, in furtherance of its objects, and for no other purposes, the Company has the power to invest the monies of the Company not immediately required for its purposes in or upon such investments, securities or property as may be thought fit, subject nevertheless to such conditions and such consents as may for the time being be imposed or required by law.

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Trustees' report (continued)
for the year ended 31 March 2025

Structure, governance and management

a. Governing Document:

Citizens Advice North Staffordshire Ltd is a registered charity and a company limited by guarantee. The maximum liability of each member is limited to one pound. As at 31st March 2025 the company had 11 members. Citizens Advice North Staffordshire Ltd is governed by its Memorandum and Articles of Association as amended in September and November 2004 and April 2013.

Citizens Advice North Staffordshire Ltd was incorporated as a company limited by guarantee on 11 July 1989. The charity commenced operations on 11 July 1989 at which date the assets and liabilities of the unincorporated Stoke on Trent and Longton Citizens Advice Bureaux were acquired. In April 2013 the assets of Biddulph and Newcastle-under-Lyme and Kidsgrove CAB were transferred to the company. In January 2023 the assets of Citizens Advice Cheadle and Leek Citizens Advice were transferred into the charity. In April 2016 following a national rebranding exercise Staffordshire North and Stoke-on-Trent Citizens Advice Bureaux adopted the operating title of Citizens Advice Staffordshire North & Stoke-on-Trent.

On 15 December 2025, the charity changed its name from Staffordshire North and Stoke-On-Trent Citizens Advice Bureaux to Citizens Advice North Staffordshire Ltd.

b. Methods of appointment or election of Trustees

Trustees, who are also Directors of the Company, are elected from the local community at the Annual Public Meeting. The Trustee Board oversees the elections process for Trustee and Officer appointments. A separate process agreed by the Trustee Board is followed for the election of the Chair, Vice Chair and Treasurer. No persons or bodies external to the charity are entitled to appoint persons to the Trustee Board.

Induction of Trustees: newly appointed Trustees are provided with a comprehensive induction through the provision of training, visits to observe activities and mentoring by established Trustees or the Chief Executive.

c. Organisational structure

Citizens Advice North Staffordshire Ltd is governed by its Trustee Board which is responsible for setting the strategic direction and the policy of the charity. The Trustee Board carries the ultimate responsibility for the conduct of Citizens Advice North Staffordshire Ltd and for ensuring that the charity satisfies its legal and contractual obligations.

The Trustee Board meets as a minimum quarterly and delegates the day-to-day operation of the organisation to a senior management team, of Chief Executive and five managers. The Trustee Board is independent from management. The Trustee Board has four sub-committees. The Finance sub-committee receives reports on the organisation's financial position and advises the Management Team on issues of fundraising and financial management. The Personnel sub-committee considers issues relating to staffing matters and advises the Management Team on personnel issues. The Officers group advises the Chief Executive on strategic issues, takes responsibility for governance issues and organisational development. The Estates Committee looks at issues affecting our premises and advises the Board on their maintenance. All sub-committees report to the Trustee Board.

Citizens Advice North Staffordshire Ltd
(A company limited by guarantee)

Trustees' report (continued)
for the year ended 31 March 2025

Structure, governance and management (continued)

d. Related party relationships

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

The charity also co-operates and liaises with a number of other statutory and voluntary agencies on behalf of enquirers. Where one of the Trustees holds the position of trustee/director of another charity they may be involved in discussions regarding that other charity but not in the ultimate decision-making process.

Statement of Trustees' responsibilities

The Trustees (who are also the directors of the Charity for the purposes of company law) are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year. Under company law, the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the Charity and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP (FRS 102);
- make judgments and accounting estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the Charity's transactions and disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the Companies Act 2006. 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.

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Citizens Advice North Staffordshire Ltd
(A company limited by guarantee)

Trustees' report (continued)
for the year ended 31 March 2025

Disclosure of information to auditor

Each of the persons who are Trustees at the time when this Trustees' report is approved has confirmed that:

- so far as that Trustee is aware, there is no relevant audit information of which the charity's auditor is unaware, and
- that Trustee has taken all the steps that ought to have been taken as a Trustee in order to be aware of any relevant audit information and to establish that the charity's auditor is aware of that information.

Approved by order of the members of the board of Trustees and signed on their behalf by:

Signed by:

DB58175E2FEB4B8...
M Grahamslaw
Chair

Date: 29 January 2026

Citizens Advice North Staffordshire Ltd

(A company limited by guarantee)

Independent Auditor's Report to the Members of Citizens Advice North Staffordshire Ltd (formerly Staffordshire North and Stoke-on-Trent Citizens Advice Bureaux)

Opinion

We have audited the financial statements of Citizens Advice North Staffordshire Ltd (formerly Staffordshire North and Stoke-on-Trent Citizens Advice Bureaux) (the 'charity') for the year ended 31 March 2025 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2025 and of its Incoming resources and application of resources, including its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the United Kingdom, including the Financial Reporting Council's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the Trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the Trustees with respect to going concern are described in the relevant sections of this report.

Citizens Advice North Staffordshire Ltd

(A company limited by guarantee)

Independent Auditor's Report to the Members of Citizens Advice North Staffordshire Ltd (formerly Staffordshire North and Stoke-on-Trent Citizens Advice Bureaux) (continued)

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The Trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinion on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Trustees' report for the financial year for which the financial statements are prepared is consistent with the financial statements.
- the Trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of our knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' report.

We have nothing to report in respect of the following matters in relation to which 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 Trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the Trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the Trustees' report and from the requirement to prepare a Strategic report.

Citizens Advice North Staffordshire Ltd

(A company limited by guarantee)

Independent Auditor's Report to the Members of Citizens Advice North Staffordshire Ltd (formerly Staffordshire North and Stoke-on-Trent Citizens Advice Bureaux) (continued)

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement, the Trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the Trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- the senior statutory auditor ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the charitable company through discussions with directors and other management, and from our commercial knowledge and experience of the sector;
- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the charitable company, including the financial reporting legislation, Charities Act 2011, Companies Act 2006, taxation legislation, anti-bribery, employment, and environmental and health and safety legislation;
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence; and
- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

Citizens Advice North Staffordshire Ltd

(A company limited by guarantee)

Independent Auditor's Report to the Members of Citizens Advice North Staffordshire Ltd (formerly Staffordshire North and Stoke-on-Trent Citizens Advice Bureaux) (continued)

We assessed the susceptibility of the charitable company's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud; and
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions;
- assessed whether judgements and assumptions made in determining the accounting estimates set out in Note 3 were indicative of potential bias; and
- investigated the rationale behind significant or unusual transactions.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting documentation;
- reading the minutes of meetings of those charged with governance;
- enquiring of management as to actual and potential litigation and claims; and
- reviewing correspondence with HMRC, relevant regulators and the charitable company's legal advisors.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Citizens Advice North Staffordshire Ltd

(A company limited by guarantee)

Independent Auditor's Report to the Members of Citizens Advice North Staffordshire Ltd (formerly Staffordshire North and Stoke-on-Trent Citizens Advice Bureaux) (continued)

Use of our report

This report is made solely to the charitable company's trustees, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's trustees 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 charitable company and its members, as a body, for our audit work, for this report, or for the opinions we have formed.



Jonathan Dudley (Senior Statutory Auditor)

for and on behalf of

Dalns Audit Limited

Statutory Auditor

Chartered Accountants

Albion House

2 Etruria Office Village

Etruria

Stoke-on-Trent

ST1 5RQ

Date: *29 January 2026*

Citizens Advice North Staffordshire Ltd

(A company limited by guarantee)

Statement of financial activities (incorporating income and expenditure account)
for the year ended 31 March 2025

	Note	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Income from:					
Donations and legacies	4	144,186	-	144,186	174,296
Charitable activities	5	541,537	5,627,723	6,169,260	6,638,649
Other trading activities	6	14,685	-	14,685	4,200
Investments	7	23,449	-	23,449	50
Total income		723,857	5,627,723	6,351,580	6,817,195
Expenditure on:					
Raising funds	8	69,144	-	69,144	65,778
Charitable activities	9	503,320	5,561,958	6,065,278	6,527,791
Total expenditure		572,464	5,561,958	6,134,422	6,593,569
Net movement in funds		151,393	65,765	217,158	223,626
Reconciliation of funds:					
Total funds brought forward		1,794,367	240,893	2,035,260	1,811,634
Net movement in funds		151,393	65,765	217,158	223,626
Total funds carried forward		1,945,760	306,658	2,252,418	2,035,260

The Statement of Financial Activities includes all gains and losses recognised in the year.

The notes on pages 25 to 50 form part of these financial statements.

Citizens Advice North Staffordshire Ltd
(A company limited by guarantee)
Registered number: 2402902

Balance sheet
As at 31 March 2025

	Note	2025 £	2024 £
Fixed assets			
Tangible assets	14	447,107	392,989
		<u>447,107</u>	<u>392,989</u>
Current assets			
Debtors	15	450,327	1,004,055
Cash at bank and in hand		2,215,031	1,643,319
		<u>2,665,358</u>	<u>2,647,374</u>
Current liabilities			
Creditors: amounts falling due within one year	16	(860,047)	(1,005,103)
		<u>1,805,311</u>	<u>1,642,271</u>
Net current assets		<u>2,252,418</u>	<u>2,035,260</u>
Total assets less current liabilities		<u>2,252,418</u>	<u>2,035,260</u>
Total net assets		<u>2,252,418</u>	<u>2,035,260</u>
Charity funds			
Restricted funds		306,658	240,893
Unrestricted funds		1,945,760	1,794,367
Total funds		<u>2,252,418</u>	<u>2,035,260</u>

Citizens Advice North Staffordshire Ltd
(A company limited by guarantee)
Registered number: 2402902

Balance sheet (continued)
As at 31 March 2025

The Trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and preparation of financial statements.

The financial statements have been prepared in accordance with the provisions applicable to entities subject to the small companies regime.

The financial statements were approved and authorised for issue by the Trustees and signed on their behalf by:

Signed by:

DB58175E2FEB4B8...
M Grahamslaw
Chair

Date: 29 January 2026

The notes on pages 25 to 50 form part of these financial statements.

Citizens Advice North Staffordshire Ltd
(A company limited by guarantee)

Statement of cash flows
for the year ended 31 March 2025

	2025 £	2024 £
Cash flows from operating activities		
Net cash generated from operating activities	651,222	549,707
Cash flows from investing activities		
Interest income	23,449	50
Purchase of tangible fixed assets	(102,959)	(71,727)
Net cash used in investing activities	(79,510)	(71,677)
Cash flows from financing activities		
Net cash provided by financing activities	-	-
Change in cash and cash equivalents in the year	571,712	478,030
Cash and cash equivalents at the beginning of the year	1,643,319	1,165,289
Cash and cash equivalents at the end of the year	2,215,031	1,643,319

The notes on pages 25 to 50 form part of these financial statements

Citizens Advice North Staffordshire Ltd
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2025

1. General information

The Charity is a Company limited by guarantee incorporated in England & Wales. The members of the Charity are the trustees named on page 1. In the event of the Charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the Charity. The registered office is Mitchell House, Town Road, Hanley, Stoke-on-Trent, England ST1 2QA.

2. Accounting policies

2.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Citizens Advice North Staffordshire Ltd meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

2.2 Going concern

The Trustees have reviewed and approved the financial projections. The Trustees believe there are adequate resources which will enable the Charity to meet its liabilities as they fall due for the foreseeable future. For this reason, the Trustees have adopted the going concern basis in preparing the financial statements.

Citizens Advice North Staffordshire Ltd
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2025

2. Accounting policies (continued)

2.3 Income

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

The recognition of income from legacies is dependent on establishing entitlement, the probability of receipt and the ability to estimate with sufficient accuracy the amount receivable. Evidence of entitlement to a legacy exists when the Charity has sufficient evidence that a gift has been left to them (through knowledge of the existence of a valid will and the death of the benefactor) and the executor is satisfied that the property in question will not be required to satisfy claims in the estate. Receipt of a legacy must be recognised when it is probable that it will be received and the fair value of the amount receivable, which will generally be the expected cash amount to be distributed to the Charity, can be reliably measured.

Grants are included in the statement of financial activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the balance sheet. Where income is received in advance of entitlement of receipt, its recognition is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

Where the donated good is a fixed asset, it is measured at fair value, unless it is impractical to measure this reliably, in which case the cost of the item to the donor should be used. The gain is recognised as income from donations and a corresponding amount is included in the appropriate fixed asset class and depreciated over the useful economic life in accordance with the Charity's accounting policies.

On receipt, donated professional services and facilities are recognised on the basis of the value of the gift to the Charity which is the amount it would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

Other income is recognised in the period in which it is receivable and to the extent the goods have been provided or on completion of the service.

Citizens Advice North Staffordshire Ltd
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2025

2. Accounting policies (continued)

2.4 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Expenditure on raising funds includes all expenditure incurred by the Charity to raise funds for its charitable purposes and includes costs of all fundraising activities events and non-charitable trading.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Charity's objectives, as well as any associated support costs.

All expenditure is inclusive of irrecoverable VAT.

2.5 Government grants

Government grants relating to tangible fixed assets are treated as deferred income and released to the statement of financial activities upon the completion of the relevant performance-related conditions. Other grants that are not subject to performance-related conditions are credited to the statement of financial activities as the grant proceeds are received. Grants received prior to the revenue recognition criteria being satisfied are recognised as a liability.

2.6 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Charity; this is normally upon notification of the interest paid or payable by the institution with whom the funds are deposited.

2.7 Tangible fixed assets and depreciation

Tangible fixed assets costing £NIL or more are capitalised and recognised when future economic benefits are probable and the cost or value of the asset can be measured reliably.

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Citizens Advice North Staffordshire Ltd
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2025

2. Accounting policies (continued)

2.7 Tangible fixed assets and depreciation (continued)

- Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives, .

Depreciation is provided on the following bases:

Freehold property	- 2% Straight line
Fixtures, fittings and equipment	- 20-33.33% on reducing balance basis
Leasehold property	- Over the term of the lease

2.8 Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

2.9 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

2.10 Liabilities and provisions

Liabilities are recognised when there is an obligation at the balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the statement of financial activities as a finance cost.

2.11 Financial instruments

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

2.12 Operating leases

Rentals paid under operating leases are charged to the statement of financial activities on a straight-line basis over the lease term.

Citizens Advice North Staffordshire Ltd
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2025

2. Accounting policies (continued)

2.13 Pensions

The Charity operates a defined contribution pension scheme and the pension charge represents the amounts payable by the Charity to the fund in respect of the year.

2.14 Fund accounting

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

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

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

Investment income, gains and losses are allocated to the appropriate fund.

3. Critical accounting estimates and areas of judgment

Estimates and judgments are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Critical accounting estimates and assumptions:

The Charity makes estimates and assumptions concerning the future. The resulting accounting estimates and assumptions will, by definition, seldom equal the related actual results. The estimates and assumptions that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year are discussed below.

Critical areas of judgment:

The key judgement that the management has made in the process of applying the charities accounting policies relates to the calculation of accrued and deferred income specific to each project. Each project has a separate cost centre in the accounting system which allows for incomes and costs specific to each project to be identified separately thus providing a basis for accurate calculation of accrued and deferred income. In determining the allocation of expenditure between activities, a detailed review of direct and indirect costs be undertaken by the management.

Judgements are made allocating indirect costs to activities according to a percentage basis adjusted to reflect the specific characteristics of projects.

Citizens Advice North Staffordshire Ltd
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2025

4. Income from donations and legacies

	Unrestricted funds 2025 £	Total funds 2025 £
Donations	6,996	6,996
Grants	137,190	137,190
	<u>144,186</u>	<u>144,186</u>

	Unrestricted funds 2024 £	Total funds 2024 £
Donations	913	913
Grants	173,383	173,383
	<u>174,296</u>	<u>174,296</u>

5. Income from charitable activities

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £
Generalist Advice	345,476	617,364	962,840
Debt Advice	18,604	2,625,126	2,643,730
Specialist Advice	177,457	299,134	476,591
SVG USAH & Consumer Advice	-	2,086,099	2,086,099
	<u>541,537</u>	<u>5,627,723</u>	<u>6,169,260</u>

Citizens Advice North Staffordshire Ltd
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2025

5. Income from charitable activities (continued)

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £
Generalist Advice	467,460	265,999	733,459
Debt Advice	4,911	3,110,005	3,114,916
Specialist Advice	121,731	401,877	523,608
SVG USAH & Consumer Advice	-	2,266,666	2,266,666
	<u>594,102</u>	<u>6,044,547</u>	<u>6,638,649</u>

6. Income from other trading activities

Income from non charitable trading activities

	Unrestricted funds 2025 £	Total funds 2025 £
Training Events	<u>14,685</u>	<u>14,685</u>

	Unrestricted funds 2024 £	Total funds 2024 £
Training Events	<u>4,200</u>	<u>4,200</u>

Citizens Advice North Staffordshire Ltd
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2025

7. Investment income

	Unrestricted funds 2025 £	Total funds 2025 £
Bank Interest	23,449	23,449

	Unrestricted funds 2024 £	Total funds 2024 £
Bank Interest	50	50

8. Expenditure on raising funds

Fundraising trading expenses

	Unrestricted funds 2025 £	Total funds 2025 £
Cost of generating funds	69,144	69,144

Citizens Advice North Staffordshire Ltd
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2025

8. Expenditure on raising funds (continued)

Fundraising trading expenses (continued)

	Unrestricted funds 2024 £	Total funds 2024 £
Cost of generating funds	65,778	65,778

9. Analysis of expenditure on charitable activities

Summary by fund type

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
Generalist Advice	288,615	551,599	840,214
Debt Advice	38,958	2,625,126	2,664,084
Specialist Advice	175,747	299,134	474,881
SVG USAH & Consumer Advice	-	2,086,099	2,086,099
	503,320	5,561,958	6,065,278

Citizens Advice North Staffordshire Ltd
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2025

9. Analysis of expenditure on charitable activities (continued)

Summary by fund type (continued)

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Generalist Advice	460,348	265,999	726,347
Debt Advice	4,911	3,025,246	3,030,157
Specialist Advice	121,731	401,877	523,608
SVG USAH & Consumer Advice	-	2,247,679	2,247,679
	<u>586,990</u>	<u>5,940,801</u>	<u>6,527,791</u>

10. Analysis of expenditure by activities

	Activities undertaken directly 2025 £	Support costs 2025 £	Total funds 2025 £
Generalist Advice	804,088	36,126	840,214
Debt Advice	2,345,121	318,963	2,664,084
Specialist Advice	411,318	63,563	474,881
SVG USAH & Consumer Advice	1,835,989	250,110	2,086,099
	<u>5,396,516</u>	<u>668,762</u>	<u>6,065,278</u>

Citizens Advice North Staffordshire Ltd
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2025

10. Analysis of expenditure by activities (continued)

	Activities undertaken directly	Support costs	Total funds
	2024	2024	2024
	£	£	£
Generalist Advice	692,876	33,471	726,347
Debt Advice	2,656,679	373,478	3,030,157
Specialist Advice	464,762	58,846	523,608
SVG USAH & Consumer Advice	1,962,089	285,590	2,247,679
	<u>5,776,406</u>	<u>751,385</u>	<u>6,527,791</u>

11. Auditor's remuneration

	2025	2024
	£	£
Fees payable to the Charity's auditor for the audit of the Charity's annual accounts	9,750	8,750
Fees payable to the Charity's auditor in respect of:		
All non-audit services not included above	<u>3,750</u>	<u>-</u>

12. Staff costs

	2025	2024
	£	£
Wages and salaries	4,350,312	4,081,999
Social security costs	356,872	320,699
Redundancy and settlement costs	-	9,087
Pension Costs	117,952	114,766
Other employee benefits	-	22,433
	<u>4,825,136</u>	<u>4,548,984</u>

Total redundancy and settlement payments during the year amounted to £Nil (2024 - £9,087). No specific funding was received to cover redundancy payments.

Citizens Advice North Staffordshire Ltd
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2025

12. Staff costs (continued)

The average number of persons employed by the Charity during the year was as follows:

	2025 No.	2024 No.
Charitable activities	193	201
Cost of generating funds	1	1
Management and administration	2	2
	<u>196</u>	<u>204</u>

The number of employees whose employee benefits (excluding employer pension costs) exceeded £60,000 was:

	2025 No.	2024 No.
In the band £60,001 - £70,000	-	1

The key management personnel of the Charity comprise the Chief Executive Officer and the five managers (2024: CEO and five managers). The total employee benefits of the key management personnel of the Charity were £238,895 (2024 - £290,068).

13. Trustees' remuneration and expenses

During the year, no Trustees received any remuneration or other benefits (2024 - £NIL).

During the year ended 31 March 2025, no Trustee expenses have been incurred (2024 - £NIL).

Citizens Advice North Staffordshire Ltd
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2025

14. Tangible fixed assets

	Freehold property £	Leasehold property £	Fixtures, fittings and equipment £	Total £
Cost or valuation				
At 1 April 2024	140,449	926,863	790,349	1,857,661
Additions	-	46,892	56,067	102,959
At 31 March 2025	140,449	973,755	846,416	1,960,620
Depreciation				
At 1 April 2024	34,892	732,615	697,165	1,464,672
Charge for the year	3,172	22,405	23,264	48,841
At 31 March 2025	38,064	755,020	720,429	1,513,513
Net book value				
At 31 March 2025	102,385	218,735	125,987	447,107
At 31 March 2024	105,557	194,248	93,184	392,989

15. Debtors

	2025 £	2024 £
Due within one year		
Trade debtors	5,051	307,399
Other debtors	10,633	18,722
Prepayments and accrued income	434,643	677,934
	450,327	1,004,055

Citizens Advice North Staffordshire Ltd
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2025

16. Creditors: Amounts falling due within one year

	2025	2024
	£	£
Payments received on account	4,786	2,344
Trade creditors	96,119	314,053
Other taxation and social security	178,483	166,616
Other creditors	151,849	144,562
Accruals and deferred income	428,810	377,528
	860,047	1,005,103
	2025	2024
	£	£
Deferred income at 1 April 2024	193,103	493,197
Resources deferred during the year	282,517	193,103
Amounts released from previous periods	(193,103)	(493,197)
	282,517	193,103

Creditors included £282,517 (2024 - £193,103) of income which has been deferred into the following year due to the timing of the company's entitlement to income. There are no unfulfilled conditions attached to the income at the balance sheet date.

Citizens Advice North Staffordshire Ltd
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2025

17. Statement of funds

Statement of Funds - Current year

	Balance at 1 April 2024	Income	Expenditure	Tranfers in/out	Balance at 31 March 2025
	£	£	£	£	£
Unrestricted Funds					
General Funds	956,459	435,923	(284,530)	-	1,107,852
Other Funds	-	196,062	(196,062)	-	-
LAA Fund	-	91,872	(91,872)	-	-
	956,459	723,857	(572,464)	-	1,107,852
Unrestricted Funds - Designated Funds					
Fixed Assets	212,908	-	-	-	212,908
Building Repairs	100,000	-	-	-	100,000
Staffing Costs	400,000	-	-	-	400,000
IT Re-provision	75,000	-	-	-	75,000
General Contingencies	50,000	-	-	-	50,000
	837,908	-	-	-	837,908
Restricted funds					
Consumer Advice	-	1,167,099	(1,167,099)	-	-
Biddulph Town Council	-	20,000	(20,000)	-	-
Future Support	-	248,813	(248,813)	-	-
S-O-T Housing & Debt Advice	-	139,334	(139,334)	-	-
Citizens Advice - Face to Face Debt Advice	-	415,441	(415,441)	-	-
Citizens Advice - Energy Advice	-	62,921	(57,359)	-	5,562
UKSPF / Money MOTs	-	127,397	(127,397)	-	-
Potteries Moneywise	-	164,636	(160,324)	-	4,312
BBC Children in Need	-	33,405	(33,405)	-	-
S-O-T Refugee & Asylum Project	-	50,000	(50,000)	-	-
Citizens Advice Debt Hub	100,000	637,739	(728,522)	-	9,217
Citizens Advice DRO Hub	-	508,684	(468,650)	-	40,034

Citizens Advice North Staffordshire Ltd
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2025

Citizens Advice Training Maps	-	2,048	(2,048)	-	-
Uniting Staffordshire Against Hate	8,521	170,000	(163,127)	-	15,394
Staffordshire Victim Gateway	23,026	749,000	(690,887)	-	81,139
Changing Futures (Benefits)	-	32,988	(32,988)	-	-
Changing Futures (Housing)	-	7,762	(7,762)	-	-
Big Lottery Fund - Welcome Advice	-	101,885	(101,885)	-	-
NS Multiple Sclerosis Society	-	2,750	(2,750)	-	-
National Lottery - Office Extension	104,006	-	(14,968)	-	89,038
Coalfields Refurbishment 1 (S-O-T)	5,340	-	(273)	-	5,067
City S-O-T - Fuel Voucher Scheme	-	208,154	(208,154)	-	-
Stoke North Big Local	-	5,150	(5,150)	-	-
NHS Combined Health Care Trust	-	40,000	(40,000)	-	-
N Compass Staffs Carers	-	26,000	(26,000)	-	-
British Gas Energy Trust	-	162,484	(162,484)	-	-
Energy Savings fund	-	162,403	(162,403)	-	-
Leek Town Council	-	11,000	(11,000)	-	-
Cheadle Town Council	-	2,000	(2,000)	-	-
Brighter Futures	-	1,125	(1,125)	-	-
VAST	-	5,600	(5,600)	-	-
Newcatsle Foodbank	-	56,302	(43,043)	-	13,259
Justice Together Initiative	-	36,720	(36,720)	-	-
Moorlands Foodbank	-	82,684	(65,183)	-	17,501
Multiply	-	140,026	(113,891)	-	26,135
Cadent	-	46,173	(46,173)	-	-
	240,893	5,627,723	(5,561,958)	-	306,658
Total of funds	2,035,260	6,351,580	(6,134,422)	-	2,252,418

Citizens Advice North Staffordshire Ltd
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2025

Statement of funds - prior year

	Balance at 1 April 2023	Income	Expenditure	Transfers In/out	Balance at 31 March 2024
	£	£	£	£	£
Unrestricted funds					
General Funds	836,579	569,228	(449,348)	-	956,459
Other Income	-	174,296	174,296	-	-
LAA Fund	-	29,124	(29,124)	-	-
	836,579	772,648	(652,768)	-	956,459
Unrestricted Funds - Designated Funds					
Fixed Assets	212,908	-	-	-	212,908
Building Repairs	100,000	-	-	-	100,000
Staffing Costs	400,000	-	-	-	400,000
IT Re-provision	75,000	-	-	-	75,000
General contingencies	50,000	-	-	-	50,000
	837,908	-	-	-	837,908
Restricted funds					
Consumer Advice	-	1,257,658	(1,257,658)	-	-
Biddulph Town Council	-	15,000	(15,000)	-	-
Future Support	-	138,765	(138,765)	-	-
S-O-T Housing & Debt Advice	-	123,415	(123,415)	-	-
Citizens Advice - Face to Face Debt Advice	-	411,556	(411,556)	-	-
Citizens Advice - Energy Advice	-	100,576	(100,576)	-	-
UKSPF / Money MOTs	-	70,000	(70,000)	-	-
Potteries Moneywise	-	203,940	(203,940)	-	-
BBC Children in Need	-	33,175	(33,175)	-	-
S-O-T Refugee & Asylum Project	-	65,738	(65,738)	-	-
Citizens Advice Debt Hub	-	1,584,382	(1,484,382)	-	100,000
Citizens Advice DRO Hub	-	199,098	(199,098)	-	-
Uniting Staffordshire Against Hate	2,560	203,015	(197,054)	-	8,521
Staffordshire Victim Gateway	10,000	805,993	(792,967)	-	23,026

Citizens Advice North Staffordshire Ltd
(A company limited by guarantee)

**Notes to the financial statements
for the year ended 31 March 2025**

Changing Futures (Benefits)	-	107,200	(107,200)	-	-
Changing Futures (Housing)	-	25,224	(25,224)	-	-
Big Lottery Fund - Welcome Advice	-	92,695	(92,695)	-	-
NS Multiple Sclerosis Society	-	7,000	(7,000)	-	-
National Lottery - Office Extension	118,974	-	(14,968)	-	104,006
Coalfields Refurbishment 1 (S-O-T)	5,613	-	(273)	-	5,340
City S-O-T - Fuel Voucher Scheme	-	150,000	(150,000)	-	-
Stoke North Big Local	-	10,225	(10,225)	-	-
NHS Combined Health Care Trust	-	40,000	(40,000)	-	-
N Compass Staffs Carers	-	32,000	(32,000)	-	-
British Gas Energy Trust	-	115,681	(115,681)	-	-
Energy Savings Fund	-	65,182	(65,182)	-	-
Leek Town Council	-	11,000	(11,000)	-	-
Cheadle Town Council	-	6,000	(6,000)	-	-
Brighter Futures	-	3,375	(3,375)	-	-
Western Power	-	3,854	(3,854)	-	-
Newcastle Foodbank	-	33,750	(33,750)	-	-
Justice Together Initiative	-	36,720	(36,720)	-	-
Moorlands Foodbank	-	34,645	(34,645)	-	-
Multiply	-	57,685	(57,685)	-	-
	137,147	6,044,547	(5,940,801)	-	240,893
Total of funds	1,811,634	6,817,195	(6,593,569)	-	2,035,260

Description of funds

General Funds:

Unrestricted funds received from Stoke-on-Trent City Council, Staffordshire Moorlands DC and Newcastle-under-Lyme Borough Council used to finance advice services in Stoke-on-Trent and North Staffordshire.

Citizens Advice North Staffordshire Ltd
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2025

Other Funds

Unrestricted income from a range of sources, some of which is self-generated.

LAA fund

Funds received from the LAA under contract to provide social welfare law casework.

Designated Funds:

Fixed assets

A fund set up to assist in identifying those funds that are not free funds, and which represent the net book value of unrestricted fixed assets.

Building repairs

To cover any unexpected major repairs to the premises where we are responsible for repairs.

Staffing costs

To cover, where any of these are not payable under a funding agreement, the costs of meeting staff redundancy entitlements and of providing resources should the services provided by the bureaux be affected by sickness or absence of staff or any other additional staffing costs.

IT re-provision fund

To cover future investments in our IT infrastructure where major items of equipment need replacing, upgrading or adding to the network.

General contingencies

To cover additional and unexpected expenses not covered by either of the other designated funds.

Restricted Funds:

Consumer Advice

A fund provided by Citizens Advice (from a grant from BEIS) to deliver part of the national consumer helpline.

Biddulph Town Council

To provide a Citizens Advice Service in Biddulph.

S-O-T Housing & Debt Advice

Funds received from Stoke-on-Trent City Council to provide Housing and Debt Advice.

Citizens Advice North Staffordshire Ltd
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2025

Citizens Advice - Face to Face Debt Advice

A restricted fund provided by the Money and Pension Service via Citizens Advice to provide face to face debt advice to people facing financial exclusion.

Citizens Advice - Energy Advice

Funds received from Citizens Advice to provide energy advice

Potteries Moneywise

Funds received and accrued to run the Potteries Moneywise financial capability project and the National Lottery Community Fund.

BBC Children in Need

Funds to expand the work we do with refugee and migrant families supporting them to access education.

S-O-T Refugee & Asylum Project

A restricted fund provided by Stoke-on-Trent Council to provide information, advice and representation to refugee and asylum seekers dispersed by the Home Office to North Staffordshire.

Uniting Staffordshire Against Hate

A service commissioned for Police, Fire, Rescue and Crime to support local victims of hate crime and develop awareness of hate crime across Staffordshire.

Staffordshire Commissioner/Staffordshire Victim Gateway

Funds from the Office of the Police and Crime Commissioner to fund the Staffordshire Victim Gateway.

NS Multiple Sclerosis Society

A restricted fund provided by the North Staffs MS Society to support advice to people affected by Multiple Sclerosis.

National Lottery - Office Extension

Funds provided by the Big Lottery Fund (formerly the Community Fund) to build the extension to Advice House.

Coolfields Refurbishment 1 (Hanley)

A restricted fund from the Coolfields Regeneration Trust to refurbish parts of our building to improve access and enable us to support more projects.

Citizens Advice North Staffordshire Ltd
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2025

City SOT Fuel Voucher Scheme

Money provided by Stoke on Trent City Council for the Household Support Fund for fuel vouchers for vulnerable clients.

Stoke North Big Local

A fund provided by the National Lottery via the Stoke North Big Local project to provide Money Advice in the north of the city.

Combined Healthcare NHS Trust

A fund provided by combined Healthcare to provide money advice to people, with serious mental health issues.

N Compass Staffs Carers

A fund provided by N Compass to provide money advice to Carers in Staffordshire.

British Gas Energy Trust

A fund provided by British Gas Energy Trust to provide money advice to Carers in Staffordshire.

Energy Savings Trust

A fund provided by the Energy Redress Fund to provide advice and support to people struggling with their energy costs.

DECC - Big Energy Saving Network

Funds from the DECC to support an energy saving network to assist consumers getting a good deal on their energy.

Access to Justice

Funds provided by Access to Justice to fund work to support women with no recourse to public funds who are at risk of exploitation.

Citizens Advice - IDMA

Funds from Citizens Advice to deliver debt advice via webchat.

Staffordshire Commissioner/Victims and Witnesses Fund

A restricted fund provided by the Staffordshire Police and Crime Commissioner under the Victims and Witness Fund to CNS to support outreach work to engage with the victims of crime.

Citizens Advice North Staffordshire Ltd
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2025

Potteries Gold

Funds received and accrued from the national lottery community fund to deliver the Potteries Gold Project to support people affected by Welfare Reform in Stoke-on-Trent.

Staffordshire Community Foundation

A fund provided by the National Lottery Community Fund via the Stoke North Big Local project to provide Money Advice in the north if the city.

Newcastle Office Refurbishment

A fund provided by Citizens Advice and the Coalfields Regeneration Trust for refurbishment of the premises in Newcastle and a new telephone system.

VOICES (Housing)

Funds received to provide Housing Advice and training to people working with the Voices Project in Stoke, provided by the Big Lottery Funds Fulfilling Lives Investment.

Help to Claim

Funds provided by Citizens Advice to help residents claim Universal Credit.

Help to Claim (Best Practice Lead)

Funds provided by Citizens Advice to host a Best Practice Lead for the North Midlands area, to collate and share best practice amongst the local Help to Claim Services and contribute to national initiatives.

EU Migrants

A restricted fund provided by Stoke-on-Trent City Council to provide benefits advice to EU migrants resident in Stoke-on-Trent.

Aspire Financial Capability

Funds provided by Aspire Housing to provide financial capability training to their residents.

Refugee Action

Funds provided by Refugee Action to support volunteers working with refugees and asylum seekers in Stoke-on-Trent.

Citizens Advice - Advice Line Extra

Funds from Citizens Advice to add extra capacity to the National Advice Line

Citizens Advice North Staffordshire Ltd
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2025

VAST

A fund to provide vulnerable communities with support to stay warm, safe and connected amidst rising living costs and cold weather.

UKSPF

A fund provided by Stoke-on-Trent council so support local economic growth

Cadent

A fund to deliver specialist energy advice and income maximisation support to clients in fund poverty

Access to Justice

A fund to provide migration support services to newly domiciled refugees to settle and integrate.

Changing futures

A fund received to provide housing advice to residents with complex needs in Stoke provided by the changing futures programme

18. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £
Tangible fixed assets	-	447,107	447,107
Current assets	2,665,358	-	2,665,358
Creditors due within one year	(719,598)	(140,449)	(860,047)
Total	1,945,760	306,658	2,252,418

Citizens Advice North Staffordshire Ltd
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2025

18. Analysis of net assets between funds (continued)

Analysis of net assets between funds - prior year

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £
Tangible fixed assets	152,096	240,893	392,989
Current assets	2,647,374	-	2,647,374
Creditors due within one year	(1,005,103)	-	(1,005,103)
Total	1,794,367	240,893	2,035,260

19. Reconciliation of net movement in funds to net cash flow from operating activities

	2025 £	2024 £
Net income for the year (as per Statement of Financial Activities)	217,158	223,626
Adjustments for:		
Depreciation charges	48,841	72,464
Decrease in debtors	553,728	303,624
Decrease in creditors	(145,056)	(49,957)
Interest income	(23,449)	(50)
Net cash provided by operating activities	651,222	549,707

20. Analysis of cash and cash equivalents

	2025 £	2024 £
Cash in hand	2,215,031	1,643,319
Total cash and cash equivalents	2,215,031	1,643,319

Citizens Advice North Staffordshire Ltd
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2025

21. Analysis of changes in net debt

	At 1 April 2024	Cash flows	At 31 March 2025
	£	£	£
Cash at bank and in hand	1,643,319	571,712	2,215,031
	<u>1,643,319</u>	<u>571,712</u>	<u>2,215,031</u>

22. Capital commitments

	2025 £	2024 £
Contracted for but not provided in these financial statements		
Acquisition of tangible fixed assets	<u>311,160</u>	<u>-</u>

23. Pension commitments

The Company operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the group in an independently administered fund. The pension cost charge represents contributions payable by the Company to the fund and amounted to £117,952 (2024 - £114,766). Contributions totalling £22,527 (2024 - £21,695) were payable to the fund at the balance sheet date and are included in creditors.

24. Operating lease commitments

At 31 March 2025 the Charity had commitments to make future minimum lease payments under non-cancellable operating leases as follows:

	2025 £	2024 £
Not later than 1 year	220,300	89,298
Later than 1 year and not later than 5 years	724,249	204,482
Later than 5 years	2,655,103	137,225
	<u>3,599,652</u>	<u>431,005</u>

Citizens Advice North Staffordshire Ltd
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2025

25. Related party transactions

The Charity has not entered into any related party transactions during the year (2024: £nil), nor are there any outstanding balances owing between related parties and the Charity at 31 March 2025 (2024: £nil).

26. Controlling party

The Company is controlled by the Trustees, who are all Directors of the Company.

Accounts

**STAFFORDSHIRE NORTH AND STOKE-ON-TRENT
CITIZENS ADVICE BUREAUX**

**FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024**

COMPANY NO. 2402902

CHARITY NO. 1001204

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Report of the Directors and Trustees

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Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Report of the Directors and Trustees

The Directors and Trustees have pleasure in presenting their report and financial statements for the year ended 31 March 2024.

1.1 1. REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISORS

Trustees and Directors:

M Grahamslaw (Chair)
J. Pemberton (resigned 7/8/24)
J. Davies
R. Holt
B. Lawton
E. Porteous (resigned 7/10/24)
A. Powner (resigned 25/11/24)
C. Brady
A. Kazmi (resigned 17/7/23)
T. Hall (resigned 20/5/24)
D. Ware
S. Willins
M. Styles
K. Hoptroff
S. Dawson
S Kazmi (appointed 22/4/24)
P Haddock (appointed 29/7/24)

Chief Executive and Company Secretary:

S. Harris (resigned 31/3/24)
C Browne (appointed 1/4/24)

Registered Office:

Advice House
Cheapside
Hanley
Stoke on Trent
Staffordshire
ST1 1HL

Bank:

Unity Trust Bank plc
9, Brindley Place
Birmingham
B1 2HB

Auditors:

Dains Audit Limited
2, Etruria Office Village,
Forge Lane
Etruria,
Stoke-on-Trent

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Report of the Directors and Trustees

2. AIMS, OBJECTIVES AND PLANS

Objects

The charity's objects, set out in the memorandum and articles of association, are to promote any charitable purpose for the benefit of the community primarily but not exclusively within Staffordshire, by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress.

Strategies and Plans for the Year: Staffordshire North & Stoke on Trent Citizens Advice Bureaux aims to provide free, confidential, impartial and independent advice and information for the benefit of the local community, to ensure individuals receive the advice they need to deal with the problems they face and to use their experience of legislative and administrative problems to influence the development of social policies and services.

Locally, Staffordshire North & Stoke on Trent Citizens Advice Bureaux has interpreted these aims to focus on the relief of poverty and promotion of equality through advice work and addressing the causes of poverty and inequality through campaigning to change social policies, engaging in partnership working and supporting communities.

In April 2023 the Trustee Board adopted a new 3-year strategic plan and accompanying Business and Development Plan around four strategic themes. In doing so the Trustees have considered the relevant guidance on public benefit to ensure that the activities we undertake help us to deliver our aims and objectives and benefit the people we serve.

The four main strategic themes reflect our understanding of the needs of our enquirers and those people from the area's poorest communities who currently do not get the advice they need.

Access: We are committed to improving access to advice by maintaining existing services and developing new services that make getting advice easier, meet emerging needs, meet the needs of excluded groups, support collaboration with partners, support people to develop skills and confidence and promote earlier intervention.

Equality & Diversity: This plan commits the organisation to becoming a champion of diversity and equality, not only in the services it delivers and our ability to engage with hard-to-reach groups, but also in our own systems and practices. We aim to broaden access as far as possible reducing, where we can, the barriers which people face in accessing services.

Resilience: In recognition of the challenging financial climate the organisation will pay special attention to ensuring it is resilient in the future.

Influence: The advice queries we deal with on a day-to-day basis provide us with a valuable body of evidence showing how social policies and legislation impact on the lives of the Staffordshire North and Stoke on Trent Citizens Advice Bureaux Report of the Directors and Trustees poorest and most disadvantaged. We will use this to lobby for changes in the services and laws which create many of the problems we are called upon to solve.

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Report of the Directors and Trustees

Having had due regard to the guidance issued by the Charity Commission, the Trustees believe that the strategic direction the organisation pursues demonstrates that they comply with their duty under the Charities Act regarding delivering public benefit.

3. ACHIEVEMENTS AND PERFORMANCE: DELIVERING PUBLIC BENEFIT

Outreach Work: during the COVID-19 pandemic all our face-to-face services were suspended, including our outreach services. These have been slower to resume than we had hoped, although several of our projects continue to operate on an outreach basis, notably Potteries Moneywise and the Citywide Debt Advice Services in Stoke-on-Trent.

More people contacted us for help with debt than any other single issue. During 2023-24 we helped at least 13,364 unique individuals with 24,107 Debt Issues. Given the increasing pressure on household budgets from stagnant wages and dramatic cost-of-living increases, it is hardly surprising that we saw more debt clients than we have ever seen before.

Reported debt rose from £30,300,563 (31% priority/69% non-priority) in 2022-23 to £111,435,847 (34% priority/66% non-priority). We also saw a large increase in the number of benefits issues, with Universal Credit queries rising by 115% and other welfare benefit issues rising by 102%, with an overall benefits issue increase of 109%. Household Support Fund payments featured prominently, and utility issues rose once more.

Charitable support and Foodbanks feature prominently in the list of issues raised, again indicating how the crisis has affected local people and driven new demands for advice. Housing and Consumer were also significant areas of work.

Benefits Advice: during 2023-24 it was estimated that Stoke-on-Trent residents could be losing out collectively on between £30 and £100 million per year in unclaimed entitlements. One of the biggest issues affecting residents was the cost of energy. Stoke-on-Trent suffers from the second-highest rate of fuel poverty in the country at 22.9 per cent, behind Birmingham with 23.2 per cent. Funding from Stoke-on-Trent City Council enabled us to continue to deliver our Money MoTs project, starting in Meir, one of the areas of highest need.

New Migrants: we continued to provide advice to a range of new migrants, including those established in the local area and those newly arrived, especially the Afghan refugees temporarily accommodated in Clayton under the resettlement scheme where we worked in partnership with Refugee Action to provide support. Early in the year we started to support refugees resettled from Ukraine under the two schemes, including distributing welcome payments on behalf of the local authority, alongside advice. Later in the year the contingency hotels opened in the city boosted demand for our service.

Disabled people: traditionally disabled people have approached us for advice over sickness and disability benefits. The suspension of medical assessments and thus decisions on entitlement saw a huge drop in the demand for this type of advice; however, the switch to remote advice and increased phone services have enabled disabled people with a range of other problems to access advice. 31% of people seeking advice had a long-term illness or disability.

Victims of Crime: alongside our mainstream advice services, we have been the principal source of support for victims of crime in Staffordshire, since 2015. The Staffordshire Victim Gateway and

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Report of the Directors and Trustees

Restorative Justice Service (delivered in partnership with Citizens Advice Staffordshire South-West) is a unique service within the wider Citizens Advice network.

Since October 2021 we have also delivered Uniting Staffordshire Against Hate, the first countywide service targeted at supporting victims of hate crime and providing training to front-line staff. Both services are commissioned by the Staffordshire Police, Fire and Crime Commissioner. In 2023/24 we provided 48,347 victims of crime with advice and information, with 629 going on to receive more in-depth support, right up to attending a court hearing.

Strategic Partnerships: we continued to be represented in many local partnerships where we contributed to area-wide discussions and developments and sought to influence the practice of partners. These included maintaining a leading role in Challenge North Staffordshire and interagency groups delivering services for refugees and people seeking asylum. We have taken a leading role in the North Staffordshire Advice Network and coordinate the Staffordshire Restorative Justice partnership.

We have continued to feed our experience into the Stoke-on-Trent Wider Welfare Reform Group and the Stoke-on-Trent Hardship Commission; in particular, we have highlighted the impact of the cost-of-living crisis on local people. We also contributed to the "Stronger Together Through Winter" initiative launched by Stoke-on-Trent City Council to support vulnerable people during the winter and the 'Here to Help' initiative launched by Staffordshire County Council in Newcastle-under-Lyme.

Research & Campaigning: we contributed evidence to several Citizens Advice national issues, by submitting evidence forms. We participated in Big Energy Saving Week, by offering online energy advice events and raising consumer awareness of both issues across North Staffordshire. We have raised many social policy issues locally with service providers, including the Community Energy Scheme, where we continue to work with partners and regulators to improve the running of the scheme.

Equality & Diversity: we maintained levels of diversity amongst staff and volunteers, whilst sustaining our services to excluded groups such as refugees and people seeking asylum, victims of discrimination and victims of crime. We worked closely with other local and regional agencies to address issues affecting these groups

Activities: to achieve our objectives we provided advice, information and support to the public throughout 2023/24. These services were provided from our main offices and from a range of community locations across the area. Increasing the income of some of the poorest local people remained a priority. We did this by encouraging the take up of welfare benefits, helping people challenge decisions they disagreed with and accessing other payments. This is money which will benefit the poorest people in the community and be spent within the beneficiaries' local communities.

In 2023/24 Citizens Advice Staffordshire North & Stoke-on-Trent:

- provided full advice via our mainstream services and the national debt hub to 24,107 people (21,270 in 2022/23);
- dealt with 93,332 brand new advice issues (65,429 in 2022/23);
- advisers helped 7,932 people with issues around benefits entitlement (1,682 in 2022/23);
- debt advisers helped 27,117 people with debts totalling £110,866,703 (£30,300,563 in 2022/3);

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Report of the Directors and Trustees

- 2,367 people received support to develop their financial skills through training and support on energy choices, money management and managing credit through the Potteries Moneywise project, funded by the National Lottery, and energy related funding.
- Housing Team provided specialist housing advice and casework to 1,617 people (up from 460 in 2022/23).
- helped people access £25,500,314 of extra income and other financial gains (£6.4m in 2022/23);
- helped people benefit from £17,381,474 of written off debt, mainly through Debt Relief Orders (DROs) (£6.2m in 2022/23);
- provided advice and information to 48,347 victims of crime (37,368 in 2022/23); and
- provided in depth support to 629 victims and a further 365 victims of hate crime.

We have maintained our support to people facing serious welfare benefits problems; our work with Changing Futures, which took over from VOICES, is the main example of this. We also have a partnership with the MS Society. The Potteries Moneywise Project, funded by the National Lottery Community Fund until July 2027 is helping us to increase the knowledge and understanding of welfare reforms amongst local people. We were able to increase the amount of advice work given using money secured by national Citizens Advice to help with the cost-of-living crisis, while we sought longer term continuation funding.

Universal Credit is our second largest category of work, reflecting the work done through Help to Claim during the final quarter of the year. We have continued to work with the Financial Inclusion Group to coordinate initiatives across Stoke and Newcastle aimed at relieving the cost-of-living crisis, especially where energy costs are concerned. We have been fortunate to secure additional funding through the Energy Redress Fund and British Gas Energy Trust to enable us to meet additional demands.

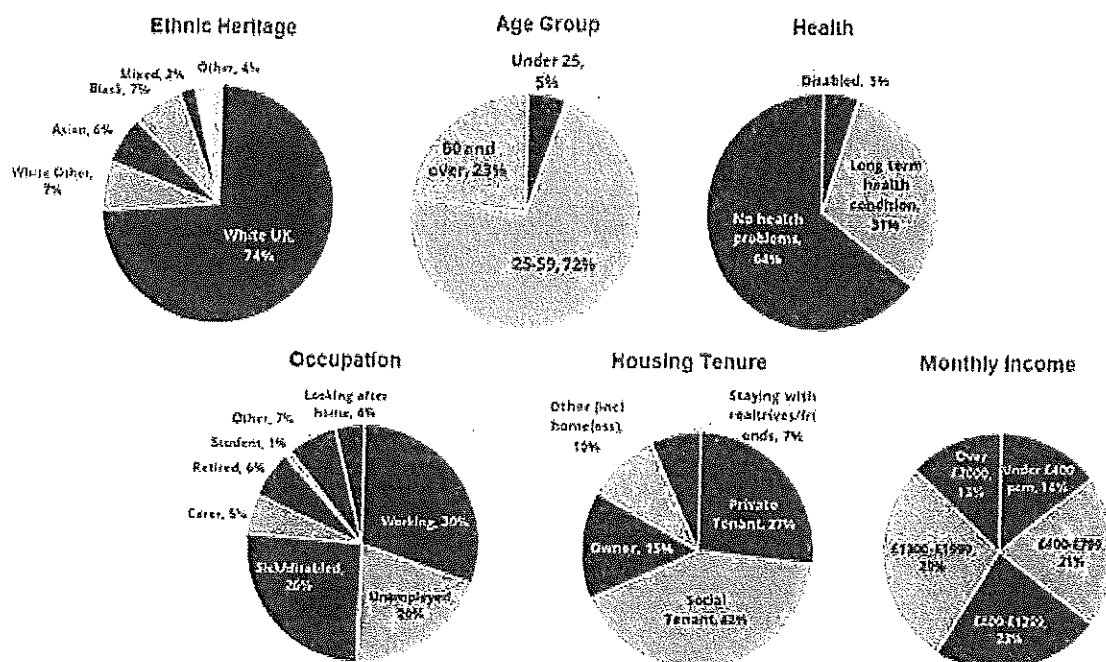
Housing queries increased again as landlords recover arrears that have accrued during the Covid-19 lockdowns and seek to raise rents to offset their mortgage costs. These increases are perfectly legal but because they increase the gap between the rent and the available support (which has been frozen for many years) many private rents are becoming less and less affordable, increasing the risk of eviction.

Immigration and asylum enquiries picked up too especially with the arrival of refugees from Afghanistan and Ukraine, followed by the opening of the contingency hotels within Stoke.

Our Service Users: the following enquirer profile for local service delivery shows that the people we see tend to be poorer, not in regular work or training and with a long-term health condition, at the same time as living in rented accommodation (typically social housing).

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Report of the Directors and Trustees



Contribution of Volunteers:

The charity receives invaluable help and support in the form of voluntary assistance in advising the public and administering the charity. We estimate the financial value of this help at £221,520 for the financial year 2023/24. We still continue with the challenges we experience of recruiting and retaining volunteers.

Achievement of Our Objectives: the charity is aware of the financial pressures experienced by its major funders and in view of this has taken active measures to seek additional sources of funding for its services. The charity is also aware of the principal strategic issues that will affect the achievement of its objectives and seeks to influence local strategies through its presence in local partnerships and keeps abreast of national strategies via contact with relevant national bodies, such as the Legal Aid Agency, the Money & Pensions Service and Citizens Advice (National).

4. FUTURE PLANS

Citizens Advice Staffordshire North & Stoke on Trent updated its strategic plan in April 2023. The plan now extends to cover the whole of North Staffordshire and continues to focus on the themes of:

ACCESS - to increase access to advice and support by redesigning our client journey and channel mix to ensure we build on recent learning to deliver services that **MAKE IT EASIER** for people to get advice by utilising a multi-channel approach balancing face to face, telephone, webchat and email; delivering more advice in partnership; and where necessary shifting the emphasis between channels (e.g., increasing the number of Adviceline calls we can answer); **MAINTAIN** or increase the range and depth of advice we give (including restating our belief that good quality generalist advice is essential to promoting access), opening up new areas of advice and maintaining specialist capacity to support

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Report of the Directors and Trustees

generalist advice or deal with more serious problems; and **MEET THE NEEDS** of excluded groups, especially those unable to engage remotely or digitally through inclusive services that address the barriers to access, while ensuring clients from minoritised communities receive the services they need. **COLLABORATE WITH PARTNERS** to include advice alongside other specialisms to provide a complete package of support for particular client groups. **SUPPORT & ENABLE** people to develop the skills and confidence to manage life situations more effectively and allow us to **INTERVENE EARLIER** before problems become acute.

EQUALITY, DIVERSITY & INCLUSION: maintaining and enhancing our reputation as a champion of equality, diversity and inclusion by - ensuring that the services we offer are inclusive. Where we can, **REMOVING BARRIERS** (physical and attitudinal) that prevent people accessing advice. Recruiting a **DIVERSE WORKFORCE** of paid staff, volunteers and trustees. Ensuring our own staff and volunteers' **MODEL GOOD PRACTISE** in promoting equality and celebrating diversity.

RESILIENCE: to achieve the other objectives in this plan we need to be a resilient organisation. To do this we will - maintain our strong financial position by continuing to **BUILD RESERVES** and ensure adequate liquidity through strong financial management. Ensure a reconfigured operating model continues to offer **VALUE FOR MONEY** to funders and allows us to operate efficiently and effectively. Increase the amount of self-generated income and **DIVERSE INCOME SOURCES** to reduce our reliance on diminishing public funds. Maintain effective and fit for purpose **ICT INFRASTRUCTURE** that allows us to take advantage of opportunities and changed behaviour following the pandemic. Demonstrate **EXCELLENT GOVERNANCE**, leadership and management, and support those in such roles to do so. Ensure staff and volunteers are **WELL TRAINED**, supported and developed.

INFLUENCE: we will address poverty and inequality by Influencing policy makers and service providers locally and nationally by - participating in **NATIONAL CAMPAIGNS** within and outside the Citizens Advice service that seek to change the issues that affect our clients. Influencing the emerging strategic framework for the Citizens Advice service so that it **MEETS THE NEEDS** of our clients. Running local campaigns to **EFFECT CHANGE** on a local scale and improve service provision. Influencing partners by modelling good practice and constructive and positive engagement in partnership initiatives. Using our learning from both ours and our **CLIENTS' EXPERIENCES** to influence the strategies and services of partners across the public and third sectors. Feeding into a wide range of public policy issues into debates and as the basis for our campaigning activities. We will continue to influence the practice of partners and increase their understanding and knowledge of social welfare law and its impact on clients' lives through training, hosting student placements and supporting the skills development of other front-line staff.

5. FINANCIAL REVIEW

There was a net inflow of funds in 2023/24 of £223,626. This represented a net inflow on unrestricted funds of £119,880 and a net inflow of restricted funds of £103,746. The Trustee Board recognises the need to provide for risks such as redundancy and building repairs and have decided to designate our surplus funds as follows: £100,000 towards buildings, £50,000 towards general contingencies and £400,000 towards the cost of potential redundancies.

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Report of the Directors and Trustees

Reserves Policy: the Board of Directors recognises the importance of establishing the long-term financial sustainability of the organisation, especially in a funding environment which relies on short term, time-limited funding. The Board of Directors believes that one way of achieving this is to establish reserves to enable the organisation to survive the vagaries of short-term funding. Consequently, the Board of Directors is required to ensure that monies are available in each financial year to meet any reasonable foreseeable contingency. They believe an amount of not less than £1,000,000 will be adequate. Within this total, they have also designated funds for the following purposes; staffing costs (mainly redundancy costs), buildings, IT Reprovision and general contingencies. They will ensure that the financial performance of the organisation is subject to close and regular scrutiny. They aim to maintain a projection of income for at least 3 years ahead (although they recognise the difficulty of this in the current climate) and will ensure that this continues to be derived from as wide a variety of sources as possible. They will take all necessary steps to ensure that at no time within the period would it be possible for the cessation of any one funding stream to present so serious a challenge to the future of the organisation that it could not be managed so as to continue to provide a best value advice service.

Principal Funding Sources: the Directors extend their gratitude to Stoke on Trent City Council who continued to support the core advice service. Newcastle-under-Lyme Borough Council, Staffordshire Moorlands District Council and Biddulph, Cheadle and Leek Town Councils have all maintained their support, for which we are very grateful. The Money and Pensions Service's funding for face-to-face debt advice (administered by Citizens Advice) significantly increases our capacity to offer this essential service and is becoming a major source of funding.

Additionally project-specific funding was received from a wide range of sources who are detailed at notes 16 and 17 to the accounts. This year the contract secured to deliver consumer advice is the most significant new source of income. We continue to receive valuable support from the Big Lottery Fund and the Office of the Police, Fire and Crime Commissioner for Staffordshire. The charity did not have any borrowings from either provider of funding or other sources at the balance sheet date.

Funds In Deficit: there are no funds in deficit at the period end. **Investment Activities** The charity does not currently hold material investments. **Investment Policy** As required in its Memorandum paragraph 4.11, in furtherance of its objects, and for no other purposes, the Company has the power to invest the monies of the Company not immediately required for its purposes in or upon such investments, securities or property as may be thought fit, subject nevertheless to such conditions and such consents as may for the time being be imposed or required by law.

6. STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document: Staffordshire North & Stoke-on-Trent Citizens Advice Bureaux is a registered charity and a company limited by guarantee. The maximum liability of each member is limited to one pound. As at 31st March 2024 the company had 15 members. Staffordshire North & Stoke-on-Trent Citizens Advice Bureaux is governed by its Memorandum and Articles of Association as amended in September and November 2004 and April 2013.

Staffordshire North & Stoke on Trent Citizens Advice Bureaux was incorporated as a company limited by guarantee on 11 July 1989.

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Report of the Directors and Trustees

The charity commenced operations on 11th July 1989 at which date the assets and liabilities of the unincorporated Stoke on Trent and Longton Citizens Advice Bureaux were acquired. In April 2013 the assets of Biddulph and Newcastle-under-Lyme and Kidsgrove CAB were transferred to the company. In January 2023 the assets of Citizens Advice Cheadle and Leek Citizens Advice were transferred into the charity.

In April 2016 following a national rebranding exercise Staffordshire North and Stoke-on-Trent Citizens Advice Bureaux adopted the operating title of Citizens Advice Staffordshire North & Stoke-on-Trent.

Recruitment, Appointment of Trustees: trustees, who are also Directors of the Company, are elected from the local community at the Annual Public Meeting. The Trustee Board oversees the elections process for Trustee and Officer appointments. A separate process agreed by the Trustee Board is followed for the election of the Chair, Vice Chair and Treasurer. No persons or bodies external to the charity are entitled to appoint persons to the Trustee Board.

Induction of Trustees: newly appointed Trustees are provided with a comprehensive induction through the provision of training, visits to observe activities and mentoring by established Trustees or the Chief Executive.

Organisational Structure: Staffordshire North & Stoke on Trent Citizens Advice Bureaux is governed by its Trustee Board which is responsible for setting the strategic direction and the policy of the charity. The Trustee Board carries the ultimate responsibility for the conduct of Staffordshire North & Stoke on Trent Citizens Advice Bureaux and for ensuring that the charity satisfies its legal and contractual obligations.

The Trustee Board meets as a minimum quarterly and delegates the day-to-day operation of the organisation to a senior management team, of Chief Executive and five managers. The Trustee Board is independent from management. The Trustee Board has four sub-committees. The Finance sub-committee receives reports on the organisation's financial position and advises the Management Team on issues of fundraising and financial management. The Personnel sub-committee considers issues relating to staffing matters and advises the Management Team on personnel issues. The Officers group advises the Chief Executive on strategic issues, takes responsibility for governance issues and organisational development. The Estates Committee looks at issues affecting our premises and advises the Board on their maintenance. All sub-committees report to the Trustee Board.

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

The charity also co-operates and liaises with a number of other statutory and voluntary agencies on behalf of enquirers. Where one of the Trustees holds the position of trustee/director of another charity they may be involved in discussions regarding that other charity but not in the ultimate decision-making process.

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Report of the Directors and Trustees

Major Risks and Statement of Controls: the Trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems put in place to mitigate those risks. To that end Staffordshire North & Stoke on Trent Citizens Advice Bureaux has established a risk management strategy and risk register. In brief the approach is to identify risks, rate them, agree a strategy for avoiding or mitigating them and then reviewing the rating and effectiveness of mitigation. Day to day management of risk is delegated to the senior management team led by the Chief Executive.

The risk register was reviewed and agreed by the Trustee Board at its meeting on 31st July 2024. Each area was looked at in turn and the rating and response confirmed or amended. A key external risk is the loss of funding. The effects of this have been mitigated by the diversification strategies and control procedures in place, which have resulted in funding being secured from a variety of sources. Internal financial risks are minimised by the implementation of procedures for authorisation of all transactions and projects and to ensure consistent quality of delivery for all operational aspects of the charitable company. Operational procedures are reviewed regularly to ensure that they still meet the needs of the charity.

The current risk assessments and risk register also address the residual risks associated with the COVID-19 pandemic and include the measures we have taken to ensure we operate in a way that minimises the risks to employees, volunteers and clients. The Trustees have also adopted an Information Risk policy to supplement the main risk management approach. This recognises the significance of information risks to the organisation and its clients, especially the Staffordshire Victim Gateway, and reflects the steps that are being taken to manage these risks. A section in the risk register reflects the specific information risks that have been identified.

STATEMENT OF TRUSTEES' RESPONSIBILITIES: The Trustees (who are also directors of Staffordshire North & Stoke on Trent Citizens Advice Bureaux for the purposes of company law) are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and regulations. Company law requires the trustees to prepare financial statements for each financial year, under that law the trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law).

Under company law the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for the year. In preparing these financial statements, the trustees are required to:

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

The Trustees are responsible for keeping proper accounting records that are sufficient to show and explain the charitable company's transactions and disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006.

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

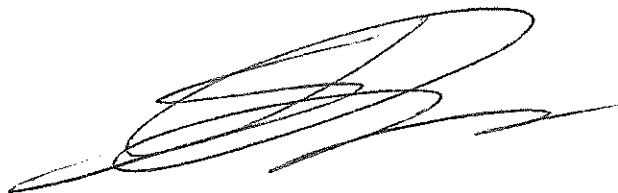
Report of the Directors and Trustees

They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the Trustees are aware:

- there is no relevant audit information of which the charitable company's auditor is unaware; and
- the Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

This report has been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities 2019 and in accordance with the provisions applicable to small companies under the Companies Act 2006.



S. Dawson (Treasurer of the Trustee Board)

Date: 29/01/2025

Independent Auditor's report on the financial statements to members of Staffordshire North & Stoke on Trent Citizens Advice bureaux

Opinion

We have audited the financial statements of Staffordshire North and Stoke-on-Trent Citizens Advice (the 'charitable company') for the year ended 31 March 2024 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and related notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2024, and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Independent Auditor's report on the financial statements to members of Staffordshire North & Stoke on Trent Citizens Advice bureaux

Other information

The other information comprises the information included in the trustees' annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements, or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustee's report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of our knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report.

We have nothing to report in respect of the following matters in relation to which 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 trustees were not entitled to prepare the financial statements in accordance with the small companies' regime and take advantage of the small companies' exemption from the requirement to prepare a strategic report.

Independent Auditor's report on the financial statements to members of Staffordshire North & Stoke on Trent Citizens Advice bureaux

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on page 12 and 13, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The specific procedures for this engagement and the extent to which these are capable of detecting irregularities, including fraud is detailed below:

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- the senior statutory auditor ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the charitable company through discussions with directors and other management, and from our commercial knowledge and experience of the sector;
- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the charitable company, including the financial reporting legislation, Companies Act 2006, taxation legislation, anti-bribery, employment, and environmental and health and safety legislation;
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence; and
- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

Independent Auditor's report on the financial statements to members of Staffordshire North & Stoke on Trent Citizens Advice bureaux

We assessed the susceptibility of the company's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud; and
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions;
- assessed whether judgements and assumptions made in determining the accounting estimates set out in Notes 1 and 22 were indicative of potential bias; and
- investigated the rationale behind significant or unusual transactions.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting documentation;
- reading the minutes of meetings of those charged with governance;
- enquiring of management as to actual and potential litigation and claims; and
- reviewing correspondence with HMRC, relevant regulators and the charitable company's legal advisors.

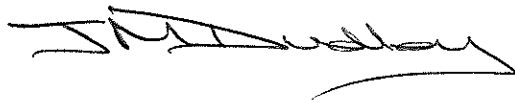
Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our Auditors' report.

Independent Auditor's report on the financial statements to members of Staffordshire North & Stoke on Trent Citizens Advice bureaux

Use of this report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable 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 charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.



JONATHAN DUDLEY (Senior Statutory Auditor)
For and on behalf of
Dains Audit Limited
Statutory Auditor
Chartered Accountants
Suite 2, Albion House
2 Etruria Office Village
Forge Lane
Stoke-on-Trent
ST1 5RQ

Date: 31 January 2025

**Independent Auditor's report on the financial statements to members of Staffordshire North &
Stoke on Trent Citizens Advice bureaux**

	Note	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total Funds 2024 £	Total Funds 2023 £
Incoming from:					
Donations and Legacies	2	174,296	-	174,296	317,526
Charitable Activities	3	594,102	6,044,547	6,638,649	4,603,950
Other Trading Activities	4	4,200	-	4,200	4,456
Investment Income	5	50	-	50	47
Total Income		772,648	6,044,547	6,817,195	4,925,979
Expenditure on:					
Raising Funds	6	65,778	-	65,778	58,063
Charitable Activities	7,8	586,990	5,940,801	6,527,791	4,583,286
Total Expenditure		652,768	5,940,801	6,593,569	4,641,349
Net Income/ (expenditure)		119,880	103,746	223,626	284,630
Being Net Income/ (expenditure) from ongoing activities during the year		119,880	103,746	223,626	98,797
Other income relating to assets transferred from other charities		-	-	-	185,833
Net movement in funds		119,880	103,746	223,626	284,630
Reconciliation of funds					
Total funds brought forward	16	1,674,487	137,147	1,811,634	1,527,004
Total funds carried forward		1,794,367	240,893	2,035,260	1,811,634

There are no recognised gains or losses in the year, other than those included in the Statement of Financial Activities

All income and expenditure derives from continuing activities.

Staffordshire North and Stoke on Trent Citizens Advice Bureaux
Balance Sheet as at 31 March 2024 (company number 2402902)

	Note	2024 £	2023 £
Fixed assets			
Tangible assets	11	392,989	393,726
Current assets			
Debtors	12	1,004,055	1,307,679
Cash at bank and in hand		1,643,319	1,165,289
		<u>2,647,374</u>	<u>2,472,968</u>
Creditors - amounts falling due within one year	13	<u>(1,005,103)</u>	<u>(1,055,060)</u>
Net current assets		<u>1,642,271</u>	<u>1,417,907</u>
Total net assets		<u>2,035,260</u>	<u>1,811,634</u>
The funds of the Charity			
Unrestricted Funds	16	1,794,367	1,674,487
Restricted Funds	16	240,893	137,147
Total charity funds		<u>2,035,260</u>	<u>1,811,634</u>

These financial statements are prepared in accordance with the provisions applicable to companies subject to the small companies' regime under the Companies Act 2006 and in accordance with Accounting and Reporting by Charities SORP (FRS 102).

These accounts were approved by the Board on 29/01/2025 and signed on their behalf by :



S. Dawson (Treasurer of the
Trustee Board)

Date: 29/01/2025

Staffordshire North and Stoke on Trent Citizens Advice Bureaux
Cash-Flow Statement for the year ended 31 March 2024

	Note	2024 £	2023 £
Cash flows from operating activities			
Net cash provided / (used in) by operating activities	24	549,707	(104,477)
Cash flows from financing activities:	25	0	0
Cash flows from investing activities:			
Interest income	5	50	47
Purchase of tangible fixed assets	11	(71,727)	(22,701)
Net cash used in investing activities		(71,677)	(22,654)
Increase /(Decrease) in cash and cash equivalents in the reporting year.		478,030	(127,131)
Cash and cash equivalents at the beginning of the reporting year		1,165,289	1,292,420
Cash and cash equivalents at the end of the reporting year	26	1,643,319	1,165,289

	2023	Cash Flows	Other Changes	2024
Analysis of changes in net debt				
Short term borrowing	-	-	-	-
Total liabilities	-	-	-	-
Cash & cash equivalents	1,165,289	478,030	-	1,643,319
Total net debt	1,165,289	478,030	-	1,643,319

Staffordshire North and Stoke on Trent Citizens Advice Bureaux
Notes to the financial statements for the year ended 31 March 2024

1. Accounting policies

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

a. Company status

The Charity is a company limited by guarantee incorporated and domiciled in England & Wales. The members of the Charity are the Trustees named on page 3. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the Charity. The Registered Office is Advice House Cheapside Hanley Stoke on Trent ST1 1HL.

b. Basis of preparation

The Charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice application to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019, the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), the Charities Act 2011, The Companies Act 2006 and UK Generally Accepted Accounting Practice.

The Financial Statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are presented in sterling which is the functional currency of the charity and rounded to the nearest £. The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

c. Going concern

The Trustees have reviewed and approved financial projections. The Trustees believe there are adequate resources which will enable the charity to meet its liabilities as they fall due for the foreseeable future. For this reason, the Trustees have adopted the going concern basis in preparing the financial statements.

d. Income

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received, and the amount of income receivable can be measured reliably.

For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the Trust that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably, and the Charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the Charity, or the Charity is aware of the granting of probate, and the criteria for income recognition have been met, then the legacy is treated as a contingent asset and disclosed if material

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2024

Accounting policies (continued)

Donated services or facilities are recognised when the Charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use of the company of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), the general volunteer time of the volunteers is not recognised and refer to the Trustees' report for more information about their contribution.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the company which is the amount the company would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

Other income is recognised in the period in which it is receivable and to the extent the goods have been provided or on completion of the service.

e. Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Funding costs are those costs incurred in seeking voluntary contributions and do not include the cost of disseminating information in support of the charitable activities. Support costs are those costs incurred directly in support of expenditure on the objects of the company and include project management carried out at Headquarters. Governance costs are those incurred in connection with administration of the company and compliance with constitutional and statutory requirements. Costs of generating funds are costs incurred in attracting voluntary income, and those incurred in trading activities that raise funds.

f. Fixed assets and depreciation

Fixed assets are included at cost. Items are capitalised if it is considered that a long-term benefit will be derived from their purchase.

Depreciation is calculated so as to write off the cost of tangible fixed assets over their useful economic life at the following annual rates:

Staffordshire North and Stoke on Trent Citizens Advice Bureaux
Notes to the financial statements for the year ended 31 March 2024

Accounting policies (continued)

Freehold Property	-	2% Straight Line
Fixtures, fittings and equipment balance basis	-	20-33.33% on reducing
Leasehold property	-	Over the term of the lease

g. Unrestricted fund

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

h. Restricted funds

Income received for restricted purposes is included in a separate restricted fund against which appropriate expenditure is allocated.

i. Designated funds

The trustees allocate designated funds out of unrestricted funds for specific purposes. The use of such funds is at the trustees' discretion.

j. Format and basis of financial statements

The charity does not seek to make a profit, nor can its results be measured by normal commercial criteria. In order that a true and fair view should be given in these financial statements, the trustees have set out on page 20 a statement of financial activities which shows the results for the year, but in a format other than the standard formats prescribed by the Companies Act 2006. In the opinion of the trustees, the format adopted provides greater clarity on the nature of the charity's activities and discloses the required information relating thereto.

k. Pension

The charity operates a defined contribution group personal pension plan for its employees. Payments are charged to the profit and loss account in the period in which they are incurred.

l. Leased assets

Costs in respect of operating leases are charged on a straight-line basis over the lease term.

m. Debtors

Trade and other debtors are recognised at the settlement amount after any discount offered.

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2024

Accounting policies (Continued)

n. Cash at bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

o. Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount that the company anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or service it must provide. Provisions are measured at the best estimate of the amounts required to settle the obligation.

p. Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the company is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains.

q. Financial Instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank.

r. Termination benefits

Termination benefits are payable when employment is terminated by the charity before the normal retirement date, or whenever an employee accepts voluntary redundancy in exchange for these benefits.

The charity recognises termination benefits in the statement of financial activities when it is demonstrably committed to either (i) terminating the employment of current employees according to a detailed formal plan without the possibility of withdrawal, or (ii) providing termination benefits as a result of an offer made to encourage voluntary redundancy. Benefits falling due more than twelve months after the end of the reporting period are discounted to their present value.

s. Finance Lease

Assets obtained under finance lease and hire purchase contracts are capitalised as tangible fixed assets. Assets are depreciated over their useful lives. Obligations under such agreements are included in creditors net of the finance charge allocated to future periods. The finance element of the rental payment is charged to the SOFA and Charity funds so as to produce a constant periodic rate of charge on the net obligation outstanding in each period.

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2024

2. Donations & Legacies	Unrestricted	Restricted	2024
			Total
	£	£	£
Grants	173,383	-	173,383
Donations	913	-	913
	174,296	-	174,296
	Unrestricted	Restricted	2023
			Total
	£	£	
Grants	130,465	-	130,465
Donations	1,228		1,228
Income from Leek & Cheadle	185,833	-	185,833
	317,526	-	317,526
3. Income from charitable activities	Unrestricted	Restricted	2024
	£	£	Total
			£
Grants and contract income receivable for charitable activity, advice and information			
Generalist Advice	467,460	265,999	733,459
Debt Advice	4,911	3,110,005	3,114,916
Specialist Advice	121,731	401,877	523,608
SVG USAH & Consumer Advice	-	2,266,666	2,266,666
	594,102	6,044,547	6,638,649
	Unrestricted	Restricted	2023
	£	£	Total
			£
Generalist Advice	253,085	75,381	328,466
Debt Advice	48,709	1,736,262	1,784,971
Specialist Advice	108,197	458,394	566,591
SVG USAH & Consumer Advice	4,650	1,919,272	1,923,922
	414,641	4,189,309	4,603,950

Staffordshire North and Stoke on Trent Citizens Advice Bureaux
Notes to the financial statements for the year ended 31 March 2024

	Unrestricted funds £	Restricted Funds £	2024 Total £
4. Other Trading Activities			
Training Events	<u>4,200</u>	-	<u>4,200</u>
	Unrestricted Funds £	Restricted Funds £	2023 Total £
Training Events	<u>4,456</u>	-	<u>4,456</u>
	Unrestricted Funds £	Restricted Funds £	2024 Total £
5. Investment Income			
Bank Interest	<u>50</u>	-	<u>50</u>
	Unrestricted Funds £	Restricted Funds £	2023 Total £
Bank Interest	<u>47</u>	-	<u>47</u>
	Unrestricted Funds £	Restricted Funds £	2024 Total £
6. Expenditure on Raising Funds			
Cost of Generating Funds	<u>65,778</u>	-	<u>65,778</u>
	Unrestricted Funds £	Restricted Funds £	2023 Total £
Cost of Generating Funds	<u>58,063</u>	-	<u>58,063</u>

Staffordshire North and Stoke on Trent Citizens Advice Bureaux
Notes to the financial statements for the year ended 31 March 2024

7.Expenditure on Charitable Activities	Unrestricted Funds £	Restricted Funds £	2024 Total Funds
Charitable Activities 2024			
Generalist Advice	460,348	265,999	726,347
Debt Advice	4,911	3,025,246	3,030,157
Specialist Advice	121,731	401,877	523,068
SVG USAH & Consumer Advice	-	2,247,679	2,247,679
	586,990	5,490,801	6,527,791

	Unrestricted Funds £	Restricted Funds £	2023 Total Funds £
Charitable Activities 2023			
Generalist Advice	179,577	356,365	535,942
Debt Advice	34,809	1,609,651	1,644,460
Specialist Advice	150,799	473,286	624,085
SVG USAH & Consumer Advice	4,650	1,774,149	1,778,799
	369,835	4,213,451	4,583,286

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2024

8. Analysis of Expenditure

Analysis of Expenditure on charitable activities

	Direct Costs	Support Costs	Total 2024 £
	£	£	£
Generalist Advice			
Wages & Salaries	473,278	6,623	479,901
Staff & Volunteers	6,959	2,095	9,054
Office Costs	29,852	9,214	39,066
Premises Costs	60,743	9,088	69,831
Governance Costs	1,415	4,185	5,600
Other Costs	120,629	2,266	122,895
	692,876	33,471	726,347
Debt Advice			
Wages & Salaries	1,581,125	145,753	1,726,878
Staff & Volunteers	11,549	8,824	20,373
Office Costs	23,291	79,956	103,247
Premises Costs	9,812	132,977	142,789
Governance Costs	2,467	3,133	5,600
Other Costs	1,028,435	2,835	1,031,270
	2,656,679	373,478	3,030,157
Specialist Advice			
Wages & Salaries	421,377	3,700	425,077
Staff & volunteers	5,902	9,189	15,091
Office Costs	17,279	10,626	27,905
Premises Costs	196	23,081	23,277
Governance Costs	-	5,600	5,600
Other Costs	19,468	6,650	26,118
	464,222	58,846	523,068

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2024

SVG USAH &
Consumer Advice

Wages & Salaries	1,693,806	135,111	1,828,917
Staff & Volunteers	23,108	7,828	30,936
Office Costs	62,008	46,820	108,828
Premises Costs	64,801	31,633	96,434
Governance Costs	-	11,200	11,200
Other Costs	118,366	52,998	171,364
Total	1,962,089	285,590	2,247,679
Analysis of Expenditure 2023	5,776,406	751,385	6,527,791
Analysis of Expenditure on charitable Activities			

	Direct Costs	Support Costs	2023 Total
	£	£	£
Generalist Advice			
Wages & Salaries	373,441	54,575	428,016
Staff & Volunteers	3,450	2,400	5,850
Office Costs	14,255	17,796	32,051
Premises Costs	17,385	38,747	56,132
Governance Costs	0	2,745	2,745
Other Costs	140	11,008	11,148
	408,671	127,271	535,942

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2024

Debt Advice

Wages & Salaries	1,024,108	102,794	1,126,902
Staff & Volunteers	12,115	500	12,615
Office Costs	13,657	54,490	68,147
Premises Costs	2,871	108,290	111,161
Governance Costs	-	2,745	2,745
Other Costs	305,348	17,542	322,890

Specialist Advice

	1,358,099	286,361	1,644,460
Wages & Salaries	481,184	40,931	522,115
Staff & Volunteers	7,009	2,600	9,609
Office Costs	15,579	20,347	35,926
Premises Costs	51	18,330	18,381
Governance Costs	-	2,745	2,745
Other Costs	24,809	10,500	35,309
	528,632	95,453	624,085

**SVG USAH &
Consumer Advice**

Wages & Salaries	1,382,684	74,617	1,457,301
Staff & Volunteers	15,761	3,352	19,113
Office Costs	69,605	16,250	85,855
Premises Costs	69,305	5,335	74,640
Governance Costs	-	5,493	5,493
Other Costs	114,172	22,225	136,397
	1,651,527	127,272	1,778,799

Total

	3,946,929	636,357	4,583,286
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Staffordshire North and Stoke on Trent Citizens Advice Bureaux
Notes to the financial statements for the year ended 31 March 2024

9. Net Movement in funds

	2024	2023
	£	£
This is stated after charging:		
Depreciation	72,464	69,836
Operating lease rentals	56,080	61,038
Auditors' remuneration:		
- Audit services	8,750	8,073

10. Staff Costs

	2024	2023
	£	£
Wages and salaries	4,081,999	3,336,890
Social Security Costs	320,699	253,506
Redundancy & Settlement Costs	9,087	2,000
Pension Costs	114,766	98,206
Benefits	22,433	16,590
	4,548,984	3,707,192

	No.	No.
The average number of employees, analysed by function was:		
Charitable activities	201	179
Cost of generating funds	1	1
Management and administration of charity	2	2
	204	182

One employee received remuneration of £60,000 - £70,000 (2023: One)

Remuneration of £Nil (2023: £Nil) was paid to the Trustees during the year.

During the year, reimbursed expenses were paid to no Trustees amounting to £Nil (2023: £Nil)

The key management personnel of the Charity comprise the Chief Executive Officer and the five managers (2023: CEO & five managers). The total employee benefits of the key management personnel of the Charity were £290,068 (2023: £277,450).

Total redundancy & settlement payments during the year amounted to £9,087 (2023: £2,000). No specific funding was received to cover redundancy payments.

Staffordshire North and Stoke on Trent Citizens Advice Bureaux
Notes to the financial statements for the year ended 31 March 2024

11. Tangible fixed assets	Freehold Property £	Leasehold Property £	Fixtures, Fittings and Equipment £	Total £
Cost				
At the beginning of the year	140,449	895,725	749,760	1,785,934
Additions	-	31,138	40,589	71,727
At 31 March 2024	140,449	926,863	790,349	1,857,661
Depreciation				
At the beginning of the year	31,720	703,809	656,679	1,392,208
Depreciation	3,172	28,806	40,486	72,464
At 31 March 2024	34,892	732,615	697,165	1,464,672
Net book value at the beginning of the year	108,729	191,916	93,081	393,726
Net book value at the end of the year	105,557	194,248	93,184	392,989

12. Debtors	2024 £	2023 £
Trade debtors	307,399	677,239
Prepayments and accrued income	677,934	416,884
Other debtors	18,722	27,723
Leek & Cheadle Citizens Advice	-	185,833
	1,004,055	1,307,679

13. Creditors: amounts falling due within one year	2024 £	2023 £
Trade creditors	314,053	108,232
Payments received on account for contracts or performance related grants	2,344	1,903
Accruals & Deferred Income	377,528	585,721
Taxation and Social Security	166,616	211,312
Other Creditors	144,562	147,892
	1,005,103	1,055,060

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2024

Deferred Income

	2024	2023
	£	£
Deferred income Bought Forward	493,197	198,534
Resources deferred during the year	193,103	493,197
Amount released from previous year	(493,197)	(198,534)
Deferred income Carried Forward	<u>193,103</u>	<u>493,197</u>

Creditors includes £193,103 (2023: £493,197) of income which has been deferred into the following year due to the timing of the company's entitlement to the income. There are no unfulfilled conditions attached to the income at the balance sheet date.

14. Analysis of net assets between funds - current year

	Unrestricted funds	Designated funds	Restricted funds	2024
	£	£	£	£
Tangible fixed assets	-	152,096	240,893	392,989
Current assets	1,961,562	685,812	-	2,647,374
Creditor-amounts falling due within one year	(1,005,103)	-	-	(1,005,103)
Net assets at 31 March 2024	<u>956,459</u>	<u>837,908</u>	<u>240,893</u>	<u>2,035,260</u>
	Unrestricted funds	Designated funds	Restricted funds	2023
	£	£	£	£
Tangible fixed assets	-	256,579	137,147	393,726
Current assets	1,891,639	581,329	-	2,472,968
Creditor-amounts falling due within one year	(1,055,060)	-	-	(1,055,060)
Net assets at 31 March 2023	<u>836,579</u>	<u>837,908</u>	<u>137,147</u>	<u>1,811,634</u>

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15. Government Grants

	2024	2023
	£	£
Local Government	113,521	113,393
Big Lottery Fund	296,635	285,875
	<u>410,156</u>	<u>399,268</u>

There are no unfulfilled commitments or other contingencies attached to the grants listed above that have not been recognised in income.

Staffordshire North and Stoke on Trent Citizens Advice Bureaux
Notes to the financial statements for the year ended 31 March 2024

16. Movements in funds - current year	At 1 April 2023 £	Incoming Resources £	Outgoing Resources £	Transfer Resources £	At 31 March 2024 £
Unrestricted Funds					
General Funds	836,579	569,228	449,348	-	956,459
Other Income	-	174,296	174,296	-	-
LAA Fund	-	29,124	29,124	-	-
	836,579	772,648	652,768		956,459
Designated Funds					
Fixed Assets	212,908	-	-	-	212,908
Building Repairs	100,000	-	-	-	100,000
Staffing Costs	400,000	-	-	-	400,000
IT Re-provision	75,000	-	-	-	75,000
General contingencies	50,000	-	-	-	50,000
	837,908	-	-	-	837,908
Total Unrestricted Funds	1,674,487	772,648	652,768	-	1,794,367
	At 1 April 2023	Incoming resources	Outgoing resources	Transfer	At 31 March 2024
Restricted Funds					
Consumer Advice	-	1,257,658	1,257,658	-	-
Biddulph Town Council	-	15,000	15,000	-	-
Future Support	-	138,765	138,765	-	-
S-O-T Housing & Debt Advice	-	123,415	123,415	-	-
Citizens Advice - Face to Face Debt Advice	-	411,556	411,556	-	-
Citizens Advice - Energy Advice	-	100,576	100,576	-	-
UKSPF / Money MOTs	-	70,000	70,000	-	-
Potteries Moneywise	-	203,940	203,940	-	-
Children in Need	-	33,175	33,175	-	-
S-O-T Refugee & Asylum Project	-	65,738	65,738	-	-
Citizens Advice Debt Hub	-	1,584,382	1,484,382	-	100,000
Citizens Advice DRO Hub	-	199,098	199,098	-	-
Uniting Staffordshire Against Hate	2,560	203,015	197,054	-	8,521
Staffordshire Victim Gateway	10,000	805,993	792,967	-	23,026
Changing Futures (Benefits)	-	107,200	107,200	-	-
Changing Futures (Housing)	-	25,224	25,224	-	-
Big Lottery Fund – Welcome Advice	-	92,695	92,695	-	-
NS Multiple Sclerosis Society	-	7,000	7,000	-	-
National Lottery - Office Extension	118,974	-	14,968	-	-

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2024

16. Movement in funds (continued)	At 1 April 2023	Incoming Resources	Outgoing Resources	Transfer Resources	At 31 March 2024
	£	£	£	£	£
National Lottery – Office Extension	118,974	-	14,968	-	104,006
Coalfields Refurbishment 1 (S-O-T)	5,613	-	273	-	5,340
City S-O-T - Fuel Voucher Scheme	-	150,000	150,000	-	-
Stoke North Big Local	-	10,225	10,225	-	-
NHS Combined Health Care Trust	-	4,000	4,000	-	-
N Compass Staffs Carers	-	32,000	32,000	-	-
British Gas Energy Trust	-	115,681	115,681	-	-
Energy savings fund	-	65,182	65,182	-	-
Leek Town Council	-	11,000	11,000	-	-
Cheadle Town Council	-	6,000	6,000	-	-
Brighter Futures	-	3,375	3,375	-	-
Western Power	-	3,854	3,854	-	-
Newcastle Foodbank	-	33,750	33,750	-	-
Justice Together Initiative	-	36,720	36,720	-	-
Moorlands Foodbank	-	34,645	34,645	-	-
Multiply	-	57,685	57,685	-	-
Total Restricted Funds	137,147	6,044,547	5,940,801	-	240,893
Total Funds	1,811,634	6,817,195	6,593,569	-	2,035,260

16. Movements in funds - prior year	At 1 April 2022	Incoming Resources	Outgoing Resources	Transfers	At 31 March 2023
	£	£	£	£	£
Unrestricted funds					
General Funds	578,042	556,645	247,773	(50,335)	836,579
Other Income	-	131,693	131,693	-	-
LAA Fund	-	48,332	48,332	-	-
	578,042	736,670	427,798	(50,335)	836,579
Designated Funds					
Fixed assets	213,008	-	100	-	212,908
Building repairs	75,000	-	-	25,000	100,000
Staffing costs	400,000	-	-	-	400,000
IT Provision	50,000	-	-	25,000	75,000
General contingencies	49,665	-	-	335	50,000
	787,673	-	100	50,335	837,908
Total unrestricted funds	1,365,715	736,670	427,898	-	1,674,487

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2024

16. Movements in funds – prior year (continued)	At 1 April 2022	Incoming Resources	Outgoing Resources	Transfers	At 31 March 2023
	£	£	£	£	£
Restricted					
Consumer Advice	-	1,058,739	1,058,739	-	-
Biddulph Town Council	-	25,000	25,000	-	-
Help to claim (Future Support)	-	35,431	35,431	-	-
Citizens Advice – Debt Helpline	-	170,312	170,312	-	-
Citizens Advice – Face to Face Debt	-	408,180	408,180	-	-
SOT Citywide (Housing)	-	41,361	41,361	-	-
SOT Citywide (Debt)	-	113,414	113,414	-	-
Citizens Advice – Energy Advice	-	24,248	24,248	-	-
Citizens Advice – Debt Hub	-	259,571	259,571	-	-
Changing Futures (Benefits)	-	107,200	107,200	-	-
Changing Futures (Housing)	-	25,224	25,224	-	-
Children in Need	-	41,533	41,533	-	-
Citizens Advice – IDMA	-	96,061	96,061	-	-
SOT Refugee Asylum Project	-	77,039	77,039	-	-
National Lottery Potteries Moneywise	-	165,583	165,583	-	-
Uniting Staffordshire Against Hate	4,560	149,596	151,595	-	2,560
Staffordshire Victim Gateway	15,440	715,586	721,026	-	10,000
Western Power	-	15,416	15,416	-	-
Trussell Trust (Newcastle)	-	24,375	24,375	-	-
Justice Together Initiative	-	36,720	36,720	-	-
Trussell Trust (SMD)	-	11,642	11,642	-	-
Multiply	-	12,857	12,857	-	-
National Lottery Community Fund – Potteries Gold	-	27,427	27,427	-	-
NS Multiple Sclerosis Society	-	4,375	4,375	-	-
Community Foundation	-	14,950	14,950	-	-
National Lottery Extension	133,942	-	14,968	-	118,974
Coalfields Refurbishment (SOT)	5,886	-	273	-	5,613
Newcastle Office Refurbishment	1,461	-	1,461	-	-
City of SOT – Fuel Voucher Scheme	-	146,447	146,447	-	-
Stoke North Big Local	-	8,300	8,300	-	-
NHS Combined Health Care Trust	-	40,000	40,000	-	-
N Compass Staffs Carers	-	16,000	16,000	-	-
British Gas Energy Trust	-	67,877	67,877	-	-
Energy Savings Fund	-	129,670	129,670	-	-
Citizens Advice – Carbon Monoxide	-	26,490	26,490	-	-
National Lottery Welcome Advice-	-	92,865	92,865	-	-
Total Restricted Funds	161,289	4,189,309	4,213,451	-	137,147
Total Funds	1,527,004	4,925,979	4,641,349	-	1,811,634

Staffordshire North and Stoke on Trent Citizens Advice Bureaux
Notes to the financial statements for the year ended 31 March 2024

17. Purposes of Funds

General Funds:

General Funds	Unrestricted funds received from Stoke-on-Trent City Council, Staffordshire Moorland DC and Newcastle-under-Lyme Borough Council used to finance advice services in Stoke on Trent and North Staffordshire.
Other Income	Unrestricted Income from a range of sources, some of which is self-generated.
LAA Fund	Funds received from the LAA under contract to provide social welfare law casework.
Immigrate 2 nd Tier Advice Fund	Funds to provide second tier support to Local Citizens Advice Offices undertaking Immigration Advice and to take on Cases at Levels above LCA's Accreditation.

Designated Funds:

Fixed assets	A fund set up to assist in identifying those funds that are not free funds, and which represent the net book value of unrestricted fixed assets.
Building Repairs	To cover any unexpected major repairs to the premises at Advice House or any other premises where we are responsible for repairs.
Staffing Costs	To cover, where any of these are not payable under a funding agreement, the costs of meeting staff redundancy entitlements and of providing resources should the services provided by the bureaux be affected by sickness or absence of staff or any other additional staffing costs.

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2024

17. Purposes of Funds- (continued)

General contingencies	To cover additional and unexpected expenses not covered by either of the other designated funds.
IT re-provision fund	To cover future investments in our IT infrastructure where major items of equipment need replacing, upgrading or adding to the network.
Restricted Funds:	
S-O-T Housing & Debt Advice	Funds received from Stoke-on-Trent Council to provide Housing and Debt Advice
BBC Children in Need	Funds to expand the work we do with refugee and migrant families supporting them to access education.
DECC – Big Energy Saving Network	Funds from the DECC to support an energy saving network to assist consumers getting a good deal on their energy.
Citizens Advice – Face to Face Debt Advice	A restricted fund provided by the Money and Pension Service via Citizens Advice to provide face to face debt advice to people facing financial exclusion.
Citizens Advice – Energy Advice	Funds received from Citizens Advice to provide energy advice.
Consumer Advice	A fund provided by Citizens Advice (from a grant from BEIS) to deliver part of the national consumer helpline.
Potteries Moneywise	Funds received and accrued to run the Potteries Moneywise financial capability project and the National lottery community fund.
Access to Justice	Funds provided by Access to Justice to fund work to support women with no recourse to public funds who are at risk of exploitation.
17. Purposes of Funds- (continued)	

Staffordshire North and Stoke on Trent Citizens Advice Bureaux
Notes to the financial statements for the year ended 31 March 2024

17. Purposes of Funds- (continued)

Citizens Advice – IDMA	Funds from Citizens Advice to deliver debt advice via webchat.
S-O-T Refugee & Asylum Project	A restricted fund provided by Stoke-on-Trent Council to provide information, advice and representation to refugees and asylum seekers dispersed by the Home Office to North Staffordshire.
Energy Savings Trust	A Fund provided by the Energy Redress Fund to provide advice and support to people struggling with their energy costs.
British Gas Energy Trust	A Fund provided by British gas energy trust to provide money advice to Carers in Staffordshire.
Staffordshire Commissioner/Victims and Witnesses Fund	A restricted fund provided by the Staffordshire Police and Crime Commissioner under the Victims and Witnesses Fund to CNS to support outreach work to engage with the victims of hate crime.
Uniting Staffordshire Against Hate	A service commissioned for police, fire, Rescue & Crime to support local victims of hate crime and develop awareness of hate crime across Staffordshire.
Staffordshire Commissioner/Staffordshire Victim Gateway	Funds from the Office of the Police and Crime Commissioner to fund the Staffordshire Victim Gateway.
Potteries Gold	Funds received and accrued from the national lottery community fund to deliver the Potteries Gold Project to support people affected by Welfare Reform in Stoke-on-Trent.
NS Multiple Sclerosis Society	A restricted fund provided by the North Staffs MS Society to support advice to people affected by Multiple Sclerosis.

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2024

17. Purposes of Funds- (continued)

N Compass Staffs Carers	A fund provided by N Compass to provide money advice to Carers in Staffordshire.
Staffordshire Community Foundation	A Fund provided by the National Lottery Community Fund via the Stoke North Big Local project to provide Money Advice in the north of the city.
Combined Healthcare NHS Trust	A Fund provided by combined Healthcare to provide money advice to people with serious mental health issues.
Stoke North Big Local	A fund provided by the National Lottery via the Stoke North Big Local project to provide Money Advice in the north of the city.
National Lottery Fund	Funds provided by the Big Lottery Fund (Formerly the Community Fund) to build the extension to Advice House.
Coalfields Refurbishment 1 (Hanley)	A restricted fund from the Coalfields Regeneration Trust to refurbish parts of our building to improve access and enable us to support more projects.
Newcastle Office Refurbishment	A fund provided by Citizens Advice and the Coalfields Regeneration Trust for refurbishment of the premises in Newcastle and a new telephone system.
Biddulph Town Council	To provide a Citizens Advice Service in Biddulph.
VOICES (Housing)	Funds received to provide Housing Advice and training to people working with the Voices Project in Stoke, provided by the Big Lottery Fund's Fulfilling Lives Investment.
Help to Claim	Funds provided by Citizens Advice to help residents claim Universal Credit.

Staffordshire North and Stoke on Trent Citizens Advice Bureaux
Notes to the financial statements for the year ended 31 March 2024

Help to Claim (Best Practice Lead)	Funds provided by Citizens Advice to host a Best Practice Lead for the North Midlands area, to collate and share best practice amongst the local Help to Claim Services and contribute to national initiatives.
City SOT Fuel Voucher Scheme	Money provided by SOT CC for the Household Support Fund for fuel vouchers for vulnerable clients.
EU Migrants	A restricted fund provided by Stoke-on-Trent City Council to provide benefits advice to EU migrants resident in Stoke-on-Trent.
Aspire Financial Capability	Funds provided by Aspire Housing to provide financial capability training to their residents.
Refugee Action	Funds provided by Refugee Action to support volunteers working with refugees and asylum seekers in Stoke-on-Trent.
Citizens Advice – Advice Line Extra	Funds from Citizens Advice to add extra capacity to the national Advice Line.

Staffordshire North and Stoke on Trent Citizens Advice Bureaux
Notes to the financial statements for the year ended 31 March 2024

18. Financial Commitments

Capital Commitments

There were no capital commitments at the balance sheet date (2023 Nil)

Operating Lease Commitments

At 31 March 2024, the total of the charity's future minimum lease payments under operating leases are as follows:

	2024	2023
	£	£
Land and Buildings		
Less than one year	76,350	81,398
Between two to five years	161,350	303,400
Greater than five years	137,225	185,625
	374,925	570,423
Other Assets		
Less than one year	12,948	15,839
Between two to five years	43,132	45,199
Greater than five years	0	0
	56,080	61,038

Since the year end, the company has signed a property lease with annual minimum payments of £125,000, which is for more than five years, and which will be disclosed in the financial statements for the year ending 31 March 2025.

19. Pension Commitments

The company operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the company in an independently administered fund. The pension cost charge represents contributions payable by the company to the fund and amount to £114,766 (2023: £98,207) outstanding contributions at 31 March 2024 were £21,695 (2023: £19,780).

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2024

20. Control Relationship

The company is controlled by the Trustees, who are all Directors of the company.

21. Related party transactions

No related party transactions took place in the period of account.

22. Critical accounting judgements and estimates

The preparation of financial statements requires the use of certain critical accounting estimates. It also requires Trustees to exercise their judgement in the process of applying accounting policies. Use of available information and application of judgement are inherent in the formation of estimates. Actual outcomes in the future could differ from such estimates. The areas involving a higher degree of judgement, or complexity, or areas where assumptions and estimates are significant to the financial statements are set out below.

Judgements

The key judgement that the management has made in the process of applying the charities accounting policies relates to the calculation of accrued and deferred income specific to each project. Each project has a separate cost centre in the accounting system which allows for incomes and costs specific to each project to be identified separately thus providing a basis for accurate calculation of accrued and deferred income. In determining the allocation of expenditure between activities, a detailed review of direct and indirect costs be undertaken by the management.

Judgments are made allocating indirect costs to activities according to a percentage basis adjusted to reflect the specific characteristics of projects.

Estimation Uncertainty

The Trustees consider that the cost centre accounting outlined above provides a sound framework for accurate accounting and thus there is not considered to be any significant uncertainty in the carrying figures at the end of March 2024

23. Agency Arrangement

The Charity has acted as an agent during the year. The total amount of funds received during the year amounted to £Nil (2023 £Nil) and the amount of funds paid during the year amounted to £Nil (2023: Nil). The balance of funds held by the Charity as agent, in the form of a bank deposit, as at 31 March 2024 £Nil (2023: £Nil).

24. Reconciliation of cash flows from operating activities

	2024	2023
	£	£
Net Income for the reporting period	223,626	284,630
Add Depreciation	72,464	69,836
Less Interest Income	(50)	(47)
Decrease / (Increase) in debtors	303,624	(1,014,161)
(Decrease) / Increase in creditors	(49,957)	555,265
Net cash provided by operating activities	549,707	(104,477)

Staffordshire North and Stoke on Trent Citizens Advice Bureaux
Notes to the financial statements for the year ended 31 March 2024

25. Cash flow from financing activities

	2024	2023
	£	£
Net finance leases	-	-
Repayment of borrowings	-	-
Net cash used by financing activities	-	-

26. Analysis of cash at bank and in hand

	2024	2023
	£	£
Cash at bank and in hand	1,643,319	1,165,289
Total cash & cash equivalents	1,643,319	1,165,289

27. Financial Instruments

The carrying amounts of the charity's financial instruments are as follows:

Financial Assets

Debt instruments measured at amortised cost:

	2024	2023
	£	£
- Trade debtors (note 12)	307,399	677,239
- Other debtors (note 12)	12,550	17,547
	319,949	694,786

Financial Liabilities

	2024	2023
	£	£
- Trade Creditors (note 13)	314,053	108,232
- Finance Leases (note 13)	-	-
- Other Creditors (note 13)	49,244	45,265
- Accruals (note 13)	185,573	191,947
	548,870	345,444

Accounts

**STAFFORDSHIRE NORTH AND STOKE ON TRENT
CITIZENS ADVICE BUREAUX**

**FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023**

COMPANY NO. 2402902

CHARITY NO. 1001204

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Report of the Directors and Trustees

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Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Report of the Directors and Trustees

The Directors and Trustees have pleasure in presenting their report and financial statements for the year ended 31 March 2023.

1. REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISORS

Trustees and Directors: M. Grahamslaw (Chair) – (elected 24/11/22)
R.J. Pemberton
Dr L. Haines (resigned 24/11/22)
J. Seaman (resigned 24/11/22)
J. Davies
R. Holt
B. Lawton
E. Porteous
A. Powner
C. Brady
A. Kazmi
T. Hall
D. Ware
S. Willins
M. Styles (elected 24/11/22)
K. Hoptroff (elected 24/11/22)
S. Dawson (elected 24/11/22)

Chief Executive and
Company Secretary: S. Harris

Registered Office: Advice House
Cheapside
Hanley
Stoke on Trent
ST1 1HL

Bank: Unity Trust Bank plc
9, Brindley Place
Birmingham
B1 2HB

Auditors: Dains Audit Limited
Suite 2, Albion house
2, Etruria Office Village,
Forge Lane
Etruria,
Stoke-on-Trent
ST1 5RQ

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Report of the Directors and Trustees

2. AIMS, OBJECTIVES AND PLANS

Objects

The charity's objects, set out in the memorandum and articles of association, are to promote any charitable purpose for the benefit of the community primarily but not exclusively within Staffordshire, by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress.

Strategies and Plans for the Year

Staffordshire North & Stoke on Trent Citizens Advice Bureaux aims to provide free, confidential, impartial and independent advice and information for the benefit of the local community, to ensure individuals receive the advice they need to deal with the problems they face and to use their experience of legislative and administrative problems to influence the development of social policies and services.

Locally, Staffordshire North & Stoke on Trent Citizens Advice Bureaux has interpreted these aims to focus on the relief of poverty and promotion of equality through advice work and addressing the causes of poverty and inequality through campaigning to change social policies, engaging in partnership working and supporting communities.

In April 2023 the Trustee Board adopted a new 3-year strategic plan and accompanying Business and Development Plan around four strategic themes. In doing so the Trustees have considered the relevant guidance on public benefit to ensure that the activities we undertake help us to deliver our aims and objectives and benefit the people we serve.

The four main strategic themes reflect our understanding of the needs of our enquirers and those people from the area's poorest communities who currently do not get the advice they need.

Access: We are committed to improving access to advice by maintaining existing services and developing new services that make getting advice easier, meet emerging needs, meet the needs of excluded groups, support collaboration with partners, support people to develop skills and confidence and promote earlier intervention.

Equality & Diversity: This plan commits the organisation to becoming a champion of diversity and equality, not only in the services it delivers and our ability to engage with hard to reach groups, but also in our own systems and practices. We aim to broaden access as far as possible reducing, where we can, the barriers which people face in accessing services.

Resilience: In recognition of the challenging financial climate to organisation will pay special attention to ensuring it is resilient in the future.

Influence: The advice queries we deal with on a day to day basis provide us with a valuable body of evidence showing how social policies and legislation impact on the lives of the

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Report of the Directors and Trustees

poorest and most disadvantaged. We will use this to lobby for changes in the services and laws which create many of the problems we are called upon to solve.

Having had due regard to the guidance issued by the Charity Commission, the Trustees believe that the strategic direction the organisation pursues demonstrates that they comply with their duty under the Charities Act regarding delivering public benefit.

3. ACHIEVEMENTS AND PERFORMANCE – HOW WE DELIVER PUBLIC BENEFIT

In 2022/23 our delivery saw us merge with the local Citizens Advice offices in Leek and Cheadle to complete the process of creating a single Citizens Advice organisation to cover the three districts in North Staffordshire. We also moved out of the aftermath of the COVID 19 pandemic with the final lifting of restrictions, and into the early stages of a Cost-of-Living Crisis. Despite these challenges we achieved the following, described below under our four strategic themes.

Access

Outreach: During the COVID-19 pandemic all our face-to-face services had been suspended including our outreach services. These have been slower to resume than we had hoped, although several of our projects do operate on an outreach basis, notably Potteries Moneywise and the citywide Debt Advice Services in Stoke-on-Trent.

Telephone advice: During 2022/23 the resumption of face-to-face advice services inevitably reduced the capacity of the services offered by telephone, email or webchat. However, we continued to provide significant volumes of debt advice through the MaPS funded webchat service and the Citizens Advice national debt helpline, of which we are part prior to the launch of the Citizens Advice national debt hub, launched in February.

3,852 clients from North Staffordshire had their calls to the Citizens Advice Adviceline answered, which was down on 2021/22. We recognise we need to improve our performance in future years to meet the demand for advice over the phone.

1,419 clients were helped over the phone as part of the national Help to Claim service supporting people to claim Universal Credit.

2022/23 was our sixth full year as a local delivery centre for Citizens Advice's national consumer helpline. This project does not contribute to local statistics, as the figures are recorded nationally. Our contact centre answered 133,588 calls (119,273 calls in 2021/22). The service as a whole provided advice to 2,989 people from North Staffordshire (3,355 in 2022/23). Their most common issues once again involved home maintenance and improvements or used vehicles.

During the year we started delivering energy advice by phone as part of the consumer service and answered 31,056 calls in the year.

Webchat: A key element of the switch to remote services was providing advice by webchat, which we continued to do for consumer advice: 4,862 consumer and 5,161 energy web chats and forms (12,061 in 2021/22); debt: 6,898 (3,869 in 2021/22). These showed how, when the measures introduced to protect people in debt during the lockdown were removed,

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Report of the Directors and Trustees

demand for debt advice increased; Help to Claim: 1,705 webchats (385 in 2021/22) again reflecting the change in channel between the two years. For the first nine months the Help to Claim figures were recorded by Cheadle. From January, following the merger, the service was delivered by SNSCAB.

Increased Generalist Advice: - generalist advice was delivered by phone, email and webchat and we began to increase our face-to-face service targeted at those clients who were unable to access us by remote channels, once the lockdown restrictions were finally lifted. 2022/23 saw a steady increase in face to face clients across all of our offices.

New Migrants: We continued to provide advice to a range of new migrants, including those established in the local area and those newly arrived, especially the Afghan refugees temporarily accommodated in Clayton under the resettlement scheme where we worked in partnership with Refugee Action to provide support. Early in the year we started to support refugees resettled from Ukraine under the two schemes, including distributing welcome payments on behalf of the local authority, alongside advice. Later in the year the contingency hotels opened in the city boosted demand for our service.

Disabled people: traditionally have approached us for advice over sickness and disability benefits. The suspension of medical assessments and thus decisions on entitlement saw a huge drop in the demand for this type of advice. However, the switch to remote advice and the increased phone services have enabled disabled people with a range of other problems to access advice. 31% of people seeking advice had a long-term illness or disability.

Young People: We maintained our previous usage by young people (under 25s) at 7%.

Advice and support to victims of crime: 2022/23 was the seventh full year of the Staffordshire Victim Gateway and Restorative Justice Service. The service continues to be delivered in partnership with Citizens Advice Staffordshire South West. During the year the Gateway received more than 57,005 referrals and self-referrals, 60% of whom were entitled to an enhanced service. We provided advice, guidance, information and signposting to victims.

Uniting Staffordshire Against Hate, a county wide hate crime support service, supported victims of hate crime.

Influence

Partnerships: We maintained our presence in many local partnerships where we contributed to area-wide discussions and developments and sought to influence the practice of partners. These included maintaining a leading role in Challenge North Staffs and interagency groups delivering services for refugees and people seeking asylum. We have taken a leading role in the North Staffordshire Advice Network and Coordinate the Staffordshire Restorative Justice partnership.

We have continued to feed our experience into the Stoke-on-Trent Wider Welfare Reform Group and the Stoke-on-Trent Hardship Commission.

In particular we have highlighted the impact of the cost of living crisis on local people. In August we published 'Turning Down the Heat' which showed how rising energy costs and inflation were impacting on our clients. We updated the report in January 2023. These reports were shared widely with other organisations locally. We also contributed to the

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Report of the Directors and Trustees

Stronger Together through Winter initiative launched by Stoke-on-Trent City Council to support vulnerable people during the winter and the 'Here to Help' initiative launched by the county council in Newcastle-under-Lyme.

Research & Campaigning: We contributed evidence to several Citizens Advice national issues, by submitting evidence forms. We participated in Big Energy Saving Week, by offering online energy advice events, and Scams awareness month to raise consumer awareness of both issues across North Staffordshire. We have raised many social policy issues locally with service providers, including the Community Energy Scheme, where we continue to work with partners and regulators to improve the running of the scheme.

Equality and Diversity

We have:

- Maintained levels of diversity amongst staff and volunteers.
- Sustained our services to excluded groups such as Refugees and People seeking Asylum; victims of discrimination and victims of crime.
- Worked closely with other local and regional agencies to address issues affecting these client groups.
- Continued to be a leading partner in Challenge North Staffs delivering casework to the victims of hate crime.

Activities

To achieve our objectives we provided advice, information and support to the public throughout 2022/23. These services were provided from our main offices and from a range of home working locations across the area.

Increasing the income of some of the poorest local people remained a priority. We did this by encouraging the take up of welfare benefits, helping people challenge decisions they disagreed with and accessing other payments. This is money which will benefit the poorest people in the community and be spent within the beneficiaries' local communities.

In 2022/23 Staffordshire North and Stoke on Trent Citizens Advice Bureaux (due to the timing of the merger these figures include all clients seen by the Leek and Cheadle offices in Q4 of 2022/23):

- Provided full advice via our mainstream services and the national debt hub to 21,270 people (14,956 in 2021/22), including the services delivered from Leek and Cheadle in Q4.
- Answered a further 7,532 simple queries (6,551 in 2021/22).
- Dealt with 65,429 brand new advice issues (46,456 in 2021/22).
- Which generated 89,096 activities (78,048 in 2021/22).
- Our advisers helped 1,682 people with issues around Universal Credit. These were mainly help with claiming under the national Help to Claim Service funded by the DWP and delivered by local Citizens Advice offices.
- Our debt advisers helped 13,230 people with 22,236 debt issues and debts totalling £30,300,563 (£12,939,629 in 2021/22). This is a significant increase on 2021/22 and is due in part to the increased demand for debt advice and in part due to the

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Report of the Directors and Trustees

additional capacity we acquired through the national debt helpline and then the national debt hub. This has steadily increased during the year.

- 2,518 people received support to develop their financial skills through training and support on energy choices, money management and managing credit through the Potteries Moneywise project, funded by the National Lottery, and energy related funding. This was a significant increase on the previous year (1,374).
- The Housing team provided specialist housing advice and casework to 460 people. While this is slightly more than in the previous year (437) it is still below pre-pandemic levels and is the result on the moratorium on evictions introduced in March 2020 and the closure of the courts for most of the year.
- Helped people access £6.4 million of extra income and other financial gains.
- Helped people benefit from £1.2 million of written off debt, mainly through Debt Relief Orders (DROs).
- Provided advice and information to 37,368 victims of crime.
- Provided in depth support to 837 victims and a further 365 victims of hate crime.

We have maintained our support to people facing serious welfare benefits problems, by developing projects specifically targeted at working with groups and the frontline staff who support them. Our work with Changing Futures, which took over from VOICES, is the main example of this. We also have a partnership with the MS Society.

The Potteries Gold project, funded by the National Lottery Community Fund until December 2022, helped us to increase the knowledge and understanding of welfare reforms amongst local people but provides only limited scope for direct one to one advice work. We were able to increase the amount of advice work given using money secured by national Citizens Advice to help with the cost-of-living crisis, while we sought longer term continuation funding.

The range of advice issues we have addressed is shown in the graphic below.

Debt enquiries have increased sharply. This has been due to a significant increase in demand driven by the cost-of-living crisis and the pressure this has placed on people across the country, but especially in North Staffordshire.

Our ability to respond to this has been affected less by the merger and far more by the investment in our services by Citizens Advice, first through the national debt helpline and, since February, the national debt hub. This has increased our capacity significantly and shows the high regard in which our debt advice is held.

Universal Credit is our second largest category of work reflecting the work done through Help to Claim during the final quarter of the year.

We have continued to work with the Financial Inclusion Group to coordinate initiatives across Stoke and Newcastle aimed at relieving the cost-of-living crisis, especially where energy costs are concerned.

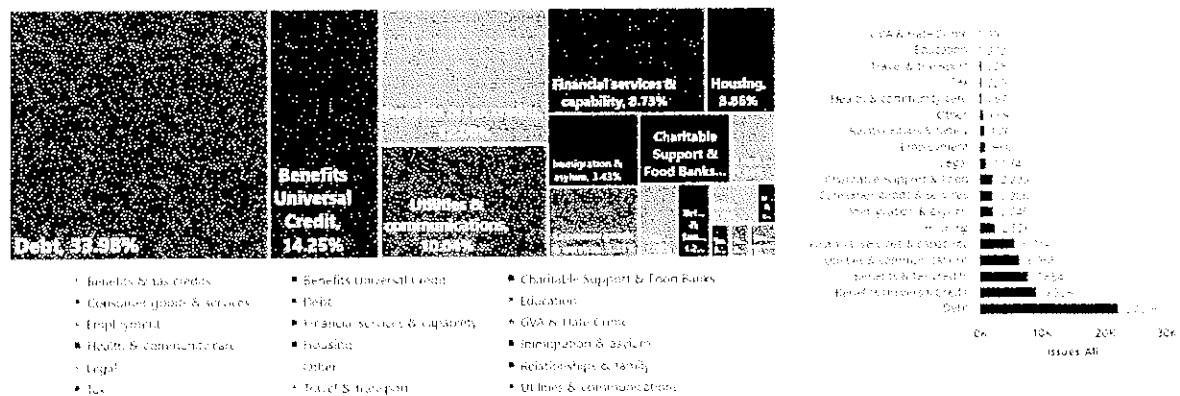
Staffordshire North and Stoke on Trent Citizens Advice Bureau

Report of the Directors and Trustees

We have been fortunate to secure additional funding through the Energy Redress Fund and British Gas Energy Trust to enable us to meet these additional demands. The National Lottery Community Fund's funding for Potteries Moneywise also helped hugely to maintain our capacity around financial capability support.

Housing queries are increasing again as landlords recover arrears that have accrued during the lockdowns and seek to raise rents to offset their mortgage costs. These increases are perfectly legal but because they increase the gap between the rent and the available support (which has been frozen for many years) many private rents are becoming more and more unaffordable, increasing the risk of eviction. Immigration and asylum enquiries picked up too especially with the arrival of refugees from Afghanistan and Ukraine followed by the opening of the contingency hotels in the city.

Part 1 issues %



Who Uses Our Services

The following enquirer profile, for the local service demonstrates that the people we see tend to be poorer, more likely to be suffering poor health and more likely to live in rented housing than the population at large. The profile is for clients using all of our services.

Age	%	Gender	%
Under 25	7.2	Female	59.7
26-59	74.8	Male	40.3
60 and over	18.0	Prefer alt term	0.0

Ethnic Origin	%
White UK	68.6
Black (all)	7.9
Asian (all)	7.6
Mixed (all)	2.4
White other	8.5
Other	4.8

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Report of the Directors and Trustees

Health	%
Disabled	3.7
Long Term Health Condition	24.8
No disability or LTHC	71.5

Housing Tenure	%
Owner Occupier	17.1
Private Tenant	27.8
Social Tenant	38.8
Other	16.3

Occupation	%
Employed < 30hrs	15.6
Employed >30 hrs	12.4
Self-employed	4.1
Unemployed	20.9
Permanently sick/disabled	23.1
Retired	6.2
Carer – children	4.1
Carer - adults	2.1
Looking after home	4.0
Other	7.5

Contribution of Volunteers

The charity receives invaluable help and support in the form of voluntary assistance in advising the public and administering the charity. We estimate the financial value of this help at £176,939 for the financial year 2022/23. This is slightly lower than 2021/22 and significantly lower than in previous years, especially before the pandemic. It reflects the continuing challenges we experience recruiting and retaining volunteers, many of whom are coming under pressure to work, are unable to volunteer due to ill-health or need to spend time caring for grandchildren or elderly relatives.

Factors Affecting the Achievement of Objectives

The organisation is well aware of the financial pressures experienced by its major funders, and in view of this has taken active measures to seek additional sources of funding for its services.

The organisation is also well aware of the principal strategic issues which will affect the achievement of its objectives and seeks to influence local strategies through its presence in local partnerships and keeps abreast of national strategies via contact with relevant national bodies, such as the Legal Aid Agency, the Money and Pensions Service and our national association Citizens Advice.

4. FUTURE PLANS

Staffordshire North & Stoke on Trent Citizens Advice Bureaux updated the strategic plan in April 2023. The plan now extends to cover the whole of North Staffordshire and continues to focus on the 4 themes of:

ACCESS – to increase access to advice and support by redesigning our client journey and channel mix to ensure we build on recent learning to deliver services that:

- Make it easier for people to get advice by utilising a multi-channel approach balancing face to face, telephone, webchat and email; delivering more advice in partnership; and where necessary shifting the emphasis between channels (e.g., increasing the number of Adviceline calls we can answer);
- Maintain or increase the range and depth of advice we give (including restating our belief that good quality generalist advice is essential to promoting access), opening up new areas of advice and maintaining specialist capacity to support generalist advice or deal with more serious problems.
- Meet the needs of excluded groups, especially those unable to engage remotely or digitally through inclusive services that address the barriers to access, while ensuring clients from minoritised communities receive the services they need.
- Collaborate with partners to include advice alongside other specialisms to provide a complete package of support to particular client groups.
- Support and enable people to develop the skills and confidence to manage life situations more effectively.
- Allow us to intervene earlier before problems become acute.

EQUALITY, DIVERSITY & INCLUSION – to maintain and enhance our reputation as a champion of equality, diversity and inclusion by:

- Ensuring that the services we offer are inclusive.
- Where we can, removing barriers (physical and attitudinal) that prevent people accessing advice.
- Recruiting a diverse workforce of paid staff, volunteers and trustees.
- Challenging oppressive practice among partners and other service providers.
- Ensuring our own staff and volunteers' model good practice in promoting equality and celebrating diversity.

RESILIENCE – to achieve the other objectives in this plan we need to be a resilient organisation. To do this we will:

- Maintain our strong financial position by continuing to build reserves and ensure adequate liquidity through strong financial management.
- Ensure a reconfigured operating model continues to offer value for money to funders and allows us to operate efficiently and effectively, ideally advising more clients within the same resources.
- Increase the amount of self-generated income and the diversity of income sources to reduce our reliance on diminishing public funds and national Citizens Advice funds.
- Maintain effective and fit for purpose ICT infrastructure that allows us to take advantage of opportunities and changed behaviour following the pandemic.

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Report of the Directors and Trustees

- Demonstrate excellent governance, leadership and management; and supporting those in such roles to do so.
- Ensure staff and volunteers are well trained, supported and developed.

INFLUENCE –we will address poverty and inequality by influencing policy makers and service providers locally and nationally by:

- Participating in national campaigns within and outside the Citizens Advice service that seek to change the issues that affect our clients.
- Influencing the emerging strategic framework for the Citizens Advice service so that it is able to meet the needs of our clients.
- Running local campaigns to effect change on a local scale and improve service provision.
- Influencing partners by modelling good practice and constructive and positive engagement in partnership initiatives.
- Using our learning from both our and our clients' experiences of the lockdown to influence the strategies and services of partners across the public and not for profit sectors.
- Feeding our clients' lived experience of a wide range of public policy issues into debates and as the basis for our campaigning activities.
- We will continue to influence the practice of partners and increase their understanding and knowledge of social welfare law and its impact on clients' lives through training, hosting student placements and supporting the skills development of other front-line staff.

5. FINANCIAL REVIEW

Financial Position

There was a net inflow of funds in 2022/23 of £ 98,797 from continuing operations only. This represented a net inflow on unrestricted funds of £ 122,939, a net outflow on restricted funds of £ (24,142) and £185,833 assets transferred from other charities. The Trustee Board recognises the need to provide for risks such as redundancy and building repairs and have decided to designate our surplus funds as follows: £ 100,000 towards buildings, £ 50,000 towards general contingencies, £75,000 towards IT, and £400,000 towards the cost of potential redundancies.

Reserves Policy

The Board of Directors recognises the importance of establishing the long term financial sustainability of the organisation, especially in a funding environment which relies on short term, time-limited funding.

The Board of Directors believes that one way of achieving this is to establish reserves to enable the organisation to survive the vagaries of short term funding.

Consequently, the Board of Directors is required to ensure that monies are available in each financial year to meet any reasonable foreseeable contingency. They believe an amount of not less than £1,000,000 will be adequate. Within this total, they have also designated funds for the following purposes: staffing costs (mainly redundancy costs), buildings, IT Re-provision and general contingencies.

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Report of the Directors and Trustees

They will ensure that the financial performance of the organisation is subject to close and regular scrutiny.

They aim to maintain a projection of income for at least 3 years ahead (although they recognise the difficulty of this in the current climate) and will ensure that this continues to be derived from as wide a variety of sources as possible. They will take all necessary steps to ensure that at no time within the period would it be possible for the cessation of any one funding stream to present so serious a challenge to the future of the organisation that it could not be managed so as to continue to provide a best value advice service.

Principal Funding Sources

The Directors extend their gratitude to Stoke on Trent City Council who continued to support the core advice service. Newcastle-under-Lyme Borough Council, Staffordshire Moorlands District Council and Biddulph, Cheadle and Leek Town Councils have all maintained their support, for which we are very grateful. The Money and Pensions Service's funding for face to face debt advice (administered by Citizens Advice) significantly increases our capacity to offer this essential service and is becoming a major source of funding.

Additionally project-specific funding was received from a wide range of sources who are detailed at notes 16 and 17 to the accounts. This year the contract secured to deliver consumer advice is the most significant new source of income. We continue to receive valuable support from the Big Lottery Fund and the Office of the Police, Fire and Crime Commissioner for Staffordshire.

The charity did not have any borrowings from either providers of funding or other sources at the balance sheet date.

Funds In Deficit

There are no funds in deficit at the period end.

Investment Activities

The charity does not currently hold material investments.

Investment Policy

As required in its Memorandum paragraph 4.11, in furtherance of its objects, and for no other purposes, the Company has the power to invest the monies of the Company not immediately required for its purposes in or upon such investments, securities or property as may be thought fit, subject nevertheless to such conditions and such consents as may for the time being be imposed or required by law.

6. STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

Staffordshire North & Stoke on Trent Citizens Advice Bureaux is a registered charity and a company limited by guarantee. The maximum liability of each member is limited to one pound. At 31 March 2023 the company had 15 members. Staffordshire North & Stoke on Trent Citizens Advice Bureaux is governed by its Memorandum and Articles of Association as amended in September and November 2004 and April 2013.

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Report of the Directors and Trustees

Staffordshire North & Stoke on Trent Citizens Advice Bureaux was incorporated as a company limited by guarantee on 11 July 1989. The charity commenced operations on 11th July 1989 at which date the assets and liabilities of the unincorporated Stoke on Trent and Longton Citizens Advice Bureaux were acquired. In April 2013 the assets of Biddulph and Newcastle-under-Lyme and Kidsgrove CABx were transferred to the company. In January 2023 the assets of Citizens Advice Cheadle and Leek Citizens Advice were transferred into the charity.

In April 2016 following a national rebranding exercise Staffordshire North and Stoke-on-Trent Citizens Advice Bureaux adopted the operating title of Citizens Advice Staffordshire North & Stoke-on-Trent.

Recruitment, Appointment of Trustees

Trustees, who are also Directors of the Company, are elected from the local community at the Annual Public Meeting. The Trustee Board oversees the elections process for Trustee and Officer appointments. A separate process agreed by the Trustee Board is followed for the election of the Chair, Vice Chair and Treasurer. No persons or bodies external to the charity are entitled to appoint persons to the Trustee Board.

Induction of Trustees

Newly appointed Trustees are provided with a comprehensive induction through the provision of training, visits to observe activities and mentoring by established Trustees or the Chief Executive.

Organisational Structure

Staffordshire North & Stoke on Trent Citizens Advice Bureaux is governed by its Trustee Board which is responsible for setting the strategic direction and the policy of the charity.

The Trustee Board carries the ultimate responsibility for the conduct of Staffordshire North & Stoke on Trent Citizens Advice Bureaux and for ensuring that the charity satisfies its legal and contractual obligations. The Trustee Board meets as a minimum quarterly and delegates the day-to-day operation of the organisation to a senior management team, of Chief Executive and five managers. The Trustee Board is independent from management.

The Trustee Board has four sub-committees. The Finance sub-committee receives reports on the organisation's financial position and advises the Management Team on issues of fundraising and financial management. The Personnel sub-committee considers issues relating to staffing matters and advises the Management Team on personnel issues. The Officers group advises the Chief Executive on strategic issues, takes responsibility for governance issues and organisational development. The Estates Committee looks at issues affecting our premises and advises the Board on their maintenance. All sub-committees report to the Trustee Board.

Related Parties

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

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Report of the Directors and Trustees

The charity also co-operates and liaises with a number of other statutory and voluntary agencies on behalf of enquirers. Where one of the Trustees holds the position of trustee/director of another charity they may be involved in discussions regarding that other charity but not in the ultimate decision-making process.

Major risks and statement of controls

The Trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems put in place to mitigate those risks. To that end Staffordshire North & Stoke on Trent Citizens Advice Bureaux has established a risk management strategy and risk register. In brief the approach is to identify risks, rate them, agree a strategy for avoiding or mitigating them and then reviewing the rating and effectiveness of mitigation. Day to day management of risk is delegated to the senior management team led by the Chief Executive.

The risk register was reviewed and agreed by the Trustee Board at its meeting on 31st July 2023. Each area was looked at in turn and the rating and response confirmed or amended.

A key external risk is the loss of funding. The effects of this have been mitigated by the diversification strategies and control procedures in place, which have resulted in funding being secured from a variety of sources. Internal financial risks are minimised by the implementation of procedures for authorisation of all transactions and projects and to ensure consistent quality of delivery for all operational aspects of the charitable company. Operational procedures are reviewed regularly to ensure that they still meet the needs of the charity.

The current risk assessments and risk register also address the residual risks associated with the COVID-19 pandemic and include the measures we have taken to ensure we operate in a way that minimises the risks to employees, volunteers and clients.

The Trustees have also adopted an Information Risk policy to supplement the main risk management approach. This recognises the significance of information risks to the organisation and its clients, especially the Staffordshire Victim Gateway, and reflects the steps that are being taken to manage these risks. A section in the risk register reflects the specific information risks that have been identified.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The Trustees (who are also directors of Staffordshire North & Stoke on Trent Citizens Advice Bureaux for the purposes of company law) are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and regulations.

Company law requires the trustees to prepare financial statements for each financial year, under that law the trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under company law the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Report of the Directors and Trustees

resources, including the income and expenditure, of the charitable company for the year. In preparing these financial statements, the trustees are required to:

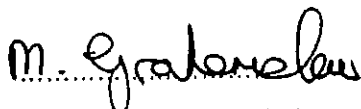
- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that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

The Trustees are responsible for keeping proper accounting records that are sufficient to show and explain the charitable company's transactions and disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the Trustees are aware:

- there is no relevant audit information of which the charitable company's auditor is unaware; and
- the Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

This report has been prepared in accordance with the Statement of Recommended Practice – Accounting and Reporting by Charities and in accordance with the provisions applicable to small companies under the Companies Act 2006.



M. Grahamslaw – Chair

Date 13 November 2023

Independent Auditor's report on the financial statements to members of Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Opinion

We have audited the financial statements of Staffordshire North and Stoke-on-Trent Citizens Advice Bureaux (the 'charitable company') for the year ended 31 March 2023 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and related notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2023, and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Independent Auditor's report on the financial statements to members of Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Other information

The trustees are responsible for the other information. The other information comprises the information included in the trustees' annual report, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements, or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report (incorporating the strategic report) for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the strategic report and the trustees' annual report have been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of our knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the strategic report and the Trustees' annual report.

We have nothing to report in respect of the following matters in relation to which 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 trustees were not entitled to prepare the financial statements in accordance with the small companies' regime and take advantage of the small companies' regime in preparing a strategic report.

Independent Auditor's report on the financial statements to members of Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on page 15-16, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The specific procedures for this engagement and the extent to which these are capable of detecting irregularities, including fraud is detailed below:

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- the senior statutory auditor ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the charitable company through discussions with directors and other management, and from our commercial knowledge and experience of the sector;
- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the charitable company, including the financial reporting legislation, Companies Act 2006, taxation legislation, anti-bribery, employment, and environmental and health and safety legislation;
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence; and
- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

Independent Auditor's report on the financial statements to members of Staffordshire North and Stoke on Trent Citizens Advice Bureaux

We assessed the susceptibility of the company's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud; and
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions;
- assessed whether judgements and assumptions made in determining the accounting estimates set out in Notes 1 and 22 were indicative of potential bias; and
- investigated the rationale behind significant or unusual transactions.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting documentation;
- reading the minutes of meetings of those charged with governance;
- enquiring of management as to actual and potential litigation and claims; and
- reviewing correspondence with HMRC, relevant regulators and the charitable company's legal advisors

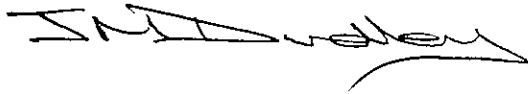
Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our Auditors' report.

**Independent Auditor's report on the financial statements to members of Staffordshire
North and Stoke on Trent Citizens Advice Bureaux**

Use of this report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable 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 charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.



JONATHAN DUDLEY (Senior Statutory Auditor)

For and on behalf of

Dains Audit Limited

Statutory Auditor

Chartered Accountants

Suite 2, Albion House

2 Etruria Office Village

Forge Lane

Stoke-on-Trent

ST1 5RQ

Date: 1 December 2023

Staffordshire North and Stoke on Trent Citizens Advice Bureaux
Statement of financial activities for the year ended 31 March 2023
(Incorporating income and expenditure account)

	Note	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Total Funds 2023 £	Total Funds 2022 £
Incoming from:					
Donations and Legacies	2	317,526	-	317,526	123,761
Charitable Activities	3	414,641	4,189,309	4,603,950	3,972,108
Other Trading Activities	4	4,456	-	4,456	253
Investment	5	47	-	47	3
Total Income		736,670	4,189,309	4,925,979	4,096,125
Expenditure on:					
Raising Funds	6	58,063	-	58,063	56,827
Charitable Activities	7,8	369,835	4,213,451	4,583,286	3,919,408
Total Expenditure		427,898	4,213,451	4,641,349	3,976,235
Net Income/(expenditure)		308,772	(24,142)	284,630	119,890
Being Net Income/ (expenditure) from ongoing activities during the year		122,939	(24,142)	98,797	119,890
Other Income relating to assets transferred from other Charities		185,833	-	185,833	-
Transfer between funds		-	-	-	-
Net movement in funds		308,772	(24,142)	284,630	119,890
Reconciliation of funds					
Total funds brought forward	16	1,365,715	161,289	1,527,004	1,407,114
Total funds carried forward		1,674,487	137,147	1,811,634	1,527,004

There are no recognised gains or losses in the year, other than those included in the Statement of Financial Activities

All income and expenditure derive from continuing activities.

Staffordshire North and Stoke on Trent Citizens Advice Bureaux
Balance Sheet as at 31 March 2023 (company number 2402902)

	Note	2023 £	2022 £
Fixed assets			
Tangible assets	11	393,726	440,861
Current assets			
Debtors	12	1,307,679	293,518
Cash at bank and in hand		1,165,289	1,292,420
		<u>2,472,968</u>	<u>1,585,938</u>
Creditors - amounts falling due within one year	13	<u>(1,055,060)</u>	<u>(499,795)</u>
Net current assets		1,417,908	1,086,143
Total net assets		<u>1,811,634</u>	<u>1,527,004</u>
The funds of the Charity			
Unrestricted funds	16	1,674,487	1,365,715
Restricted Funds	16	137,147	161,289
Total charity funds		<u>1,811,634</u>	<u>1,527,004</u>

These financial statements are prepared in accordance with the provisions applicable to companies subject to the small companies' regime under the Companies Act 2006 and in accordance with Accounting and Reporting by Charities SORP (FRS 102).

These accounts were approved by the Board on 13th November 2023 and signed on their behalf by:



M Grahamslaw - Chair

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Cash-Flow Statement for the year ended 31 March 2023

	Note	2023 £	2022 £
Cash flows from operating activities			
Net cash provided / (used in) by operating activities	24	(104,477)	39,433
Cash flows from financing activities:	25	-	(7,214)
Cash flows from investing activities:			
Interest income	5	47	3
Purchase of tangible fixed assets	11	(22,701)	(52,440)
Net cash used in investing activities		(22,654)	(52,437)
Increase /(Decrease) in cash and cash equivalents in the reporting year.		(127,131)	(20,218)
Cash and cash equivalents at the beginning of the reporting year		1,292,420	1,312,638
Cash and cash equivalents at the end of the reporting year	26	1,165,289	1,292,420

Analysis of changes in net debt

	2022 £	Cash Flows £	Other Changes £	2023 £
Short term borrowing	-	-	-	-
Total liabilities	-	-	-	-
Cash & cash equivalents	1,292,420	(127,131)	-	1,165,289
Total net debt	1,292,420	(127,131)	-	1,165,289

Staffordshire North and Stoke on Trent Citizens Advice Bureaux
Notes to the financial statements for the year ended 31 March 2023

1. Accounting policies

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

a. Company status

The Charity is a company limited by guarantee incorporated & domiciled in England & Wales. The members of the Charity are the Trustees named on page 3. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the Charity. The Registered Office is Advice House Cheapside Hanley Stoke on Trent ST1 1HL.

b. Basis of preparation

The Charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice application to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019, the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), the Charities Act 2011, The Companies Act 2006 and UK Generally Accepted Accounting Practice.

The Financial Statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are presented in sterling which is the functional currency of the charity and rounded to the nearest £. The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

c. Going concern

The Trustees have reviewed and approved financial projections. The Trustees believe there are adequate resources which will enable the charity to meet its liabilities as they fall due for the foreseeable future. For this reason, the Trustees have adopted the going concern basis in preparing the financial statements.

d. Income

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received, and the amount of income receivable can be measured reliably.

For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the Trust that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably, and the Charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the Charity, or the Charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2023

Accounting policies (continued)

Donated services or facilities are recognised when the Charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use of the company of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), the general volunteer time of the volunteers is not recognised and refer to the Trustees' report for more information about their contribution.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the company which is the amount the company would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

Other income is recognised in the period in which it is receivable and to the extent the goods have been provided or on completion of the service.

e. Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Funding costs are those costs incurred in seeking voluntary contributions and do not include the cost of disseminating information in support of the charitable activities. Support costs are those costs incurred directly in support of expenditure on the objects of the company and include project management carried out at Headquarters. Governance costs are those incurred in connection with administration of the company and compliance with constitutional and statutory requirements. Costs of generating funds are costs incurred in attracting voluntary income, and those incurred in trading activities that raise funds.

f. Fixed assets and depreciation

Fixed assets are included at cost. Items are capitalised if it is considered that a long-term benefit will be derived from their purchase.

Depreciation is calculated so as to write off the cost of tangible fixed assets over their useful economic life at the following annual rates:

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2023

Accounting policies (continued)

Freehold Property	-	2% Straight Line
Fixtures, fittings and equipment	-	20-33.33% on reducing balance basis
Leasehold property	-	Over the term of the lease

g. Unrestricted fund

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

h. Restricted funds

Income received for restricted purposes is included in a separate restricted fund against which appropriate expenditure is allocated.

i. Designated funds

The trustees allocate designated funds out of unrestricted funds for specific purposes. The use of such funds is at the trustees' discretion.

j. Format and basis of financial statements

The charity does not seek to make a profit, nor can its results be measured by normal commercial criteria. In order that a true and fair view should be given in these financial statements, the trustees have set out on page 21 a statement of financial activities which shows the results for the year, but in a format other than the standard formats prescribed by the Companies Act 2006. In the opinion of the trustees, the format adopted provides greater clarity on the nature of the charity's activities and discloses the required information relating thereto.

k. Pension

The charity operates a defined contribution group personal pension plan for its employees. Payments are charged to the profit and loss account in the period in which they are incurred.

l. Leased assets

Costs in respect of operating leases are charged on a straight-line basis over the lease term.

m. Debtors

Trade and other debtors are recognised at the settlement amount after any discount offered.

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2023

Accounting policies (Continued)

n. Cash at bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

o. Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount that the company anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or service it must provide. Provisions are measured at the best estimate of the amounts required to settle the obligation.

p. Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the company is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains.

q. Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of the bank.

r. Termination benefits

Termination benefits are payable when employment is terminated by the charity before the normal retirement date, or whenever an employee accepts voluntary redundancy in exchange for these benefits.

The charity recognises termination benefits in the statement of financial activities when it is demonstrably committed to either (i) terminating the employment of current employees according to a detailed formal plan without the possibility of withdrawal, or (ii) providing termination benefits as a result of an offer made to encourage voluntary redundancy. Benefits falling due more than twelve months after the end of the reporting period are discounted to their present value.

s. Finance Lease

Assets obtained under finance lease and hire purchase contracts are capitalised as tangible fixed assets. Assets are depreciated over their useful lives. Obligations under such agreements are included in creditors net of the finance charge allocated to future periods. The finance element of the rental payment is charged to the SOFA and Charity funds so as to produce a constant periodic rate of charge on the net obligation outstanding in each period.

Staffordshire North and Stoke on Trent Citizens Advice Bureaux
Notes to the financial statements for the year ended 31 March 2023

2. Donations & Legacies	Unrestricted	Restricted	2023
			Total
	£	-	£
Grants	130,465	-	130,465
Donations	1,228	-	1,228
Income from Leek & Cheadle (see note 28)	185,833	-	185,833
	317,526	-	317,526

	Unrestricted	Restricted	2022
			Total
	£	£	£
Grants	123,010	-	123,010
Donations	751	-	751
	123,761	-	123,761

3. Income from charitable activities

	Unrestricted	Restricted	2023
			Total
	£	£	£
Grants and contract income receivable for charitable activity, advice, and information			
Generalist Advice	253,085	75,381	328,466
Debt Advice	48,709	1,736,262	1,784,971
Specialist Advice	108,197	458,394	566,591
SVG USAH & Consumer Advice	4,650	1,919,272	1,923,922
	414,641	4,189,309	4,603,950

Staffordshire North and Stoke on Trent Citizens Advice Bureaux
Notes to the financial statements for the year ended 31 March 2023

			2022
	Unrestricted	Restricted	Total
	£	£	£
Grants and contract income receivable for Charitable activity, advice and information			
Generalist Advice	231,895	326,649	558,544
Debt Advice	2,029	1,078,297	1,080,326
Specialist Advice	153,287	427,200	580,487
SVG & Consumer Advice	9,494	1,743,257	1,752,751
	396,705	3,575,403	3,972,108

4. Other Trading Activities

	Unrestricted Funds	Restricted Funds	2023 Total
	£	£	£
Training events	4,456	-	4,456

	Unrestricted Funds	Restricted Funds	2022 Total
	£	£	£
Training events	253	-	253

5. Investment Income

	Unrestricted Funds	Restricted Funds	2023 Total Funds
	£	£	£
Bank interest	47	-	47

	Unrestricted Funds	Restricted Funds	Total Funds
	£	£	£
Bank interest	3	-	3

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2023

6. Expenditure on Raising Funds

	Unrestricted Funds	Restricted Funds	2023 Total
	£	£	£
Cost of Generating funds	58,063	-	58,063

	Unrestricted Funds	Restricted Funds	Total
	£	£	£
Cost of Generating funds	56,827	-	56,827

7. Expenditure on Charitable activities

Charitable activities 2023

	Unrestricted Funds	Restricted Funds	2023 Funds
		£	£
Generalist Advice	179,577	356,365	535,942
Debt Advice	34,809	1,609,651	1,644,460
Specialist Advice	150,799	473,286	624,085
SVG USAH & Consumer Advice	4,650	1,774,149	1,778,799
	369,835	4,213,451	4,583,286

Charitable activities 2022

	Unrestricted Funds	Restricted Funds	2022 Funds
	£	£	£
Generalist Advice	137,251	495,839	633,090
Debt Advice	-	1,048,102	1,048,102
Specialist Advice	140,190	521,810	662,000
SVG & Consumer Advice	-	1,576,216	1,576,216
	277,441	3,641,967	3,919,408

Staffordshire North and Stoke on Trent Citizens Advice Bureaux
Notes to the financial statements for the year ended 31 March 2023

**Analysis of
Expenditure 2023**

	Activities undertaken directly	Direct Costs	Support Costs	Total 2023
		£	£	£
Generalist Advice				
	Wages & Salaries	373,441	54,575	428,016
	Staff & Volunteers	3,450	2,400	5,850
	Office Costs	14,255	17,796	32,051
	Premises Costs	17,385	38,747	56,132
	Governance Costs	0	2,745	2,745
	Other costs	140	11,008	11,148
		408,671	127,271	535,942
Debt Advice				
	Wages & Salaries	1,024,108	102,794	1,126,902
	Staff & Volunteers	12,115	500	12,615
	Office Costs	13,657	54,490	68,147
	Premises Costs	2,871	108,290	111,161
	Governance Costs	0	2,745	2,745
	Other costs	305,348	17,542	322,890
		1,358,099	286,361	1,644,460
Specialist Advice				
	Wages & Salaries	481,184	40,931	522,115
	Staff & Volunteers	7,009	2,600	9,609
	Office Costs	15,579	20,347	35,926
	Premises Costs	51	18,330	18,381
	Governance Costs	0	2,745	2,745
	Other costs	24,809	10,500	35,309
		528,632	95,453	624,085

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2023

Analysis of Expenditure on charitable activities	Activities Undertaken Directly	Direct Costs	Support Costs	Total 2023
SVG USAH & Consumer Advice				
	Wages & Salaries	1,382,684	74,617	1,457,301
	Staff & Volunteers	15,761	3,352	19,113
	Office Costs	69,605	16,250	85,855
	Premises Costs	69,305	5,335	74,640
	Governance Costs	0	5,493	5,493
	Other costs	114,172	22,225	136,397
		1,651,527	127,272	1,778,799
Total		3,946,929	636,357	4,583,286

Analysis of Expenditure 2022

Analysis of Expenditure on charitable activities	Activities undertaken directly	Direct Costs	Support Costs	2022 Total
Generalist Advice		£	£	£
	Wages & Salaries	457,794	50,158	507,952
	Staff & Volunteers	5,866	1,935	7,801
	Office Costs	20,573	28,290	48,863
	Premises Costs	22,928	36,727	59,655
	Governance Costs	-	1,266	1,266
	Other costs	1,539	6,014	7,553
		508,700	124,390	633,090

Staffordshire North and Stoke on Trent Citizens Advice Bureaux
Notes to the financial statements for the year ended 31 March 2023

Analysis of

Expenditure on	Activities undertaken			2022
charitable activities	directly	Direct Costs	Support Costs	Total

Debt Advice

Wages & Salaries	770,946	80,654	851,600
Staff & Volunteers	5,585	3,128	8,713
Office Costs	6,965	45,402	52,367
Premises Costs	5,123	58,774	63,897
Governance Costs	200	2,046	2,246
Other costs	59,509	9,770	69,279
	848,328	199,774	1,048,102

Specialist Advice

Wages & Salaries	529,670	43,604	573,274
Staff & Volunteers	5,685	1,688	7,373
Office Costs	12,999	24,564	37,563
Premises Costs	-	31,833	31,833
Governance Costs	-	1,104	1,104
Other costs	5,590	5,263	10,853
	553,944	108,056	662,000

SVG & Consumer Advice

Wages & Salaries	1,167,876	77,463	1,245,339
Staff & Volunteers	15,204	4,204	19,408
Office Costs	37,132	37,516	74,648
Premises Costs	67,812	36,638	104,450
Governance Costs	-	2,622	2,622
Other costs	113,426	16,323	129,749
	1,401,450	174,766	1,576,216

Total	3,312,422	606,986	3,919,408
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Staffordshire North and Stoke on Trent Citizens Advice Bureaux
Notes to the financial statements for the year ended 31 March 2023

9. Net movement in funds

	2023	2022
	£	£
This is stated after charging:		
Depreciation	69,836	80,573
Operating lease rentals	61,038	96,946
Auditors' remuneration:		
- Audit services	8,073	7,140

10. Staff Costs

	2023	2022
	£	£
Wages and salaries	3,336,890	2,925,486
Social Security Costs	253,506	215,462
Redundancy & Settlement Costs	2,000	-
Pension Costs	98,206	94,045
Benefits	16,590	18,914
	3,707,192	3,253,907

	No.	No.
The average number of employees, analysed by function was:		
Charitable activities	179	154
Cost of generating funds	1	1
Management and administration of charity	2	2
	182	157

One employee received remuneration between £60,000-£70,000

Remuneration of £Nil (2022: £Nil) was paid to the Trustees during the year.

During the year, reimbursed expenses were paid to no Trustees amounting to £Nil (2022: £Nil)

The key management personnel of the Charity comprise the Chief Executive Officer and the five managers (2022: five managers). The total employee benefits of the key management personnel of the Charity were £277,450 (2022: £255,453)

Total redundancy & settlement payments during the year amounted to £2,000 (2022: £Nil).

No specific funding was received to cover redundancy payments.

Staffordshire North and Stoke on Trent Citizens Advice Bureaux
Notes to the financial statements for the year ended 31 March 2023

11. Tangible fixed assets

	Freehold Property £	Leasehold Property £	Fixtures, Fittings and Equipment £	Total £
Cost				
At the beginning of the year	140,449	891,999	730,785	1,763,233
Additions	-	3,726	18,975	22,701
At 31 March 2023	140,449	895,725	749,760	1,785,934
Depreciation				
At the beginning of the year	28,548	678,489	615,335	1,322,372
Depreciation	3,172	25,320	41,344	69,836
At 31 March 2023	31,720	703,809	656,679	1,392,208
Net book value at the beginning of the year	111,901	213,510	115,450	440,861
Net book value at the end of the year	108,729	191,916	93,081	393,726

12. Analysis of debtors

	2023 £	2022 £
Trade debtors	677,239	105,416
Prepayments and accrued income	416,884	173,243
Other debtors	27,723	14,859
Leek & Cheadle Citizens Advice	185,833	-
	1,307,679	293,518

13. Analysis of creditor < 1 year

	2023 £	2022 £
Trade creditors	108,232	51,077
Payments received on account for contracts or performance related grants	1,903	7,541
Accruals & Deferred Income	585,721	258,951
Taxation and Social Security	211,312	115,722
Other Creditors	147,892	66,504
	1,055,060	499,795

The finance lease is secured against the asset to which it relates.

Staffordshire North and Stoke on Trent Citizens Advice Bureaux
Notes to the financial statements for the year ended 31 March 2023

Deferred Income

	2023	2022
	£	£
Deferred income Bought Forward	198,534	263,423
Resources deferred during the year	493,197	198,534
Amount released from previous year	(198,534)	(263,423)
Deferred income Carried Forward	<u>493,197</u>	<u>198,534</u>

Creditors includes £493,197 (2022: £198,534,) of income which has been deferred into the following year due to the timing of the company's entitlement to the income. There are no unfulfilled conditions attached to the income at the balance sheet date.

14. Analysis of net assets between funds - current year

	Unrestricted funds	Designated funds	Restricted funds	2023
	£	£	£	£
Tangible fixed assets	-	256,579	137,147	393,726
Current assets	1,891,639	581,329	-	2,472,968
		-	-	
Creditor-amounts falling due within one year	(1,055,060)			(1,055,060)
Creditors-amounts falling due after one year	-	-	-	-
Net assets at 31 March 2023	<u>836,579</u>	<u>837,908</u>	<u>137,147</u>	<u>1,811,634</u>

	Unrestricted funds	Designated funds	Restricted funds	2022
	£	£	£	£
Tangible fixed assets	-	279,572	161,289	440,861
Current assets	1,077,837	508,101	-	1,585,938
		-	-	
Creditor-amounts falling due within one year	(499,795)	-	-	(499,795)
Creditors-amounts falling due after one year	-	-	-	-
Net assets at 31 March 2022	<u>578,042</u>	<u>787,673</u>	<u>161,289</u>	<u>1,527,004</u>

Staffordshire North and Stoke on Trent Citizens Advice Bureaux
Notes to the financial statements for the year ended 31 March 2023

15. Government Grants

	2023	2022
	£	£
Local Government	113,393	93,010
CJRS Grant	-	3,379
Big Lottery Fund	285,875	219,829
	<u>399,268</u>	<u>316,218</u>

The charitable company has been eligible to claim additional funding in the prior year from the government in relation to the coronavirus job retention scheme. The Funding received is shown under CJRS Grants.

There are no unfulfilled commitments or other contingencies attached to the grants listed above that have not been recognised in income.

16. Movements in funds - current year	At 1 April 2022	Incoming resources	Outgoing resources	Transfers	At 31 March 2023
	£	£	£	£	£
Unrestricted Funds					
General Funds	578,042	556,645	247,773	(50,335)	836,579
Other Income	-	131,693	131,693	-	-
LAA Fund	-	48,332	48,332	-	-
	<u>578,042</u>	<u>736,670</u>	<u>427,798</u>	<u>(50,335)</u>	<u>836,579</u>
 Designated Funds					
Fixed Assets	213,008	-	100	-	212,908
Building Repairs	75,000	-	-	25,000	100,000
Staffing Costs	400,000	-	-	-	400,000
IT Re-provision	50,000	-	-	25,000	75,000
General contingencies	49,665	-	-	335	50,000
	<u>787,673</u>	<u>-</u>	<u>100</u>	<u>50,335</u>	<u>837,908</u>
Total Unrestricted Funds	<u>1,365,715</u>	<u>736,670</u>	<u>427,898</u>	<u>-</u>	<u>1,674,487</u>

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2023

	At 1 April 2022	Incoming resources	Outgoing resources	Transfers	At 31 March 2023
	£	£	£	£	£
Restricted Funds					
Consumer Advice	-	1,058,739	1,058,739	-	-
Biddulph Town Council	-	25,000	25,000	-	-
Help to Claim (Future Support)	-	35,431	35,431	-	-
SOT Citywide (Housing)	-	41,361	41,361	-	-
SOT Citywide (Debt)	-	113,414	113,414	-	-
Citizens Advice – Debt Helpline		170,132	170,132	-	-
Citizens Advice - Face to Face Debt Advice	-	408,180	408,180	-	-
Citizens Advice - Energy Advice	-	24,248	24,248	-	-
Citizens Advice Debt Hub	-	259,571	259,571	-	-
Changing futures (Benefits)	-	107,200	107,200	-	-
Changing futures (Housing)	-	25,224	25,224	-	-
Children in Need	-	41,533	41,533	-	-
Citizens Advice - IDMA	-	96,061	96,061	-	-
S-O-T Refugee Asylum Project	-	77,039	77,039	-	-
Potteries Moneywise	-	165,583	165,583	-	-
Citizens Advice Carbon Monoxide	-	26,490	26,490	-	-
National Lottery CF - Welcome Advice	-	92,865	92,865	-	-
Staffordshire Commissioner					
Uniting Staffordshire Against Hate	4,560	149,596	151,595	-	2,560
Staffordshire Commissioner -					
Staffordshire Victim Gateway	15,440	715,586	721,026	-	10,000
Weston Power	-	15,416	15,416	-	-
Trussell Trust (NuL)	-	24,375	24,375	-	-
Justice Together Initiative	-	36,720	36,720	-	-
Trussell Trust (SMD)	-	11,642	11,642	-	-
Multiply	-	12,857	12,857	-	-
National Lottery Community Fund -					
Potteries Gold	-	27,427	27,427	-	-
NS Multiple Sclerosis Society	-	4,375	4,375	-	-
Community Foundation	-	14,950	14,950	-	-
National Lottery - Office Extension	133,942	-	14,968	-	118,974
Coalfields Refurbishment 1 (S-O-T)	5,886	-	273	-	5,613
Newcastle Office Refurbishment	1,461	-	1,461	-	-
City S-O-T - Fuel Voucher Scheme	-	146,447	146,447	-	-
Stoke North Big Local	-	8,300	8,300	-	-
NHS Combined Health Care Trust	-	40,000	40,000	-	-
N Compass Staffs Carers	-	16,000	16,000	-	-
British Gas Energy Trust	-	67,877	67,877	-	-
Energy savings fund	-	129,670	129,670	-	-
Total Restricted Funds	161,289	4,189,309	4,213,451	-	137,147
Total Funds	1,527,004	4,925,979	4,641,349	-	1,811,634

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2023

16. Movements in funds - prior year	At 1 April 2021 £	Incoming resources £	Outgoing resources £	Transfers £	At 31 March 2022 £
Unrestricted funds					
General Funds	437,213	380,687	174,666	(65,192)	578,042
Other Income	-	123,761	123,761	-	-
LAA Fund	-	16,274	16,274	-	-
	437,213	520,722	314,701	(65,192)	578,042
Designated Funds					
Fixed assets	232,575	-	19,567	-	213,008
Building repairs	50,000	-	-	25,000	75,000
Staffing costs	359,808	-	-	40,192	400,000
IT Provision	50,000	-	-	-	50,000
General contingencies	49,665	-	-	-	49,665
	742,048	-	19,567	65,192	787,673
Total unrestricted funds	1,179,261	520,722	334,268	-	1,365,715
Restricted Funds					
Consumer Advice	-	894,728	894,728	-	-
Biddulph Town Council	-	25,000	25,000	-	-
Help to Claim	-	293,316	293,316	-	-
Help to Claim (Best Practice Lead)	-	39,980	39,980	-	-
S-O-T Housing & Debt Advice	-	153,197	153,197	-	-
Refugee Action	-	3,000	3,000	-	-
Citizens Advice - Face to Face Debt Advice	-	417,388	417,388	-	-
Citizens Advice - Energy Advice	-	33,866	33,866	-	-
VOICES (Housing)	-	25,239	25,239	-	-
Potteries Moneywise	-	165,277	165,277	-	-
Aspire Financial Capability	-	46,153	46,153	-	-
Children in Need	-	38,813	38,813	-	-
Citizens Advice - IDMA	-	73,074	73,074	-	-
S-O-T Refugee Asylum Project	-	49,906	49,906	-	-
Challenge North Staffs	-	15,000	15,000	-	-
Staffordshire Commissioner -	-	-	-	-	-
Victims & Witnesses Fund	-	10,956	10,956	-	-
Illegal Money lending Teams	-	4,990	4,990	-	-
Uniting Staffordshire Against Hate	-	82,289	77,729	-	4,560
Staffordshire Commissioner -	-	-	-	-	-
Staffordshire Victim Gateway	60,000	736,071	780,631	-	15,440

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2023

	At 1 April 2021	Incoming resources	Outgoing resources	Transfers	At 31 March 2022
16. Movements in funds - prior year					
Voices (Benefits)	-	41,667	41,667	-	-
Access to Justice	-	4,632	4,632	-	-
Voices (WBBL)	-	99,102	99,102	-	-
Citizens Advice - Scams Action	-	30,169	30,169	-	-
Big Lottery Fund - Potteries Gold	-	54,552	54,552	-	-
NS Multiple Sclerosis Society	-	3,500	3,500	-	-
Community Foundation	-	8,333	8,333	-	-
Community Investment Fund	8,068	-	8,068	-	-
National Lottery - Office Extension	148,910	-	14,968	-	133,942
Coalfields Refurbishment 1 (S-O-T)	6,159	-	273	-	5,886
Newcastle Office Refurbishment	4,716	-	3,255	-	1,461
City S-O-T - Fuel Voucher Scheme	-	42,037	42,037	-	-
Stoke North Big Local	-	6,725	6,725	-	-
NHS Combined Health Care Trust	-	44,167	44,167	-	-
N Compass Staffs Carers	-	25,000	25,000	-	-
British Gas Energy Trust	-	40,303	40,303	-	-
Energy savings fund	-	66,973	66,973	-	-
Total Restricted Funds	227,853	3,575,403	3,641,967	-	161,289
Total Funds	1,407,114	4,096,125	3,976,235	-	1,527,004

17. Purposes of Funds

Unrestricted Funds:

General Funds - Unrestricted funds received from Stoke-on-Trent City Council, Staffordshire Moorland DC and Newcastle-under-Lyme Borough Council used to finance advice services in Stoke on Trent and North Staffordshire.

Other Income - Unrestricted Income from a range of sources, some of which is self-generated.

LAA Fund - Funds received from the LAA under contract to provide social welfare law casework.

Designated Funds:

Fixed assets - A fund set up to assist in identifying those funds that are not free funds and which represent the net book value of unrestricted fixed assets.

Building Repairs - To cover any unexpected major repairs to the premises at Advice House or any other premises where we are responsible for repairs.

Staffing Costs - To cover, where any of these are not payable under a funding agreement, the costs of meeting staff redundancy entitlements and of providing resources should the services provided by the organisation be affected by sickness or absence of staff or any other additional staffing costs.

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2023

17. Purposes of Funds- (continued)

- | | | |
|-----------------------|---|--|
| General contingencies | - | To cover additional and unexpected expenses not covered by either of the other designated funds. |
| IT re-provision fund | - | To cover future investments in our IT infrastructure where major items of equipment need replacing, upgrading, or adding to the network. |

Restricted Funds:

- | | | |
|--|---|---|
| Citizens Advice – Scams Action | - | Funds provided by Citizens Advice to provide advice to people who have experienced online scams. |
| S-O-T Housing & Debt Advice | - | Funds received from Stoke-on-Trent Council to provide Housing and Debt Advice |
| Children in Need | - | Funds to expand the work we do with refugee and migrant families supporting them to access education. |
| Carbon Monoxide | - | Funds provided by Citizens Advice to offer advice and to support clients about carbon monoxide. |
| Voices (WBBL) | - | A fund provided by the Voices Partnership to provide Specialist Welfare Benefits to frontline staff working for partner organisations. |
| DECC – Big Energy Saving Network | - | Funds from the DECC to support an energy saving network to assist consumers getting a good deal on their energy. |
| MaPS Debt Helpline | - | Funds provided by MaPS via Citizens Advice to provide a national helpline for clients in Debt. |
| Citizens Advice – Face to Face Debt Advice | - | A restricted fund provided by the Money and Pension Service via Citizens Advice to provide face to face debt advice to people facing financial exclusion. |
| Big Lottery- Welcome Advice | - | Funds provided by the National Lottery to support and advise new migrants. |
| Citizens Advice – Energy Advice | - | Funds received from Citizens Advice to provide energy advice. |
| Consumer Advice | - | A fund provided by Citizens Advice (from a grant from BEIS) to deliver part of the national consumer helpline. |
| Justise Together Initiative | - | Funding from a partnership of grant making trusts to develop and promote immigration advice. |
| Potteries Moneywise | - | Funds received and accrued to run the Potteries Moneywise financial capability project and the National lottery community fund. |
| MaPS National Debt hub | - | Funds provided by MaPS via Citizens Advice to be part of the supply chain for CA's national debt advice hub. |
| Access to Justice | - | Funds provided by Access to Justice to fund work to support women with no recourse to public funds who are at risk of exploitation. |
| Multiply | - | Funds from the Department for education via S-O-T and Staffordshire County Councils to provide numeracy support to financial capability clients |
| Citizens Advice – IDMA | - | Funds from Citizens Advice to deliver debt advice via webchat. |

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2023

17. Purposes of Funds- (continued)

S-O-T Refugee & Asylum Project	- A restricted fund provided by Stoke-on-Trent Council to provide information, advice and representation to refugees and asylum seekers dispersed by the Home Office to North Staffordshire.
Energy Savings Trust	- A Fund provided by the Energy Redress Fund to provide advice and support to people struggling with their energy costs.
British Gas Energy Trust	- A Fund provided by the British Gas Energy Trust to fund energy advice.
Trussell Trust (SMD)	- Funds provided by the Trussell Trust to provide financial capability advice to people using foodbanks in Staffordshire Moorlands
Trussell Trust (NuL)	- Funds provided by the Trussell Trust to provide financial capability advice to people using foodbanks in Newcastle-under-Lyme.
Staffordshire Commissioner/Victims and Witnesses Fund	- A restricted fund provided by the Staffordshire Police and Crime Commissioner under the Victims and Witnesses Fund to CNS to support outreach work to engage with the victims of hate crime.
Uniting Staffordshire Against Hate	- A service commissioned for police, fire, Rescue & Crime to support local victims of hate crime and develop awareness of hate crime across Staffordshire.
Staffordshire Commissioner/Staffordshire Victim Gateway Voices (Benefits)	- Funds from the Office of the Police and Crime Commissioner to fund the Staffordshire Victim Gateway. - Funds received to provide benefits advice and training to people working with the Voices Project in Stoke, provided by the Big Lottery Fund's Fulfilling Lives Investment.
National Lottery Community Fund -Potteries Gold	- Funds received and accrued from the national lottery community fund to deliver the Potteries Gold Project to support people affected by Welfare Reform in Stoke-on-Trent.
Weston Power	- Funds to provide energy advice in some of the poorest wards in Stoke-on-Trent.
NS Multiple Sclerosis Society	- A restricted fund provided by the NS MS Society to support advice to people affected by Multiple Sclerosis.
N Compass Staffs Carers	- A fund provided by N Compass to provide money advice to Carers in Staffordshire.
Staffordshire Community Foundation	- A Fund provided by the Staffs Community Foundation to support the Volunteers
Combined Healthcare NHS Trust	- A Fund provided by combined Healthcare to provide money advice to people with serious mental health issues.
Stoke North Big Local	- A fund provided by the National Lottery via the Stoke North Big Local project to provide Money Advice in the north of the city
National Lottery Office Extension	- Funds provided by National Lottery Community Fund to build the extension to Advice House
Coalfields Refurbishment 1 (Hanley)	- A restricted fund from the Coalfields Regeneration Trust to refurbish parts of our building to improve access and enable us to support more projects.

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2023

17. Purposes of Funds- (continued)

Newcastle Office Refurbishment	- A fund provided by Citizens Advice and the Coalfields Regeneration Trust for refurbishment of the premises in Newcastle and a new telephone system.
Biddulph Town Council	- To provide a Citizens Advice Service in Biddulph.
VOICES (Housing)	- Funds received to provide Housing Advice and training to people working with the Voices Project in Stoke, provided by the Big Lottery Fund's Fulfilling Lives Investment.
Help to Claim	- Funds provided by the DWP via Citizens Advice to help residents claim Universal Credit.
Help to Claim (Best Practice Lead)	- Funds provided by Citizens Advice to host a Best Practice Lead for the North Midlands area, to collate and share best practice amongst the local Help to Claim Services and contribute to national initiatives.
City SOT Fuel Voucher Scheme	- Money provided by SOT CC for the Household Support Fund for fuel vouchers for vulnerable clients
Aspire Financial Capability	- Funds provided by Aspire Housing to provide financial capability training to their residents.
Refugee Action	- Funds provided by Refugee Action to support work with refugees and asylum seekers in Stoke-on-Trent.
Citizens Advice – Advice Line Extra	- Funds from Citizens Advice to add extra capacity to the national Advice Line.

18. Financial Commitments

Capital Commitments

There were no capital commitments at the balance sheet date.

Operating Lease Commitments

At 31 March 2023 the total of the charity's future minimum lease payment operating leases as follows:

	2023 £	2022 £
Land and Buildings		
Less than one year	81,398	85,031
Between two to five years	303,400	317,933
Greater than five years	185,625	221,126
	570,423	624,090
Other Assets		
Less than one year	15,839	11,915
Between two to five years	45,199	31,951
Greater than five years	0	3,080
	61,038	46,946

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2023

19. Pension Commitments

The company operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the company in an independently administered fund. The pension cost charge represents contributions payable by the company to the fund and amount to £98,207 (2022: £94,045) outstanding contributions at 31 March 2023 £19,780 (2022: £34,133).

20. Control Relationship

The company is controlled by the Trustees, who are all Directors of the company.

21. Related party transactions

No related party transactions took place in the period of account.

22. Critical accounting judgements and estimates

The preparation of financial statements requires the use of certain critical accounting estimates. It also requires Trustees to exercise their judgement in the process of applying accounting policies. Use of available information and application of judgement are inherent in the formation of estimates. Actual outcomes in the future could differ from such estimates. The areas involving a higher degree of judgement, or complexity, or areas where assumptions and estimates are significant to the financial statements are set out below.

Judgements

The key judgement that the management has made in the process of applying the charities accounting policies relates to the calculation of accrued and deferred income specific to each project. Each project has a separate cost centre in the accounting system which allows for incomes and costs specific to each project to be identified separately thus providing a basis for accurate calculation of accrued and deferred income. In determining the allocation of expenditure between activities, a detailed review of direct and indirect costs be undertaken by the management. Judgments are made allocating indirect costs to activities according to a percentage basis adjusted to reflect the specific characteristics of projects.

Estimation Uncertainty

The Trustees consider that the cost centre accounting outlined above provides a sound framework for accurate accounting and thus there is not considered to be any significant uncertainty in the carrying figures at the end of 2023.

23. Agency Arrangement

The Charity has acted as an agent during the year. The total amount of funds received during the year amounted to £Nil (2022 £Nil) and the amount of funds paid during the year amounted to £Nil (2022: Nil). The balance of funds held by the Charity as agent, in the form of a bank deposit, as at 31 March 2023 £90 (2022: £90).

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2023

24. Reconciliation of cash flows from operating activities

	2023	2022
	£	£
Net Income for the reporting period	284,630	119,890
Add Depreciation	69,836	80,573
Less Interest Income	(47)	(3)
Decrease / (Increase) in debtors	(1,014,161)	(69,921)
(Decrease) / Increase in creditors	555,265	(91,106)
Net cash provided by operating activities	(104,477)	39,433

25. Cash flow from financing activities

	2023	2022
	£	£
Net finance leases	-	-
Repayment of borrowings	-	(7,214)
Net cash used by financing activities	-	(7,214)

26. Analysis of cash at bank and in hand

	2023	2022
	£	£
Cash at bank and in hand	1,165,289	1,292,420
Total cash & cash equivalents	1,165,289	1,292,420

27. Financial Instruments

The carrying amounts of the charity's financial instruments are as follows:

Financial Assets

	2023	2022
	£	£
Debt instruments measured		
Amortised cost:		
Trade debtors (note 12)	677,239	105,416
Other debtors (note 12)	27,723	14,859
	704,962	120,275

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2023

Financial Liabilities

	2023 £	2022 £
Trade Creditors (note 13)	108,232	51,077
Finance Leases (notes 13)	-	-
Other Creditors (note 13)	147,892	66,504
Accruals (note 13)	191,947	78,999
	448,071	196,580

28. Merger Leek CAB & Cheadle CAB	Unrestricted	Restricted	2023 Total £
	£	-	£
Leek CAB	94,440	-	94,440
Cheadle CAB	91,393	-	91,393
	185,833	-	185,833

Income from the above charities represents the net assets of each Charity as at 31st December 2022. This is the date at which both Charities merged with Staffordshire North & Stoke-on-Trent Citizens Advice.

Accounts

STAFFORDSHIRE NORTH AND STOKE ON TRENT

CITIZENS ADVICE BUREAUX

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2022

COMPANY NO. 2402902

CHARITY NO. 1001204

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Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Report of the Directors and Trustees

The Directors and Trustees have pleasure in presenting their report and financial statements for the year ended 31 March 2022.

1. REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISORS

Trustees and Directors: R.J. Pemberton (Chair)

Dr L. Haines
J. Seaman
J. Davies
R. Holt
A. Wilshaw (resigned 09/06/22)
B. Lawton
E. Porteous
A. Teasdale (resigned 06/06/22)
A. Powner
C. Brady
A. Kazmi
T. Hall (Co-opted 06/06/22)
D. Ware (Co-opted 18/08/22)
S. Willins (Co-opted 26/9/22)

Chief Executive and
Company Secretary:

S. Harris

Registered Office:

Advice House
Cheapside
Hanley
Stoke on Trent
ST1 1HL

Bank:

Unity Trust Bank plc
9, Brindley Place
Birmingham
B1 2HB

Auditors:

Dains Audit Limited
Suite 2 Albion House
2, Etruria Office Village,
Forge Lane
Etruria,
Stoke-on-Trent
ST1 5RQ

2. AIMS, OBJECTIVES AND PLANS

Objects

The charity's objects, set out in the memorandum and articles of association, are to promote any charitable purpose for the benefit of the community primarily but not exclusively within Staffordshire, by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress.

Strategies and Plans for the Year

Staffordshire North & Stoke on Trent Citizens Advice Bureaux aims to provide free, confidential, impartial and independent advice and information for the benefit of the local community, to ensure individuals receive the advice they need to deal with the problems they face and to use their experience of legislative and administrative problems to influence the development of social policies and services.

Locally, Staffordshire North & Stoke on Trent Citizens Advice Bureaux has interpreted these aims to focus on the relief of poverty and promotion of equality through advice work and addressing the causes of poverty and inequality through campaigning to change social policies, engaging in partnership working and supporting communities.

In April 2021 the Trustee Board adopted a new 3-year strategic plan and accompanying Business and Development Plan around four strategic themes. In doing so the Trustees have considered the relevant guidance on public benefit to ensure that the activities we undertake help us to deliver our aims and objectives and benefit the people we serve.

The four main strategic themes reflect our understanding of the needs of our enquirers and those people from the area's poorest communities who currently do not get the advice they need.

Access: We are committed to improving access to advice by maintaining existing services and developing new services that make getting advice easier, meet emerging needs, meet the needs of excluded groups, support collaboration with partners, support people to develop skills and confidence and promote earlier intervention.

Equality & Diversity: This plan commits the organisation to becoming a champion of diversity and equality, not only in the services it delivers and our ability to engage with hard-to-reach groups, but also in our own systems and practices. We aim to broaden access as far as possible reducing, where we can, the barriers which people face in accessing services.

Resilience: In recognition of the challenging financial climate the organisation will pay special attention to ensuring it is resilient in the future.

Influence: The advice queries we deal with on a day-to-day basis provide us with a valuable body of evidence showing how social policies and legislation impact on the lives of the poorest and most disadvantaged. We will use this to lobby for changes in the services and laws which create many of the problems we are called upon to solve.

Having had due regard to the guidance issued by the Charity Commission, the Trustees believe that the strategic direction the organisation pursues demonstrates that they comply with their duty under section 4 of the 2006 Charities Act regarding delivering public benefit.

3. ACHIEVEMENTS AND PERFORMANCE – HOW WE DELIVER PUBLIC BENEFIT

In 2021/22 our delivery was dominated by the recovery from COVID-19 pandemic and the changes we had to make to our service to continue to operate during unprecedented circumstances. Despite these challenges we achieved the following, described below under our four strategic themes.

Access

Outreach: Due to the continuing restrictions arising from the COVID-19 pandemic all our face-to-face services were suspended including our outreach services. Therefore, we have been unable to deliver any traditional outreach services under any of our projects or activities.

Telephone advice: During 2021/22 most of our advice services carried on being available by telephone, email or webchat.

6,592 clients from North Staffordshire had their calls to the Citizens Advice Adviceline answered, which was down on 2020/21 but still higher than the preceding year. Despite this we recognise we need to improve our performance in future years to meet the demand for advice over the phone.

2,627 clients were helped over the phone as part of the national Help to Claim service supporting people to claim Universal Credit (4,407 in 2020/21). This reflects the spike in demand for advice on Universal Credit claims during the first lockdown, which had abated by the following year.

2021/22 was our fifth full year as a local delivery centre for Citizens Advice's national consumer helpline. This project does not contribute to local statistics, as the figures are recorded nationally. Despite the disruption caused by the continuing restrictions during 2021/22, we nonetheless answered 119,273 calls (108,144 calls in 2020/21). The service as a whole provided advice to 3,355 people from North Staffordshire (3,692 in 2020/21). Their most common issues involved home maintenance and improvements or used vehicles.

Webchat: A key element of the switch to remote services was providing advice by webchat, which we continued to do for consumer advice: 12,061 web chats (13,531 in 2020/21); debt: 3,869 (3,926 in 2020/21). These continue to be affected by the measures introduced to protect people in debt during the lockdown, which suppressed demand for debt advice; Help to Claim: 385 webchats (695 in 2020/21) again reflecting the fall in demand for help around Universal Credit claims.

Increased Generalist Advice: - generalist advice was delivered by phone, email and webchat and we began to resume a limited face to face service targeted at those clients who were unable to access us by remote channels. Plans for this were disrupted by the re-imposition of restrictions in the autumn of 2021 and January 2022.

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Report of the Directors and Trustees

New Migrants: We continued to provide advice to a range of new migrants, including those established in the local area and those newly arrived, especially the refugees temporarily accommodated in Clayton under the resettlement scheme where we worked in partnership with Refugee Action to provide support. By the end of the year, we were preparing to support any refugees from Ukraine who reached North Staffordshire.

Disabled people: traditionally disabled people have approached us for advice over sickness and disability benefits. The suspension of medical assessments and thus decisions on entitlement saw a huge drop in the demand for this type of advice. However, the switch to remote advice and the increased phone services have enabled disabled people with a range of other problems to access advice. 35% of people seeking advice had a long-term illness or disability.

Young People: We maintained our previous usage by young people at 7%.

Advice and support to victims of crime: 2021/22 was the sixth full year of the Staffordshire Victim Gateway and Restorative Justice Service. The service continues to be delivered in partnership with Citizens Advice Staffordshire Southwest. During the year the Gateway received more than 58,673 referrals and self-referrals, 63% of whom were entitled to an enhanced service. We provided advice, guidance, information and signposting to 38,920 victims.

In October 2021 we launched Uniting Staffordshire Against Hate, a county wide hate crime support service, following a successful tender exercise.

Influence

Partnerships: We maintained our presence in many local partnerships where we contributed to area-wide discussions and developments and sought to influence the practice of partners. These included maintaining a leading role in Challenge North Staffs and interagency groups delivering services for refugees and people seeking asylum. We have taken a leading role in the North Staffordshire Advice Network and Coordinate the Staffordshire Restorative Justice partnership.

We have continued to feed our experience into the Stoke-on-Trent Wider Welfare Reform Group and the Stoke-on-Trent Hardship Commission.

In particular we have highlighted the impact of the COVID pandemic on local people in three reports produced in collaboration with the Centre for Business Innovation and Enterprise at Staffordshire University: "Post COVID-19 Crisis and its impact on poverty and destitution in Stoke-on-Trent" (Etherington, Jones, Harris & Hubbard April 2021); "Powering up or Reducing inequalities? Assessing the impact of benefit cuts and the withdrawal of employment support (furlough) on Stoke-on-Trent" (Etherington, Jones, Harris & Hubbard September 2021) and "The Pending Poverty Catastrophe in Stoke-on-Trent: How benefit cuts and the cost-of-living crisis impacts on the poor" (Etherington, Jones, Telford, Harris & Hubbard (March 2022).

Research & Campaigning: We contributed evidence to several Citizens Advice national issues, by submitting evidence forms. We participated in Big Energy Saving Week, by offering online energy advice events, and Scams awareness month to raise consumer awareness of both issues across North Staffordshire. We have raised many social policy issues locally with service providers, including

Report of the Directors and Trustees

the Community Energy Scheme, where we continue to work with partners and regulators to improve the running of the scheme.

Equality and Diversity

We have:

- Maintained levels of diversity amongst staff and volunteers.
- Sustained our services to excluded groups such as Refugees and People seeking Asylum, victims of discrimination and victims of crime.
- Worked closely with other local and regional agencies to address issues affecting these client groups.
- Continued to be a leading partner in Challenge North Staffs delivering casework to the victims of hate crime.

Activities

To achieve our objectives we provided advice, information and support to the public throughout 2021/22. These services were provided from our main offices and from a range of home working locations across the area.

The advice we gave aimed to help people deal with a wide range of issues and problems they faced. Many issues dealt with in 2021/22 arose from the immediate challenges faced by local people during the Covid restrictions.

Increasing the income of some of the poorest local people remained a priority. We did this by encouraging the take up of welfare benefits, helping people challenge decisions they disagreed with and accessing other payments. This is money which will benefit the poorest people in the community and be spent within the beneficiaries' local communities.

In 2021/22 Staffordshire North and Stoke on Trent Citizens Advice Bureaux:

- Provided full advice via our mainstream services to 14,956 people (16,626 in 2020/21).
- Answered a further 6,551 simple queries (3,246 in 2020/21).
- Dealt with 46,456 brand new advice issues (45,852 in 2020/21).
- Which generated 78,048 activities (69,939 in 2020/21).
- Our advisers helped 3,630 people with issues around Universal Credit. These were mainly help with claiming under the national Help to Claim Service funded by the DWP and delivered by local Citizens Advice offices across the country. This reflects the huge demand for advice on Universal Credit, especially at the start of the lockdown.
- Our debt advisers helped 6,261 people with 10,973 debts totalling £12,939,629. While an increase on 2019/20, this is significantly lower than previous years and reflects the impact of the measures the government introduced during the lockdown to protect vulnerable people.
- 3,869 people received advice on their debts from us as part of the national debt webchat service.
- 1,374 people received support to develop their financial skills through training and support on energy choices, money management and managing credit through the Potteries Moneywise project, funded by the National Lottery, and energy related funding. This was a significant increase on the previous year (862).

Report of the Directors and Trustees

- The Housing team provided specialist housing advice and casework to 427 people. While this is significantly more than in the previous year (272) it is still below normal levels and is the result on the moratorium on evictions introduced in March 2020 and the closure of the courts for most of the year.
- Helped people access £6.6 million of extra income and other financial gains, mainly arising from unclaimed benefit, including £4.6 million from new claims for Universal Credit
- Helped clients benefit from £1.9 million of written off debt, through Debt Relief Orders and bankruptcy. DROs for 198 people reducing their indebtedness by over £2 million.
- Provided advice and information to 16,717 victims of crime.
- Provided in depth support to 624.

We have maintained our support to people facing serious welfare benefits problems, by developing projects specifically targeted at working with groups and the frontline staff who support them. Our work with VOICES is the main example of this, which was sustained during the pandemic despite the covid restrictions.

The Potteries Gold project, funded by the National Lottery Community Fund, helps us to increase the knowledge and understanding of welfare reforms amongst local people but provides only limited scope for direct one to one advice work.

The range of advice issues we have addressed is shown in the graphic below. Once again debt was our largest category of enquiry. This reflected the slow resumption of normal recovery action by creditors as the measures introduced during the lockdown were removed and the fall in new Universal Credit queries once people returned to work.

As well as addressing individual debt issues through advice, we have been working closely with partners in the Financial Inclusion Group to develop plans to increase the capacity of local organisations significantly to address the issues of debt and financial exclusion that are so prevalent locally and are likely to increase following the lockdowns. Towards the end of the year this was exacerbated by the growing cost of living crisis, especially where energy costs were concerned.

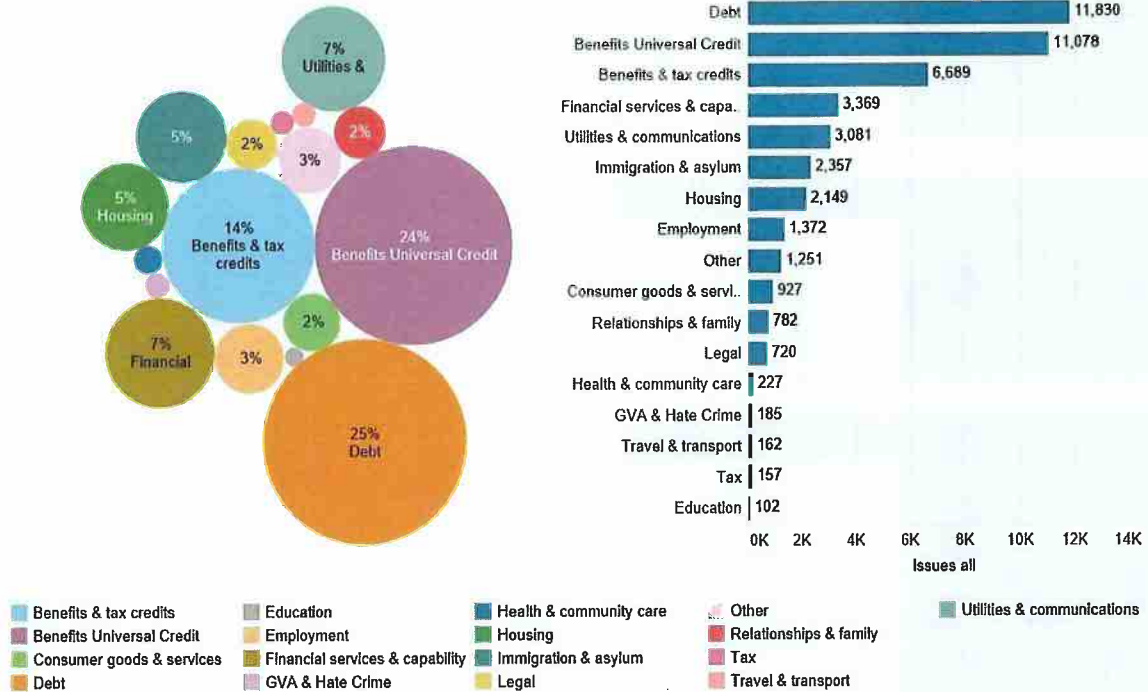
We have been fortunate to secure additional funding through the Energy Redress Fund and British Gas Energy Trust to enable us to meet these additional demands. The National Lottery Community Fund's decision to refund Potteries Moneywise has also helped hugely to maintain our capacity around financial capability support.

Housing queries remained low but began to climb again towards the end of the year as the courts resumed hearing possession and eviction cases and landlord began to recover arrears that had accrued during the lockdowns. Immigration and asylum enquiries picked up too as normal services resumed slowly during the year while employment queries fell from the previous year's high point.

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Report of the Directors and Trustees

Part 1 issues %



Who Uses Our Services

The following enquirer profile, for the local service demonstrates that the people we see tend to be poorer, more likely to be suffering poor health and more likely to live in rented housing than the population at large. The profile is for clients using all of our services.

Age	%
Under 25	7.4
26-59	75.1
60 and over	17.5

Gender	%
Female	57.7
Male	42.2
Prefer alt term	0.1

Ethnic Origin	%
White UK	66.7
Black (all)	9.4
Asian (all)	8.9
Mixed (all)	2.5
White other	7.4
Other	5.1

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Report of the Directors and Trustees

Health	%
Disabled	4.6
Long Term Health Condition	30.0
No disability or LTHC	65.4

Housing Tenure	%
Owner Occupier	15.8
Private Tenant	28.2
Social Tenant	39.4
Other	16.6

Occupation	%
Employed< 30hrs	15.5
Employed >30 hrs	11.8
Self-employed	3.2
Unemployed	21.1
Permanently sick/disabled	23.7
Retired	4.9
Carer – children	4.5
Carer - adults	2.3
Looking after home	3.8
Other	8.9

Contribution of Volunteers

The charity receives invaluable help and support in the form of voluntary assistance in advising the public and administering the charity. We estimate the financial value of this help at £185,179 for the financial year 2021/22. This is slightly higher than 2020/21 but significantly lower than in previous years and reflects the impact that the recovery from the pandemic has had on our ability to recruit and retain volunteers, many of whom have continued to struggle to work remotely and were unable to use our offices.

Factors Affecting the Achievement of Objectives

The organisation is well aware of the financial pressures experienced by its major funders, and in view of this has taken active measures to seek additional sources of funding for its services.

The organisation is also well aware of the principal strategic issues which will affect the achievement of its objectives and seeks to influence local strategies through its presence in local partnerships and keeps abreast of national strategies via contact with relevant national bodies, such as the Legal Aid Agency, the Money and Pensions Service and our national association Citizens Advice.

4. FUTURE PLANS

Staffordshire North & Stoke on Trent Citizens Advice Bureaux updated the strategic plan in April 2022. The plan continues to focus on the 4 themes of:

ACCESS – to increase access to advice and support by redesigning our client journey and channel mix to ensure we build on recent learning to deliver services that:

- Make it easier for people to get advice by utilising a multi-channel approach balancing face to face, telephone, webchat and email; delivering more advice in partnership; and where necessary shifting the emphasis between channels (e.g., increasing the number of Adviceline calls we can answer).
- Maintain or increase the range and depth of advice we give (including restating our belief that good quality generalist advice is essential to promoting access), opening up new areas of advice and maintaining specialist capacity to support generalist advice or deal with more serious problems.
- Meet the needs of excluded groups, especially those unable to engage remotely or digitally and those new needs that will emerge following the pandemic.
- Collaborate with partners to include advice alongside other specialisms to provide a complete package of support to particular client groups.
- Support and enable people to develop the skills and confidence to manage life situations more effectively.
- Allow us to intervene earlier before problems become acute.

EQUALITY, DIVERSITY & INCLUSION – to maintain and enhance our reputation as a champion of equality, diversity and inclusion by:

- Ensuring that the services we offer are inclusive.
- Where we can, removing barriers (physical and attitudinal) that prevent people accessing advice.
- Recruiting a diverse workforce of paid staff, volunteers and trustees.
- Challenging oppressive practice among partners and other service providers.
- Ensuring our own staff and volunteers' model good practice in promoting equality and celebrating diversity.

RESILIENCE – to achieve the other objectives in this plan we need to be a resilient organisation. To do this we will:

- Maintain our strong financial position by continuing to build reserves and ensure adequate liquidity through strong financial management.
- Ensure a reconfigured operating model continues to offer value for money to funders and allows us to operate efficiently and effectively, ideally advising more clients within the same resources.
- Increase the amount of self-generated income and the diversity of income sources to reduce our reliance on diminishing public funds and national Citizens Advice funds.
- Maintain effective and fit for purpose ICT infrastructure that allows us to take advantage of opportunities and changed behaviour following the pandemic.

Report of the Directors and Trustees

- Demonstrate excellent Governance, leadership and management; and supporting those in such roles to do so.
- Ensure staff and volunteers are well trained, supported and developed.

INFLUENCE –we will address poverty and inequality by influencing policy makers and service providers locally and nationally by:

- Participating in national campaigns within and outside the Citizens Advice service that seek to change the issues that affect our clients.
- Influencing the emerging strategic framework for the Citizens Advice service so that it is able to meet the needs of our clients.
- Running local campaigns to effect change on a local scale and improve service provision.
- Influencing partners by modelling good practice and constructive and positive engagement in partnership initiatives.
- Using our learning from both our and our clients' experiences of the lockdown to influence the strategies and services of partners across the public and not for profit sectors.
- Feeding our clients' lived experience of a wide range of public policy issues into debates and as the basis for our campaigning activities.
- We will continue to influence the practice of partners and increase their understanding and knowledge of social welfare law and its impact on clients' lives through training, hosting student placements and supporting the skills development of other front-line staff.

5. FINANCIAL REVIEW

Financial Position

There was a net inflow of funds in 2021/22 of £ 119,890. This represented a net inflow on unrestricted funds of £186,454 and a net outflow on restricted funds of £ 66,564. The Trustee Board recognises the need to provide for risks such as redundancy and building repairs and have decided to designate our surplus funds as follows: £75,000 towards building repairs, £ 49,665 towards general contingencies, £50,000 towards IT re-provision and £400,000 towards the cost of potential redundancies.

Reserves Policy

The Board of Directors recognises the importance of establishing the long-term financial sustainability of the organisation, especially in a funding environment which relies on short term, time-limited funding.

The Board of Directors believes that one way of achieving this is to establish reserves to enable the organisation to survive the vagaries of short-term funding.

Consequently, the Board of Directors is required to ensure that monies are available in each financial year to meet any reasonable foreseeable contingency. They believe an amount of not less than £1,000,000 will be adequate. They have also designated funds for the following purposes: staffing costs (mainly redundancy costs), building repairs, IT Re-provision and general contingencies.

They will ensure that the financial performance of the organisation is subject to close and regular scrutiny.

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Report of the Directors and Trustees

They aim to maintain a projection of income for at least 3 years ahead (although they recognise the difficulty of this in the current climate) and will ensure that this continues to be derived from as wide a variety of sources as possible. They will take all necessary steps to ensure that at no time within the period would it be possible for the cessation of anyone funding stream to present so serious a challenge to the future of the organisation that it could not be managed so as to continue to provide a best value advice service.

Principal Funding Sources

The Directors extend their gratitude to Stoke on Trent City Council who continued to support the core advice service. Newcastle-under-Lyme Borough Council, Staffordshire Moorlands District Council and Biddulph Town Council have all maintained their support, for which we are very grateful. The Money and Pensions Service's funding for face-to-face debt advice (administered by Citizens Advice) significantly increases our capacity to offer this essential service.

Additionally, project-specific funding was received from a wide range of sources who are detailed at notes 16 and 17 to the accounts. This year the contract secured to deliver consumer advice is the most significant new source of income. We continue to receive valuable support from the Big Lottery Fund and the Office of the Police and Crime Commissioner for Staffordshire.

The charity did not have any borrowings from either providers of funding or other sources at the balance sheet date.

Funds in Deficit

There are no funds in deficit at the period end.

Investment Activities

The charity does not currently hold material investments.

Investment Policy

As required in its Memorandum paragraph 4.11, in furtherance of its objects, and for no other purposes, the Company has the power to invest the monies of the Company not immediately required for its purposes in or upon such investments, securities or property as may be thought fit, subject nevertheless to such conditions and such consents as may for the time being be imposed or required by law.

6. STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

Staffordshire North & Stoke on Trent Citizens Advice Bureaux is a registered charity and a company limited by guarantee. The maximum liability of each member is limited to one pound. At 31 March 2022 the company had 12 members. Staffordshire North & Stoke on Trent Citizens Advice Bureaux is governed by its Memorandum and Articles of Association as amended in September and November 2004 and April 2013.

Staffordshire North & Stoke on Trent Citizens Advice Bureaux was incorporated as a company limited by guarantee on 11 July 1989. The charity commenced operations on 11th July 1989 at which date the assets and liabilities of the unincorporated Stoke on Trent and Longton Citizens Advice Bureaux were acquired. In April 2013 the assets of Biddulph and Newcastle-under-Lyme and Kidsgrove CABx were also

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Report of the Directors and Trustees

transferred to the company. In April 2016 following a national rebranding exercise Staffordshire North and Stoke-on-Trent Citizens Advice Bureaux adopted the operating title of Citizens Advice Staffordshire North & Stoke-on-Trent.

Recruitment, Appointment of Trustees

Trustees, who are also Directors of the Company, are elected from the local community at the Annual Public Meeting. The Trustee Board oversees the elections process for Trustee and Officer appointments. A separate process agreed by the Trustee Board is followed for the election of the Chair, Vice Chair and Treasurer. No persons or bodies external to the charity are entitled to appoint persons to the Trustee Board.

Induction of Trustees

Newly appointed Trustees are provided with a comprehensive induction through the provision of training, visits to observe activities and mentoring by established Trustees or the Chief Executive.

Organisational Structure

Staffordshire North & Stoke on Trent Citizens Advice Bureaux is governed by its Trustee Board which is responsible for setting the strategic direction and the policy of the charity.

The Trustee Board carries the ultimate responsibility for the conduct of Staffordshire North & Stoke on Trent Citizens Advice Bureaux and for ensuring that the charity satisfies its legal and contractual obligations. The Trustee Board meets as a minimum quarterly and delegates the day-to-day operation of the organisation to a senior management team, of Chief Executive and five managers. The Trustee Board is independent from management.

The Trustee Board has four sub-committees. The Finance sub-committee receives reports on the organisation's financial position and advises the Management Team on issues of fundraising and financial management. The Personnel sub-committee considers issues relating to staffing matters and advises the Management Team on personnel issues. The Officers group advises the Chief Executive on strategic issues, takes responsibility for governance issues and organisational development. The Estates group looks at issues affecting our premises and advises the Board on their maintenance. All sub-committees report to the Trustee Board.

Related Parties

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

The charity also co-operates and liaises with a number of other statutory and voluntary agencies on behalf of enquirers. Where one of the Trustees holds the position of trustee/director of another charity they may be involved in discussions regarding that other charity but not in the ultimate decision-making process.

Report of the Directors and Trustees

Major risks and statement of controls

The Trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems put in place to mitigate those risks. To that end Staffordshire North & Stoke on Trent Citizens Advice Bureaux has established a risk management strategy and risk register. In brief the approach is to identify risks, rate them, agree a strategy for avoiding or mitigating them and then reviewing the rating and effectiveness of mitigation. Day to day management of risk is delegated to the senior management team led by the Chief Executive.

The risk register was reviewed and agreed by the Trustee Board at its meeting on 25th July 2022. Each area was looked at in turn and the rating and response confirmed or amended.

A key external risk is the loss of funding. The effects of this have been mitigated by the diversification strategies and control procedures in place, which have resulted in funding being secured from a variety of sources. Internal financial risks are minimised by the implementation of procedures for authorisation of all transactions and projects and to ensure consistent quality of delivery for all operational aspects of the charitable company. Operational procedures are reviewed regularly to ensure that they still meet the needs of the charity.

The current risk assessments and risk register also address the remaining risks associated with the COVID-19 pandemic and include the measures we have taken to ensure we operate in a way that minimises the risks to employees, volunteers and clients.

The Trustees have also adopted an Information Risk policy to supplement the main risk management approach. This recognises the significance of information risks to the organisation and its clients, especially the Staffordshire Victim Gateway, and reflects the steps that are being taken to manage these risks. A section in the risk register reflects the specific information risks that have been identified.

7. STATEMENT OF TRUSTEES' RESPONSIBILITIES

The Trustees (who are also directors of Staffordshire North & Stoke on Trent Citizens Advice Bureaux for the purposes of company law) are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and regulations.

Company law requires the trustees to prepare financial statements for each financial year, under that law the trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under company law the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for the year. In preparing these financial statements, the trustees are required to:

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

Staffordshire North and Stoke on Trent Citizens Advice Bureau

Report of the Directors and Trustees

The Trustees are responsible for keeping proper accounting records that are sufficient to show and explain the charitable company's transactions and disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the Trustees are aware:

- there is no relevant audit information of which the charitable company's auditor is unaware; and
- the Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.
- the Trustees, having been notified of the cessation of the partnership known as Dains LLP, resolved that Dains Audit Limited be appointed as successor auditor with effect from 1 April 2022. The auditors, Dains Audit Limited, will be proposed for reappointment in accordance with section 485 of the Companies Act 2006.

This report has been prepared in accordance with the Statement of Recommended Practice – Accounting and Reporting by Charities and in accordance with the provisions applicable to small companies under the Companies Act 2006.



Mr J. Pemberton – Chair

Date 14 / 11 / 22

**Independent Auditor's report on the financial statements to members of Staffordshire
North and Stoke on Trent Citizens Advice Bureaux**

Opinion

We have audited the financial statements of Staffordshire North and Stoke on Trent Citizens Advice Bureaux (the 'charitable company') for the year ended 31 March 2022 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and related notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2022, and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the trustees' annual report, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

**Independent Auditor's report on the financial statements to members of Staffordshire
North and Stoke on Trent Citizens Advice Bureaux**

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report (incorporating the directors' report) for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of our knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report.

We have nothing to report in respect of the following matters in relation to which 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 trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemption in preparing a strategic report.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on page 16, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

**Independent Auditor's report on the financial statements to members of Staffordshire
North and Stoke on Trent Citizens Advice Bureaux**

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The specific procedures for this engagement and the extent to which these are capable of detecting irregularities, including fraud is detailed below:

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- the senior statutory auditor ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the charitable company through discussions with directors and other management, and from our commercial knowledge and experience of the sector;
- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the charitable company, including the financial reporting legislation, Companies Act 2006, taxation legislation, anti-bribery, employment, and environmental and health and safety legislation;
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence; and
- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

We assessed the susceptibility of the company's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud; and
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships;

**Independent Auditor's report on the financial statements to members of Staffordshire
North and Stoke on Trent Citizens Advice Bureaux**

- tested journal entries to identify unusual transactions;
- assessed whether judgements and assumptions made in determining the accounting estimates set out in Note 22 were indicative of potential bias; and
- investigated the rationale behind significant or unusual transactions.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting documentation;
- reading the minutes of meetings of those charged with governance;
- enquiring of management as to actual and potential litigation and claims; and
- reviewing correspondence with HMRC, relevant regulators and the charitable company's legal advisors

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our Auditors' report.

Use of this report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable 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 charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.



JONATHAN DUDLEY (Senior Statutory Auditor)

For and on behalf of
Dains Audit Limited
Statutory Auditor
Chartered Accountants
Suite 2, Albion House
2 Etruria Office Village
Forge Lane
Stoke-on-Trent
ST1 5RQ



Staffordshire North and Stoke on Trent Citizens Advice Bureaux
Statement of financial activities for the year ended 31 March 2022
(Incorporating income and expenditure account)

	Note	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Total Funds 2022 £	Total Funds 2021 £
Incoming from:					
Donations and Legacies	2	123,761	-	123,761	263,960
Charitable Activities	3	396,705	3,575,403	3,972,108	3,638,469
Other Trading Activities	4	253	-	253	6,310
Investment	5	3	-	3	12
Total Income		520,722	3,575,403	4,096,125	3,908,751
Expenditure on:					
Raising Funds	6	56,827	-	56,827	53,464
Charitable Activities	7,8	277,441	3,641,967	3,919,408	3,646,344
Total Expenditure		334,268	3,641,967	3,976,235	3,699,808
Net Income/ (expenditure)		186,454	(66,564)	119,890	208,943
Transfer between funds		-	-	-	-
Net movement in funds		186,454	(66,564)	119,890	208,943
Reconciliation of funds					
Total funds brought forward	16	1,179,261	227,853	1,407,114	1,198,171
Total funds carried forward		1,365,715	161,289	1,527,004	1,407,114

There are no recognised gains or losses in the year, other than those included in the Statement of Financial Activities

All income and expenditure derives from continuing activities.

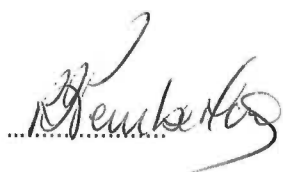
Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Balance Sheet as at 31 March 2022 (company number 2402902)

	Note	2022 £	2021 £
Fixed assets			
Tangible assets	11	440,861	468,994
Current assets			
Debtors	12	293,518	223,598
Cash at bank and in hand		1,292,420	1,312,638
		<u>1,585,938</u>	<u>1,536,236</u>
Creditors - amounts falling due within one year	13	(499,795)	(598,116)
Net current assets		<u>1,086,143</u>	<u>938,120</u>
Total net assets		<u>1,527,004</u>	<u>1,407,114</u>
The funds of the Charity			
Unrestricted funds	16	1,365,715	1,179,261
Restricted Funds	16	161,289	227,853
Total charity funds		<u>1,527,004</u>	<u>1,407,114</u>

These financial statements are prepared in accordance with the provisions applicable to companies subject to the small companies' regime under the Companies Act 2006 and in accordance with Accounting and Reporting by Charities SORP (FRS 102).

These accounts were approved by the Board on 14th November 2022 and signed on their behalf by:



Mr R.J. Pemberton - Chair

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Cash-Flow Statement for the year ended 31 March 2022

	Note	2022 £	2021 £
Cash flows from operating activities			
Net cash provided / (used in) by operating activities	24	39,433	691,755
Cash flows from financing activities:	25	(7,214)	(17,337)
Cash flows from investing activities:			
Interest income	5	3	12
Purchase of tangible fixed assets	11	(52,440)	(115,618)
Net cash used in investing activities		(52,437)	(115,606)
Increase /(Decrease) in cash and cash equivalents in the reporting year.		(20,218)	558,812
Cash and cash equivalents at the beginning of the reporting year		1,312,638	753,826
Cash and cash equivalents at the end of the reporting year	26	1,292,420	1,312,638

Analysis of changes in net debt

	2021	Cash Flows	Other Changes	2022
Short term borrowing	(7,214)	7,214	-	-
Total liabilities	(7,214)	7,214	-	-
Cash & cash equivalents	1,312,638	(20,218)	-	1,292,420
Total net debt	1,305,424	(13,004)	-	1,292,420

Staffordshire North and Stoke on Trent Citizens Advice Bureaux
Notes to the financial statements for the year ended 31 March 2022

1. Accounting policies

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

a. Company status

The Charity is a company limited by guarantee incorporated & domiciled in England & Wales. The members of the Charity are the Trustees named on page 3. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the Charity. The Registered Office is Advice House Cheapside Hanley Stoke on Trent ST1 1HL.

b. Basis of preparation

The Charity constitutes public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice application to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019, the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), the Charities Act 2011, The Companies Act 2006 and UK Generally Accepted Accounting Practice.

The Financial Statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are presented in sterling which is the functional currency of the charity and rounded to the nearest £. The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

c. Going concern

The Trustees have reviewed and approved financial projections. The Trustees believe there are adequate resources which will enable the charity to meet its liabilities as they fall due for the foreseeable future. For this reason, the Trustees have adopted the going concern basis in preparing the financial statements.

d. Income

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received, and the amount of income receivable can be measured reliably.

For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the Trust that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably, and the Charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the Charity, or the Charity is aware of the granting of probate, and the criteria for income recognition have been met, then the legacy is treated as a contingent asset and disclosed if material

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2022

Accounting policies (continued)

Donated services or facilities are recognised when the Charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use of the company of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), the general volunteer time of the volunteers is not recognised and refer to the Trustees' report for more information about their contribution.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the company which is the amount the company would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

Other income is recognised in the period in which it is receivable and to the extent the goods have been provided or on completion of the service.

e. Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Funding costs are those costs incurred in seeking voluntary contributions and do not include the cost of disseminating information in support of the charitable activities. Support costs are those costs incurred directly in support of expenditure on the objects of the company and include project management carried out at Headquarters. Governance costs are those incurred in connection with administration of the company and compliance with constitutional and statutory requirements. Costs of generating funds are costs incurred in attracting voluntary income, and those incurred in trading activities that raise funds.

f. Fixed assets and depreciation

Fixed assets are included at cost. Items are capitalised if it is considered that a long-term benefit will be derived from their purchase.

Depreciation is calculated so as to write off the cost of tangible fixed assets over their useful economic life at the following annual rates:

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2022

Accounting policies (continued)

Freehold Property	-	2% Straight Line
Fixtures, fittings and equipment	-	20-33.33% on reducing balance basis
Leasehold property	-	Over the term of the lease

g. Unrestricted fund

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

h. Restricted funds

Income received for restricted purposes is included in a separate restricted fund against which appropriate expenditure is allocated.

i. Designated funds

The trustees allocate designated funds out of unrestricted funds for specific purposes. The use of such funds is at the trustees' discretion.

j. Format and basis of financial statements

The charity does not seek to make a profit, nor can its results be measured by normal commercial criteria. In order that a true and fair view should be given in these financial statements, the trustees have set out on page 21 a statement of financial activities which shows the results for the year, but in a format other than the standard formats prescribed by the Companies Act 2006. In the opinion of the trustees, the format adopted provides greater clarity on the nature of the charity's activities and discloses the required information relating thereto.

k. Pension

The charity operates a defined contribution group personal pension plan for its employees. Payments are charged to the profit and loss account in the period in which they are incurred.

l. Leased assets

Costs in respect of operating leases are charged on a straight-line basis over the lease term.

m. Debtors

Trade and other debtors are recognised at the settlement amount after any discount offered.

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2022

Accounting policies (Continued)

n. Cash at bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

o. Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount that the company anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or service it must provide. Provisions are measured at the best estimate of the amounts required to settle the obligation.

p. Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the company is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains.

q. Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank.

r. Termination benefits

Termination benefits are payable when employment is terminated by the charity before the normal retirement date, or whenever an employee accepts voluntary redundancy in exchange for these benefits.

The charity recognises termination benefits in the statement of financial activities when it is demonstrably committed to either (i) terminating the employment of current employees according to a detailed formal plan without the possibility of withdrawal, or (ii) providing termination benefits as a result as a result of an offer made to encourage voluntary redundancy. Benefits falling due more than twelve months after the end of the reporting period are discounted to their present value.

s. Finance Lease

Assets obtained under finance lease and hire purchase contracts are capitalised as tangible fixed assets. Assets are depreciated over their useful lives. Obligations under such agreements are included in creditors net of the finance charge allocated to future periods. The finance element of the rental payment is charged to the SOFA and Charity funds so as to produce a constant periodic rate of charge on the net obligation outstanding in each period.

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2022

2. Donations & Legacies	Unrestricted	Restricted	2022
			Total
	£	£	£
Grants	123,010	-	123,010
Donations	751	-	751
	123,761	-	123,761
	Unrestricted	Restricted	2021
			Total
	£	£	£
Grants	255,939	-	255,939
Donations	8,021	-	8,021
	263,960	-	263,960
3. Income from charitable activities	Unrestricted	Restricted	2022
			Total
	£	£	£
Grants and contract income receivable for charitable activity, advice and information			
Generalist Advice	231,895	326,649	558,544
Debt Advice	2,029	1,078,297	1,080,326
Specialist Advice	153,287	427,200	580,487
SVG & Consumer Advice	9,494	1,743,257	1,752,751
	396,705	3,575,403	3,972,108
	Unrestricted	Restricted	2021
			Total
	£	£	£
Grants and contract income receivable for Charitable activity, advice and information			
Generalist Advice	222,081	335,481	557,562
Debt Advice		829,008	829,008
Specialist Advice	132,753	492,855	625,608
SVG & Consumer Advice	-	1,626,291	1,626,291
	354,834	3,283,635	3,638,469

Staffordshire North and Stoke on Trent Citizens Advice Bureaux
Notes to the financial statements for the year ended 31 March 2022

4. Other Trading Activities

	Unrestricted Funds	Restricted Funds	2022 Total
	£	£	£
Training events	253	-	253

	Unrestricted Funds	Restricted Funds	2021 Total
	£	£	£
Training events	6,310	-	6,310

5. Investment income

	Unrestricted	Restricted	2022 Total
	£	£	£
Bank interest	3	-	3

	Unrestricted	Restricted	2021 Total
	£	£	£
Bank interest	12	-	12

6. Expenditure on Raising Funds

	Unrestricted Funds	Restricted Funds	2022 Total
	£	£	£
Cost of Generating funds	56,827	-	56,827

	Unrestricted Funds	Restricted Funds	2021 Total
	£	£	£
Cost of Generating funds	53,464	-	53,464

Staffordshire North and Stoke on Trent Citizens Advice Bureaux
Notes to the financial statements for the year ended 31 March 2022

7. Expenditure on Charitable activities

Charitable activities 2022	Unrestricted Funds £	Restricted Funds £	2022 Funds £
Generalist Advice	137,251	495,839	633,090
Debt Advice	-	1,048,102	1,048,102
Specialist Advice	140,190	521,810	662,000
SVG & Consumer Advice	-	1,576,216	1,576,216
	277,441	3,641,967	3,919,408

Charitable activities 2021	Unrestricted Funds £	Restricted Funds £	2021 Funds £
Generalist Advice	150,714	392,209	542,923
Debt Advice	-	829,008	829,008
Specialist Advice	158,118	467,490	625,608
SVG & Consumer Advice	-	1,648,805	1,648,805
	308,832	3,337,512	3,646,344

8. Analysis of Expenditure

Analysis of Expenditure 2022

Analysis of Expenditure on charitable activities	Activities undertaken directly	Direct Costs	Support Costs	2022 Total
Generalist Advice		£	£	£
	Wages & Salaries	457,794	50,158	507,952
	Staff & Volunteers	5,866	1,935	7,801
	Office Costs	20,573	28,290	48,863
	Premises Costs	22,928	36,727	59,655
	Governance Costs	-	1,266	1,266
	Other Costs	1,539	6,014	7,553
		508,700	124,390	633,090

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2022

**8. Analysis of Expenditure
(Cont.)**

Debt Advice

Wages & Salaries	770,946	80,654	851,600
Staff & Volunteers	5,585	3,128	8,713
Office Costs	6,965	45,402	52,367
Premises Costs	5,123	58,774	63,897
Governance Costs	200	2,046	2,246
Other Costs	59,509	9,770	69,279
	848,328	199,774	1,048,102

Specialist Advice

Wages & Salaries	529,670	43,604	573,274
Staff & Volunteers	5,685	1,688	7,373
Office Costs	12,999	24,564	37,563
Premises Costs	-	31,833	31,833
Governance Costs	-	1,104	1,104
Other Costs	5,590	5,263	10,853
	553,944	108,056	662,000

SVG & Consumer Advice

Wages & Salaries	1,167,876	77,463	1,245,339
Staff & Volunteers	15,204	4,204	19,408
Office Costs	37,132	37,516	74,648
Premises Costs	67,812	36,638	104,450
Governance Costs	-	2,622	2,622
Other Costs	113,426	16,323	129,749
	1,401,450	174,766	1,576,216

Total

3,312,422	606,986	3,919,408
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Analysis of Expenditure 2021

Analysis of Expenditure on charitable activities	Activities undertaken directly			2021 Total
		Direct Costs	Support Costs	
Generalist Advice		£	£	£
	Wages & Salaries	387,240	34,115	421,355
	Staff & Volunteers	833	3,129	3,962
	Office Costs	8,040	37,349	45,389
	Premises Costs	13,401	38,601	52,002
	Governance Costs	-	2,291	2,291
	Other Costs	3,240	14,684	17,924

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2022

		412,754	130,169	542,923
8. Analysis of Expenditure (Cont.)				
Debt Advice				
	Wages & Salaries	623,725	69,303	693,028
	Staff & Volunteers	2,479	3,442	5,921
	Office Costs	6,308	34,449	40,757
	Premises Costs	156	72,359	72,515
	Governance Costs	-	2,291	2,291
	Other Costs	1,324	13,172	14,496
		633,992	195,016	829,008
Specialist Advice				
	Wages & Salaries	457,939	53,725	511,664
	Staff & Volunteers	3,233	6,165	9,398
	Office Costs	12,260	33,305	45,565
	Premises Costs	-	41,710	41,710
	Governance Costs	-	2,291	2,291
	Other Costs	1,808	13,172	14,980
		475,240	150,368	625,608
SVG & Consumer Advice				
	Wages & Salaries	1,237,918	152,970	1,390,888
	Staff & Volunteers	3,779	3,052	6,831
	Office Costs	28,547	28,286	56,833
	Premises Costs	54,377	23,815	78,192
	Governance Costs	3,375	-	3,375
	Other Costs	112,686	-	112,686
		1,440,682	208,123	1,648,805
Total		2,962,668	683,676	3,646,344

9. Net movement in funds

	2022 £	2021 £
This is stated after charging:		
Depreciation	80,573	78,817
Operating lease rentals	96,946	84,792
Auditors' remuneration:		
- Audit services	7,140	7,000

Staffordshire North and Stoke on Trent Citizens Advice Bureaux
Notes to the financial statements for the year ended 31 March 2022

10. Staff Costs	2022	2021
	£	£
Wages and salaries	2,925,486	2,775,920
Social Security Costs	215,462	203,256
Redundancy & Settlement Costs	-	-
Pension Costs	94,045	91,223
Benefits	18,914	12,945
	3,253,907	3,088,344

	No.	No.
The average number of employees, analysed by function was:		
Charitable activities	154	160
Cost of generating funds	1	1
Management and administration of charity	2	2
	157	163

One employee received remuneration of more than £60,000 p.a.

Remuneration of £Nil (2021: £Nil) was paid to the Trustees during the year.

During the year, reimbursed expenses were paid to no Trustees amounting to £Nil (2021: £Nil)

The key management personnel of the Charity comprise the Chief Executive Officer and the five managers (2021: five managers). The total employee benefits of the key management personnel of the Charity were £262,537 (2021: £255,453).

Total redundancy & settlement payments during the year amounted to £Nil (2021: £Nil).
No specific funding was received to cover redundancy payments.

Staffordshire North and Stoke on Trent Citizens Advice Bureaux
Notes to the financial statements for the year ended 31 March 2022

11. Tangible fixed assets

	Freehold Property £	Leasehold Property £	Fixtures, Fittings and Equipment £	Total £
Cost				
At the beginning of the year	140,449	891,999	678,345	1,710,793
Additions	-	-	52,440	52,440
At 31 March 2022	140,449	891,999	730,785	1,763,233
Depreciation				
At the beginning of the year	25,376	653,169	563,254	1,241,799
Depreciation	3,172	25,320	52,081	80,573
At 31 March 2022	28,548	678,489	615,335	1,322,372
Net book value at the beginning of the year	115,073	238,830	115,091	468,994
Net book value at the end of the year	111,901	213,510	115,450	440,861

12. Analysis of debtors

	2022 £	2021 £
Trade debtors	105,416	30,167
Prepayments and accrued income	173,243	178,165
Other debtors	14,859	15,266
	293,518	223,598

13. Analysis of creditor < 1 year

	2022 £	2021 £
Obligations under finance lease	-	7,214
Trade creditors	51,077	27,317
Payments received on account for contracts or performance related grants	7,541	7,521
Accruals & Deferred Income	258,951	436,197
Taxation and Social Security	115,722	77,152
Other Creditors	66,504	42,715
	499,795	598,116

The finance lease is secured against the asset to which it relates

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2022

Deferred Income

	2022	2021
	£	£
Deferred income Bought Forward	263,423	83,542
Resources deferred during the year	198,534	263,423
Amount released from previous year	(263,423)	(83,542)
Deferred income Carried Forward	198,534	263,423

Creditors includes £198,534 (2021: £263,423) of income which has been deferred into the following year due to the timing of the company's entitlement to the income. There are no unfulfilled conditions attached to the income at the balance sheet date.

14. Analysis of net assets between funds - current year

	Unrestricted funds	Designated funds	Restricted funds	2022
	£	£	£	£
Tangible fixed assets	-	279,572	161,289	440,861
Current assets	1,077,837	508,101	-	1,585,938
Creditor-amounts falling due within one year	(499,795)	-	-	(499,795)
	-	-	-	-
Creditors-amounts falling due after one year				
Net assets at 31 March 2022	578,042	787,673	161,289	1,527,004

	Unrestricted funds	Designated funds	Restricted funds	2021
	£	£	£	£
Tangible fixed assets	-	241,141	227,853	468,994
Current assets	1,035,329	500,907	-	1,536,236
Creditor-amounts falling due within one year	(598,116)	-	-	(598,116)
Creditors-amounts falling due after one year	-	-	-	-
Net assets at 31 March 2021	437,213	742,048	227,853	1,407,114

The table above has been restated in the current year, to reflect the correct allocation of net assets at 31 March 2021 between designated funds and unrestricted funds.

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2022

15. Government Grants

	2022	2021
	£	£
Local Government	93,010	93,010
CJRS Grant	3,379	63,836
Big Lottery Fund	219,829	212,156
	316,218	369,002

The charitable company has been eligible to claim additional funding in year from the government in relation to the coronavirus job retention scheme. The Funding received is shown under CJRS Grants.

There are no unfulfilled commitments or other contingencies attached to the grants listed above that have not been recognised in income.

16. Movements in funds - current year	At 1	Incoming	Outgoing	Transfer	AT 31
	April	resources	resources	s	March
	2021				2022
	£	£	£	£	£
Unrestricted Funds					
General Funds	437,213	380,687	174,666	(65,192)	578,042
Other Income	-	123,761	123,761	-	-
LAA Fund	-	16,274	16,274	-	-
	437,213	520,722	314,701	(65,192)	578,042
Designated Funds					
Fixed Assets	232,575	-	19,567	-	213,008
Building Repairs	50,000	-	-	25,000	75,000
Staffing Costs	359,808	-	-	40,192	400,000
IT Re-provision	50,000	-	-	-	50,000
General contingencies	49,665	-	-	-	49,665
	742,048	-	19,567	65,192	787,673
Total Unrestricted Funds	1,179,261	520,722	334,268		1,365,715

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2022

Movement in funds – current Year (Continued)	At 1 April 2021	Incoming resources	Outgoing resources	Transfer	At 31 March 2022
Restricted Funds					
Consumer Advice	-	894,728	894,728	-	-
Biddulph Town Council	-	25,000	25,000	-	-
Help to Claim	-	293,316	293,316	-	-
Help to Claim (Best Practice Lead)	-	39,980	39,980	-	-
S-O-T Housing & Debt Advice	-	153,197	153,197	-	-
Refugee Action	-	3,000	3,000	-	-
Citizens Advice - Face to Face Debt Advice	-	417,388	417,388	-	-
Citizens Advice - Energy Advice	-	33,866	33,866	-	-
VOICES (Housing)	-	25,239	25,239	-	-
Potteries Moneywise	-	165,277	165,277	-	-
Aspire Financial Capability	-	46,153	46,153	-	-
Children in Need	-	38,813	38,813	-	-
Citizens Advice - IDMA	-	73,074	73,074	-	-
S-O-T Refugee Asylum Project	-	49,906	49,906	-	-
Challenge North Staffs	-	15,000	15,000	-	-
Staffordshire Commissioner -	-			-	
Victims & Witnesses Fund	-	10,956	10,956	-	-
Illegal Money lending Teams	-	4,990	4,990	-	-
Uniting Staffordshire Against Hate	-	82,289	77,729	-	4,560
Staffordshire Commissioner -	-			-	
Staffordshire Victim Gateway	60,000	736,071	780,631	-	15,440
Voices (Benefits)	-	41,667	41,667	-	-
Access to Justice	-	4,632	4,632	-	-
Voices (WBBL)	-	99,102	99,102	-	-
Citizens Advice - Scams Action	-	30,169	30,169	-	-
Big Lottery Fund - Potteries Gold	-	54,552	54,552	-	-
NS Multiple Sclerosis Society	-	3,500	3,500	-	-
Community Foundation	-	8,333	8,333	-	-
Community Investment Fund	8,068		8,068	-	-
National Lottery - Office Extension	148,910	-	14,968	-	133,942
Coalfields Refurbishment 1 (S-O-T)	6,159	-	273	-	5,886
Newcastle Office Refurbishment	4,716	-	3,255	-	1,461
City S-O-T - Fuel Voucher Scheme	-	42,037	42,037	-	-
Stoke North Big Local	-	6,725	6,725	-	-
NHS Combined Health Care Trust	-	44,167	44,167	-	-
N Compass Staffs Carers	-	25,000	25,000	-	-
British Gas Energy Trust	-	40,303	40,303	-	-
Energy savings fund	-	66,973	66,973	-	-
Total Restricted Funds	227,853	3,575,403	3,641,967	-	161,289
Total Funds	1,407,114	4,096,125	3,976,235	-	1,527,004

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2022

16. Movements in funds - prior year	At 1 April 2020 £	Incoming resources £	Outgoing resources £	Transfer s £	At 31 March 2021 £
Unrestricted funds					
General Funds	292,162	345,701	159,117	(41,533)	437,213
Other Income	-	187,725	187,725	-	-
LAA Fund	-	15,454	15,454	-	-
	292,162	548,880	362,296	(41,533)	437,213
Designated Funds					
Fixed assets	156,339	76,236	-	-	232,575
Building repairs	50,000	-	-	-	50,000
Staffing costs	324,151	-	-	35,657	359,808
IT Provision	50,000	-	-	-	50,000
General contingencies	49,665	-	-	-	49,665
	630,155	76,236	-	35,657	742,048
Total unrestricted funds	922,317	625,116	362,296	(5876)	1,179,261
Restricted Funds					
Citizens Advice - IDMA	-	73,389	73,389	-	-
Consumer Advice	-	832,857	832,857	-	-
Biddulph Town Council	-	25,000	25,000	-	-
Help to claim	-	303,281	303,281	-	-
Help to claim (Best Practice Lead)	-	39,648	39,648	-	-
DECC - Big Energy Saving Network	-	500	500	-	-
S-O-T Housing & Debt Advice	-	153,385	153,385	-	-
Refugee Action	-	6,000	6,000	-	-
Citizens Advice -					
Face to Face Debt Advice	-	397,555	397,555	-	-
Citizens Advice -					
Energy Advice	-	41,857	41,857	-	-
VOICES (Housing)	-	27,630	27,630	-	-
Big Lottery Fund - Potteries					
Moneywise	-	157,077	157,077	-	-
Aspire Financial Capability	-	46,153	46,153	-	-
Children in Need	-	29,784	29,784	-	-
Henry Smith	-	8,933	8,933	-	-
Staffordshire Commissioner -					
Restorative Justice	20,000	-	20,000	-	-
Citizens Advice - Advice Line Extra	-	7,200	7,200	-	-

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2022

Movement in funds – prior Year (Continued)	At 1 April 2020	Incoming resources	Outgoing resources	Transfer	At 31 March 2021
SOT Refugee & Asylum Project	-	23,112	23,112	-	-
Challenge North Staffs	-	36,340	36,340	-	-
Staffordshire Commissioner - Victims and Witnesses Fund	-	21,912	21,912	-	-
Staffordshire Commissioner - Victim & Witness Fund	56,638	763,265	765,779	5,876	60,000
Voices (Benefits)	-	50,000	50,000	-	-
Access to Justice	-	48,568	48,568	-	-
Voices (WBLL)	-	98,816	98,816	-	-
Citizens Advice - Scams Action	-	30,169	30,169	-	-
Big Lottery Fund - Potteries Gold	-	55,079	55,079	-	-
NS Multiple Sclerosis Society	-	6,125	6,125	-	-
Community Investment Fund	20,935	-	12,867	-	8,068
National Lottery - Office Extension	163,878	-	14,968	-	148,910
Coalfields Refurbishment 1 (S-O-T)	6,432	-	273	-	6,159
Newcastle Office Refurbishment	7,971	-	3,255	-	4,716
Total Restricted Funds	275,854	3,283,635	3,337,512	5,876	227,853
Total Funds	1,198,171	3,908,751	3,699,808	-	1,407,114

17. Purposes of Funds

General Funds:

General Funds - Unrestricted funds received from Stoke-on-Trent City Council, Staffordshire Moorland DC and Newcastle-under-Lyme Borough Council used to finance advice services in Stoke on Trent and North Staffordshire.

Other Income - Unrestricted Income from a range of sources, some of which is self-generated.

LAA Fund - Funds received from the LAA under contract to provide social welfare law casework.

Immigrate 2nd Tier Advice Fund - Funds to provide second tier support to Local Citizens Advice Offices undertaking Immigration Advice and to take on Cases at Levels above LCA's Accreditation.

Designated Funds:

Fixed assets - A fund set up to assist in identifying those funds that are not free funds and which represent the net book value of unrestricted fixed assets.

Building Repairs - To cover any unexpected major repairs to the premises at Advice House or any other premises where we are responsible for repairs.

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2022

17. Purposes of Funds- (continued)

Staffing Costs	- To cover, where any of these are not payable under a funding agreement, the costs of meeting staff redundancy entitlements and of providing resources should the services provided by the bureaux be affected by sickness or absence of staff or any other additional staffing costs.
General contingencies	- To cover additional and unexpected expenses not covered by either of the other designated funds.
IT re-provision fund	- To cover future investments in our IT infrastructure where major items of equipment need replacing, upgrading or adding to the network.
Restricted Funds:	
Citizens Advice – Scams Action	- Funds provided by Citizens Advice to provide advice to people who have experienced online scams.
S-O-T Housing & Debt Advice	- Funds received from Stoke-on-Trent Council to provide Housing and Debt Advice
Children in Need	- Funds to expand the work we do with refugee and migrant families supporting them to access education.
Voices (WBBL)	- A fund provided by the Voices Partnership to provide Specialist Welfare Benefits to frontline staff working for partner organisations.
DECC – Big Energy Saving Network	- Funds from the DECC to support an energy saving network to assist consumers getting a good deal on their energy.
Citizens Advice – Face to Face Debt Advice	- A restricted fund provided by the Money and Pension Service via Citizens Advice to provide face to face debt advice to people facing financial exclusion.
Citizens Advice – Energy Advice	- Funds received from Citizens Advice to provide energy advice.
Consumer Advice	- A fund provided by Citizens Advice (from a grant from BEIS) to deliver part of the national consumer helpline.
Potteries Moneywise	- Funds received and accrued to run the Potteries Moneywise financial capability project and the National lottery community fund.
Access to Justice	- Funds provided by Access to Justice to fund work to support women with no recourse to public funds who are at risk of exploitation.
Citizens Advice – IDMA	- Funds from Citizens Advice to deliver debt advice via webchat.
S-O-T Refugee & Asylum Project	- A restricted fund provided by Stoke-on-Trent Council to provide information, advice and representation to refugees and asylum seekers dispersed by the Home Office to North Staffordshire.

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2022

17. Purposes of Funds- (continued)

Illegal Money Lending Team	-	A Fund to support activities to promote awareness of loan sharks and reduce their impact locally.
Energy Savings Trust	-	A Fund provided by the Energy Redress Fund to provide advice and support to people struggling with their energy costs.
British Gas Energy Trust	-	A Fund provided by Combined Healthcare to provide money advice to Carers in Staffordshire.
Challenge North Staffs	-	Funds received from various sources, including SOT CC and Staffs County Council to support the work of CNS
Staffordshire Commissioner/Victims and Witnesses Fund	-	A restricted fund provided by the Staffordshire Police and Crime Commissioner under the Victims and Witnesses Fund to CNS to support outreach work to engage with the victims of hate crime.
Uniting Staffordshire Against Hate	-	A service commissioned for police, fire, Rescue & Crime to support local victims of hate crime and develop awareness of hate crime across Staffordshire.
Staffordshire Commissioner/Staffordshire Victim Gateway	-	Funds from the Office of the Police and Crime Commissioner to fund the Staffordshire Victim Gateway.
Voices (Benefits)	-	Funds received to provide benefits advice and training to people working with the Voices Project in Stoke, provided by the Big Lottery Fund's Fulfilling Lives Investment.
Potteries Gold	-	Funds received and accrued from the national lottery community fund to deliver the Potteries Gold Project to support people affected by Welfare Reform in Stoke-on-Trent.
NS Multiple Sclerosis Society	-	A restricted fund provided by the NS MS Society to support advice to people affected by Multiple Sclerosis.
N Compass Staffs Carers	-	A fund provided by N Compass to provide money advice to Carers in Staffordshire.
Staffordshire Community Foundation	-	A Fund provided by the National Lottery Community Fund via the Stoke North Big Local project to provide Money Advice in the north of the city.
Combined Healthcare NHS Trust	-	A Fund provided by combined Healthcare to provide money advice to people with serious mental health issues.
Stoke North Big Local	-	A fund provided by the National Lottery via the Stoke North Big Local project to provide Money Advice in the north of the city
National Lottery Fund	-	Funds provided by the Big Lottery Fund (Formerly the Community Fund) to build the extension to Advice House
Coalfields Refurbishment 1 (Hanley)	-	A restricted fund from the Coalfields Regeneration Trust to refurbish parts of our building to improve access and enable us to support more projects.

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2022

17. Purposes of Funds- (continued)

Newcastle Office Refurbishment	- A fund provided by Citizens Advice and the Coalfields Regeneration Trust for refurbishment of the premises in Newcastle and a new telephone system.
Biddulph Town Council	- To provide a Citizens Advice Service in Biddulph.
VOICES (Housing)	- Funds received to provide Housing Advice and training to people working with the Voices Project in Stoke, provided by the Big Lottery Fund's Fulfilling Lives Investment.
Help to Claim	- Funds provided by Citizens Advice to help residents claim Universal Credit.
Help to Claim (Best Practice Lead)	- Funds provided by Citizens Advice to host a Best Practice Lead for the North Midlands area, to collate and share best practice amongst the local Help to Claim Services and contribute to national initiatives.
City SOT Fuel Voucher Scheme	- Money provided by SOT CC for the Household Support Fund for fuel vouchers for vulnerable clients
EU Migrants	- A restricted fund provided by Stoke-on-Trent City Council to provide benefits advice to EU migrants resident in Stoke-on-Trent.
Aspire Financial Capability	- Funds provided by Aspire Housing to provide financial capability training to their residents.
Refugee Action	- Funds provided by Refugee Action to support volunteers working with refugees and asylum seekers in Stoke-on-Trent.
Citizens Advice – Advice Line Extra	- Funds from Citizens Advice to add extra capacity to the national Advice Line.

18. Financial Commitments

Capital Commitments

There were no capital commitments at the balance sheet date.

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2022

Operating Lease Commitments

At 31 March 2022 the total of the charity's future minimum lease payment operating leases as follows:

	2022	2021
	£	£
Land and Buildings		
Less than one year	85,031	78,419
Between two to five years	317,933	317,933
Greater than five years	221,126	310,668
	624,090	707,020
Other Assets		
Less than one year	11,915	16,089
Between two to five years	31,951	33,618
Greater than five years	3,080	-
	46,946	49,707

19. Pension Commitments

The company operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the company in an independently administered fund. The pension cost charge represents contributions payable by the company to the fund and amount to £94,045 (2021: £91,223) outstanding contributions at 31 March 2022 £34,133 (2021: £17,230).

20. Control Relationship

The company is controlled by the Trustees, who are all Directors of the company.

21. Related party transactions

No related party transactions took place in the period of account.

22. Critical accounting judgements and estimates

The preparation of financial statements requires the use of certain critical accounting estimates. It also requires Trustees to exercise their judgement in the process of applying accounting policies. Use of available information and application of judgement are inherent in the formation of estimates. Actual outcomes in the future could differ from such estimates. The areas involving a higher degree of judgement, or complexity, or areas where assumptions and estimates are significant to the financial statements are set out below.

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2022

Judgements

The key judgement that the management has made in the process of applying the charities accounting policies relates to the calculation of accrued and deferred income specific to each project. Each project has a separate cost centre in the accounting system which allows for incomes and costs specific to each project to be identified separately thus providing a basis for accurate calculation of accrued and deferred income. In determining the allocation of expenditure between activities, a detailed review of direct and indirect costs be undertaken by the management. Judgments are made allocating indirect costs to activities according to a percentage basis adjusted to reflect the specific characteristics of projects.

Estimation Uncertainty

The Trustees consider that the cost centre accounting outlined above provides a sound framework for accurate accounting and thus there is not considered to be any significant uncertainty in the carrying figures at the end of 2022

23. Agency Arrangement

The Charity has acted as an agent during the year. The total amount of funds received during the year amounted to £Nil (2021 £Nil) and the amount of funds paid during the year amounted to £Nil (2021: Nil). The balance of funds held by the Charity as agent, in the form of a bank deposit, as at 31 March 2022 £90 (2021: £90).

24. Reconciliation of cash flows from operating activities

	2022	2021
	£	£
Net Income for the reporting period	119,890	208,943
Add Depreciation	80,573	78,817
Less Interest Income	(3)	(12)
Decrease / (Increase) in debtors	(69,921)	190,719
(Decrease) / Increase in creditors	(91,106)	213,288
Net cash provided by operating activities	39,433	691,755

25. Cash flow from financing activities

	2022	2021
	£	£
Net finance leases	-	-
Repayment of borrowings	(7,214)	(17,337)
Net cash used by financing activities	(7,214)	(17,337)

26. Analysis of cash at bank and in hand

	2022	2021
	£	£
Cash at bank and in hand	1,292,420	1,312,638
Total cash & cash equivalents	1,292,420	1,312,638

Staffordshire North and Stoke on Trent Citizens Advice Bureaux
Notes to the financial statements for the year ended 31 March 2022

27. Financial Instruments

The carrying amounts of the charity's financial instruments are as follows:

Financial Assets

	2022	2021
	£	£
Debt instruments measured at amortised cost:		
- Trade debtors (note 12)	105,416	30,167
- Other debtors (note 12)	14,859	15,266
	120,275	45,433

Financial Liabilities

	2022	2021
	£	£
- Trade Creditors (note 13)	51,077	27,317
- Finance Leases (notes 13)	-	7,214
- Other Creditors (note 13)	66,504	42,715
- Accruals (note 13)	78,999	172,774
	196,580	250,020

Accounts

**STAFFORDSHIRE NORTH AND STOKE ON TRENT
CITIZENS ADVICE BUREAUX**

**FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021**

COMPANY NO. 2402902

CHARITY NO. 1001204

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

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Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Report of the Directors and Trustees

The Directors and Trustees have pleasure in presenting their report and financial statements for the year ended 31 March 2021.

1. REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISORS

Trustees and Directors: R.J. Pemberton (Chair)
Dr L. Haines
J. Seaman
J. Davies
R. Holt
A. Wilshaw
B. Lawton
E. Porteous
A. Teasdale
A. Powner
C. Brady
S. Nixon (resigned 29/09/20)
A. Kazmi (appointed 15/4/21)

Chief Executive and
Company Secretary: S. Harris

Registered Office: Advice House
Cheapside
Hanley
Stoke on Trent
ST1 1HL

Bank: Unity Trust Bank plc
9, Brindley Place
Birmingham
B1 2HB

Auditors: Dains LLP
2, Etruria Office Village,
Forge Lane
Etruria,
Stoke-on-Trent
ST1 5RQ

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Report of the Directors and Trustees

2. AIMS, OBJECTIVES AND PLANS

Objects

The charity's objects, set out in the memorandum and articles of association, are to promote any charitable purpose for the benefit of the community primarily but not exclusively within Staffordshire, by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress.

Strategies and Plans for the Year

Staffordshire North & Stoke on Trent Citizens Advice Bureaux aims to provide free, confidential, impartial and independent advice and information for the benefit of the local community, to ensure individuals receive the advice they need to deal with the problems they face and to use their experience of legislative and administrative problems to influence the development of social policies and services.

Locally, Staffordshire North & Stoke on Trent Citizens Advice Bureaux has interpreted these aims to focus on the relief of poverty and promotion of equality through advice work and addressing the causes of poverty and inequality through campaigning to change social policies, engaging in partnership working and supporting communities.

In April 2021 the Trustee Board adopted a new 3 year strategic plan and accompanying Business and Development Plan around four strategic themes. In doing so the Trustees have considered the relevant guidance on public benefit to ensure that the activities we undertake help us to deliver our aims and objectives and benefit the people we serve.

The four main strategic themes reflect our understanding of the needs of our enquirers and those people from the area's poorest communities who currently do not get the advice they need.

Access: We are committed to improving access to advice by maintaining existing services and developing new services that make getting advice easier, meet emerging needs, meet the needs of excluded groups, support collaboration with partners, support people to develop skills and confidence and promote earlier intervention.

Equality & Diversity: This plan commits the organisation to becoming a champion of diversity and equality, not only in the services it delivers and our ability to engage with hard to reach groups, but also in our own systems and practices. We aim to broaden access as far as possible reducing, where we can, the barriers which people face in accessing services.

Resilience: In recognition of the challenging financial climate the organisation will pay special attention to ensuring it is resilient in the future.

Influence: The advice queries we deal with on a day to day basis provide us with a valuable body of evidence showing how social policies and legislation impact on the lives of the poorest and most disadvantaged. We will use this to lobby for changes in the services and laws which create many of the problems we are called upon to solve.

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Report of the Directors and Trustees

3. ACHIEVEMENTS AND PERFORMANCE – HOW WE DELIVER PUBLIC BENEFIT

In 2020/21 our delivery was dominated by the COVID-19 pandemic and the changes we had to make to our service to continue to operate during an unprecedented lockdown. Despite this we achieved the following under these themes:

Access

Outreach: Due to the COVID-19 pandemic all our face to face services were suspended including our outreach services. Therefore we have been unable to deliver any traditional outreach services under any of our projects or activities.

Telephone advice: During 2020/21 in response to the COVID-19 pandemic most of our advice services moved onto the telephone, email or webchat.

8,331 clients from North Staffordshire had their calls to the Citizens Advice Adviceline answered, which was 30% up on the previous year (6,377). Despite this we recognise we need to improve our performance in future years to meet the demand for advice over the phone.

4,670 clients were helped over the phone as part of the national Help to Claim service supporting people to claim Universal Credit (2,017 in 2019/20).

We offered new phone lines to local people needing advice on housing, immigration, asylum and debt issues to maintain access to advice during the lockdown.

2020/21 was our fourth full year as a local delivery centre for Citizens Advice's national consumer helpline. This project does not contribute to local statistics, as the figures are recorded nationally. Despite the disruption at the start of the year as we instigated home working for all the contact centre staff, and a significant drop in demand during the first lockdown, we nonetheless answered 108,144 calls (117,000 calls in 2019/20). The service as a whole provided advice to 3,692 people from North Staffordshire (3,270 in 2019/20).

Webchat: A key element of the switch to remote services was providing advice by webchat, which we continued to do for consumer advice: 13,531 web chats (5,323 in 2019/20); debt: 3,926 (4,564 in 2019/20), lower as the measures introduced to protect people in debt during the lockdown suppressed demand for debt advice; Help to Claim: 695 webchats (620 in 2019/20). We also introduced webchats as an option for generalist queries delivering 887 during the year.

Increased Generalist Advice: - generalist advice was delivered by phone, email and webchat.

New Migrants: We have maintained our services to new migrants using a range of funding. Despite the lockdown and closure of in-person services we have been trialling various methods of offering a service remotely. New migrants were also the main target group for a limited, pilot resumption of in-person advice in the autumn of 2020.

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Report of the Directors and Trustees

Disabled people: traditionally disabled people have approached us for advice over sickness and disability benefits. The suspension of medical assessments and thus decisions on entitlement saw a huge drop in the demand for this type of advice. However, the switch to remote advice and the increased phone services have enabled disabled people with a range of other problems to access advice. 27% of people seeking advice had a long-term illness or disability.

Young People: We slightly increased usage by young people (8% of people using our services are under 25, compared to 7% in 2019/20);

Advice and support to victims of crime: 2020/21 was the fifth full year of the Staffordshire Victim Gateway, following a successful recommissioning in the autumn of 2019. The service continues to be delivered in partnership with Citizens Advice Staffordshire South West. During the year the Gateway received more than 58,200 referrals and self-referrals and advised or supported 19,840 of them, who took up the offer of support or had their needs assessed.

Influence

Partnerships: We maintained our presence in many local partnerships where we contributed to area-wide discussions and developments and sought to influence the practice of partners. These included maintaining a leading role in Challenge North Staffs and interagency groups delivering services for refugees and people seeking asylum. We have taken a leading role in the North Staffordshire Advice Network and coordinated the Staffordshire Restorative Justice partnership.

We have continued to feed our experience into the Stoke-on-Trent Wider Welfare Reform Group and the Stoke-on-Trent Hardship Commission. In particular we have highlighted the impact of the COVID pandemic on local people and the impact of withdrawing the £20 of Universal Credit that was restored at the start of the lockdown.

Research & Campaigning: We contributed evidence to several Citizens Advice national issues, by submitting evidence forms. We participated in Big Energy Saving Week, by offering online energy advice events, and Scams Awareness Month to raise consumer awareness of both issues across North Staffordshire. We have raised many social policy issues locally with service providers, including the Community Energy Scheme, where we have worked with partners and regulators to improve the running of the scheme.

Equality and Diversity

We have:

- Maintained levels of diversity amongst staff, volunteers and improved the diversity of trustees;
- Sustained our services to excluded groups such as Refugees and People seeking Asylum; victims of discrimination and victims of crime;
- Worked closely with other local and regional agencies to address issues affecting these client groups;
- Continued to be a leading partner in Challenge North Staffs delivering casework to the victims of hate crime.

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Report of the Directors and Trustees

Activities

To achieve our objectives we provided advice, information and support to the public throughout 2020/21. These services were provided from our main offices and from a range of home working locations across the area.

The advice we gave aimed to help people deal with a wide range of issues and problems they faced. Many issues dealt with in 2020/21 arose from the immediate challenges faced by local people during the lockdown.

Increasing the income of some of the poorest local people remained a priority. We did this by encouraging the take up of welfare benefits, helping people challenge decisions they disagreed with and accessing other payments. This is money which will benefit the poorest people in the community and largely be spent within their local communities, supporting local businesses.

In 2020/21 Staffordshire North and Stoke on Trent Citizens Advice Bureaux:

- Provided full advice via our mainstream services to 16,626 people and
- Answered a further 3,246 simple queries;
- Dealt with 45,852 brand new advice issues
- Which generated 69,939 activities

- 5,454 people were helped with issues around Universal Credit, mainly help with claiming under the national Help to Claim Service funded by the DWP and delivered by local Citizens Advice offices across the country. This reflects the huge demand for advice on Universal Credit, especially at the start of the lockdown.

- Our debt advisers helped 2,852 people with 8,558 debts totalling £10,202,895. This is significantly lower than previous years and reflects the impact of the measures the government introduced during the lockdown to protect vulnerable people.
- 3,926 people received advice on their debts from us as part of the national debt webchat service, again fewer than the previous year for the same reason.
- 872 people received support to develop their financial skills through training and support on energy choices, money management and managing credit through the Potteries Moneywise project, funded by the National Lottery, and energy related funding. This was 16% up on the previous year.

- The Housing team provided specialist housing advice and casework to 248 people. This is roughly 1/3 of the number advised in the previous year and is the result on the moratorium on evictions introduced in March 2020 and the closure of the courts for most of the year.

- Helped people access £10.4 million of extra income and other financial gains, mainly arising from the new claims for Universal Credit we advised people on.
- Helped people benefit from £2.3 million of written off debt, mainly through Debt Relief Orders (DROs). Despite the reduction in demand for debt advice we still arranged DROs for 198 people reducing their indebtedness by over £2 million.

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Report of the Directors and Trustees

- Provided advice and information to 19,837 victims of crime
- Provided in depth support to 498

We have maintained our support to people facing serious welfare benefits problems, despite the loss of legal aid for this area of work by developing projects specifically targeted at working with groups and the frontline staff who support them. Our work with VOICES is the main example of this, which was sustained during the pandemic despite the lockdown restrictions.

The Potteries Gold project, funded by the National Lottery Community Fund, helps us to increase the knowledge and understanding of welfare reforms amongst local people but provides only limited scope for direct one to one advice work.

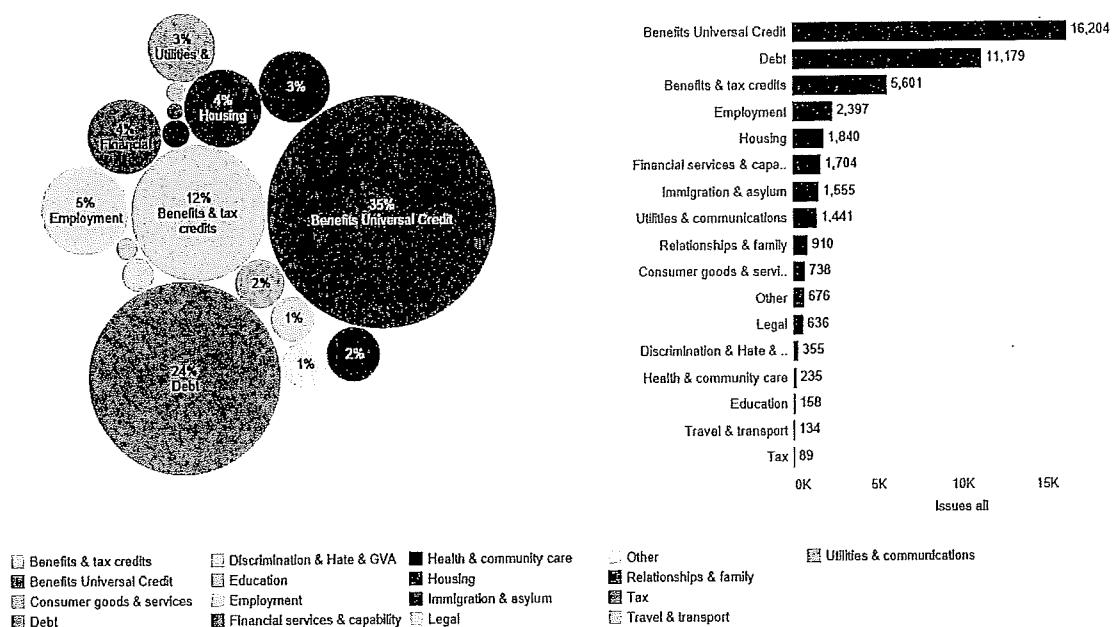
The range of advice issues we have addressed is shown in the graphic below. Not surprisingly the largest category in 2020/21 was Universal Credit, reflecting the surge in numbers of people forced to claim it during the lockdown, either because they had lost their job or their wages had dropped due to being furloughed.

The next largest category was debt, which, despite the measures put in place to protect people in debt, remained a pressing problem for many local people. As well as addressing individual debt issues through advice, we have been working closely with partners in the Financial Inclusion Group to develop plans to increase the capacity of local organisations significantly to address the issues of debt and financial exclusion that are so prevalent locally.

We also saw a significant increase in the number of enquiries about employment issues, especially as local people found their jobs affected by the pandemic. Issues raised included redundancy, furloughing and health and safety concerns.

Part 1 issues %

citizens
advice



Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Report of the Directors and Trustees

Who Uses Our Services

The following enquirer profile for the local service demonstrates that the people we see tend to be poorer, more likely to be suffering poor health and more likely to live in rented housing than the population at large. The profile is for clients using all of our services.

Age

Under 25	25 - 64	65 and over
8.24%	84.96%	6.80%

Gender

Male	Female	Prefer a different term
43.14%	56.80%	0.07%

Health

Disabled	Long term health condition	No disability or LTHC
3.93%	22.84%	73.23%

Housing Tenure

Owner Occupier	Private Tenant	Social Tenant	Other
17.59%	27.19%	38.60%	16.62%

Occupation

Employed/self-employed	Sick or disabled	Unemployed	Other	Retired	Carers
34.36%	21.95%	20.71%	8.52%	7.74%	6.62%

Ethnic Origin

White UK	Black (all categories)	Asian (all categories)	White Other	Other	Mixed (all categories)
68.78%	8.06%	9.83%	7.88%	3.79%	2.23%

Contribution of Volunteers

The charity receives invaluable help and support in the form of voluntary assistance in advising the public and administering the charity. We estimate the financial value of this help at £173,414 for the financial year 2020/21. This is significantly less than in previous years and reflects the impact that the lockdown had on our ability to use volunteers, many of whom were unable to work from home at this time.

Factors Affecting the Achievement of Objectives

The organisation is well aware of the financial pressures experienced by its major funders and in view of this has taken active measures to seek additional sources of funding for its services.

The organisation is also well aware of the principal strategic issues which will affect the achievement of its objectives and seeks to influence local strategies through its presence in

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Report of the Directors and Trustees

local partnerships and keeps abreast of national strategies via contact with relevant national bodies, such as the Legal Aid Agency.

4. FUTURE PLANS

Staffordshire North & Stoke on Trent Citizens Advice Bureaux updated the new strategic plan in April 2021. The plan focuses on the 4 themes of:

ACCESS – to increase access to advice and support by redesigning our client journey and channel mix to ensure we build on recent learning to deliver services that:

- Make it easier for people to get advice by utilising a multi-channel approach balancing face to face, telephone, webchat and email; delivering more advice in partnership; and where necessary shifting the emphasis between channels (e.g. increasing the number of Adviceline calls we can answer);
- Maintain or increase the range and depth of advice we give (including restating our belief that good quality generalist advice is essential to promoting access), opening up new areas of advice and maintaining specialist capacity to support generalist advice or deal with more serious problems;
- Meet the needs of excluded groups, especially those unable to engage remotely or digitally and those new needs that will emerge following the pandemic;
- Collaborate with partners to include advice, alongside other specialisms, to provide a complete package of support to particular client groups;
- Support and enable people to develop the skills and confidence to manage life situations more effectively;
- Allow us to intervene earlier before problems become acute.

EQUALITY, DIVERSITY & INCLUSION – to maintain and enhance our reputation as a champion of equality, diversity and inclusion by:

- Ensuring that the services we offer are inclusive;
- Where we can, removing barriers (physical and attitudinal) that prevent people from accessing advice;
- Recruiting a diverse workforce of paid staff, volunteers and trustees;
- Challenging oppressive practice among partners and other service providers;
- Ensuring our own staff and volunteers model good practice in promoting equality and celebrating diversity.

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Report of the Directors and Trustees

RESILIENCE – to achieve the other objectives in this plan we need to be a resilient organisation. To do this we will:

- Strengthen our financial position by rebuilding our reserves, ensuring adequate liquidity and ensuring our financial management is strong;
- Ensure a reconfigured operating model continues to offer value for money to funders and allows us to operate efficiently and effectively, ideally advising more clients within the same resources;
- Increase the amount of self-generated income and the diversity of income sources to reduce our reliance on diminishing public funds;
- Maintain effective and fit for purpose ICT infrastructure that allows us to take advantage of opportunities and changed behaviour following the pandemic;
- Demonstrate excellent governance, leadership and management; and supporting those in such roles to do so;
- Ensure staff and volunteers are trained, supported and developed.

INFLUENCE –we will address poverty and inequality by influencing policy makers and service providers locally and nationally by:

- Participating in national campaigns within and outside the Citizens Advice service that seek to change the issues that affect our clients;
- Running local campaigns to effect change on a local scale and improve service provision;
- Influencing partners by modelling good practice and constructive and positive engagement in partnership initiatives;
- Using our learning from both our and our clients' experiences of the lockdown to influence the strategies and services of partners across the public and not for profit sectors;
- Feeding our clients' lived experience of a wide range of public policy issues into debates and as the basis for our campaigning activities;
- We will continue to influence the practice of partners and increase their understanding and knowledge of social welfare law and its impact on clients' lives through training, hosting student placements and supporting the skills development of other front-line staff.

5. FINANCIAL REVIEW

Financial Position

There was a net inflow of funds in 2020/21 of £208,943. This represented a net inflow on unrestricted funds of £256,944 and a net outflow on restricted funds of £48,001. The Trustee

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Report of the Directors and Trustees

Board recognises the need to provide for risks such as redundancy and building repairs and have decided to designate our surplus funds as follows: £50,000 towards building repairs, £50,000 towards IT re provision, £49,665 towards general contingencies and £ 359,808 towards the cost of potential redundancies.

Reserves Policy

The Board of Directors recognises the importance of establishing the long term financial sustainability of the organisation, especially in a funding environment which relies on short term, time-limited funding.

The Board of Directors believes that one way of achieving this is to establish reserves to enable the organisation to survive the vagaries of short term funding.

Consequently, the Board of Directors is required to ensure that monies are available in each financial year to meet any reasonable foreseeable contingency. They believe an amount of not less than £780,000 will be adequate. They have also designated funds for the following purposes: staffing costs (mainly redundancy costs), building repairs and general contingencies.

They will ensure that the financial performance of the organisation is subject to close and regular scrutiny.

They aim to maintain a projection of income for at least 3 years ahead (although they recognise the difficulty of this in the current climate) and will ensure that this continues to be derived from as wide a variety of sources as possible. They will take all necessary steps to ensure that at no time within the period would it be possible for the cessation of any one funding stream to present so serious a challenge to the future of the organisation that it could not be managed so as to continue to provide a best value advice service.

Principal Funding Sources

The Directors extend their gratitude to Stoke on Trent City Council who continued to support the core advice service. Newcastle-under-Lyme Borough Council, Staffordshire Moorlands District Council and Biddulph Town Council have all maintained their support, for which we are very grateful. The Money and Pensions Service's funding for face to face debt advice (administered by Citizens Advice) significantly increases our capacity to offer this essential service.

Additionally project-specific funding was received from a wide range of sources who are detailed at notes 17 and 18 to the accounts. We continue to receive valuable support from the Big Lottery Fund and the Office of the Staffordshire Commissioner for Police, Fire and Crime.

The charity did not have any borrowings from either providers of funding or other sources at the balance sheet date.

Funds in Deficit

There are no funds in deficit at the period end.

Investment Activities

The charity does not currently hold material investments.

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Report of the Directors and Trustees

Investment Policy

As required in its Memorandum paragraph 4.11, in furtherance of its objects, and for no other purposes, the Company has the power to invest the monies of the Company not immediately required for its purposes in or upon such investments, securities or property as may be thought fit, subject nevertheless to such conditions and such consents as may for the time being be imposed or required by law.

6. STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

Staffordshire North & Stoke on Trent Citizens Advice Bureaux is a registered charity and a company limited by guarantee. The maximum liability of each member is limited to one pound. At 31 March 2021 the company had 12 members. Staffordshire North & Stoke on Trent Citizens Advice Bureaux is governed by its Memorandum and Articles of Association as amended in September and November 2004 and April 2013.

Staffordshire North & Stoke on Trent Citizens Advice Bureaux was incorporated as a company limited by guarantee on 11 July 1989. The charity commenced operations on 11th July 1989 at which date the assets and liabilities of the unincorporated Stoke on Trent and Longton Citizens Advice Bureaux were acquired. In April 2013 the assets of Biddulph and Newcastle-under-Lyme and Kidsgrove CABx were also transferred to the company.

In April 2016 following a national rebranding exercise Staffordshire North and Stoke-on-Trent Citizens Advice Bureaux adopted the operating title of Citizens Advice Staffordshire North & Stoke on Trent.

Recruitment, Appointment of Trustees

Trustees, who are also Directors of the Company, are elected from the local community at the Annual Public Meeting. The Trustee Board oversees the elections process for Trustee and Officer appointments. A separate process agreed by the Trustee Board is followed for the election of the Chair, Vice Chair and Treasurer. No persons or bodies external to the charity are entitled to appoint persons to the Trustee Board.

Induction of Trustees

Newly appointed Trustees are provided with a comprehensive induction through the provision of training, visits to observe activities and mentoring by established Trustees or the Chief Executive.

Organisational Structure

Staffordshire North & Stoke on Trent Citizens Advice Bureaux is governed by its Trustee Board which is responsible for setting the strategic direction and the policy of the charity.

The Trustee Board carries the ultimate responsibility for the conduct of Staffordshire North & Stoke on Trent Citizens Advice Bureaux and for ensuring that the charity satisfies its legal and contractual obligations. The Trustee Board meets as a minimum quarterly and delegates the day-to-day operation of the organisation to a senior management team, of Chief Executive and five managers. The Trustee Board is independent from management.

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Report of the Directors and Trustees

The Trustee Board has four sub-committees. The Finance sub-committee receives reports on the organisation's financial position and advises the Management Team on issues of fundraising and financial management. The Personnel sub-committee considers issues relating to staffing matters and advises the Management Team on personnel issues. The Officers group advises the Chief Executive on strategic issues, takes responsibility for governance issues and organisational development. The Estates Group looks at issues affecting our premises and advises the Board on their maintenance. All sub-committees report to the Trustee Board.

Related Parties

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

The charity also co-operates and liaises with a number of other statutory and voluntary agencies on behalf of enquirers. Where one of the Trustees holds the position of trustee/director of another charity they may be involved in discussions regarding that other charity but not in the ultimate decision-making process.

Major risks and statement of controls

The Trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems put in place to mitigate those risks. To that end Staffordshire North & Stoke on Trent Citizens Advice Bureaux has established a risk management strategy and risk register. In brief the approach is to identify risks, rate them, agree a strategy for avoiding or mitigating them and then reviewing the rating and effectiveness of mitigation. Day to day management of risk is delegated to the senior management team led by the Chief Executive.

The risk register was reviewed and agreed by the Trustee Board at its meeting on 2nd August 2021. Each area was looked at in turn and the rating and response confirmed or amended.

A key external risk is the loss of funding. The effects of this have been mitigated by the diversification strategies and control procedures in place, which have resulted in funding being secured from a variety of sources. Internal financial risks are minimised by the implementation of procedures for authorisation of all transactions and projects and to ensure consistent quality of delivery for all operational aspects of the charitable company. Operational procedures are reviewed regularly to ensure that they still meet the needs of the charity.

The current risk assessments and risk register also address the risks associated with the COVID-19 pandemic and include the measures we have taken to ensure we operate in a way that minimises the risks to employees, volunteers and clients.

The Trustees have also adopted an Information Risk policy to supplement the main risk management approach. This recognises the significance of information risks to the organisation and its clients, especially since the launch of the Staffordshire Victim Gateway, and reflects the steps that are being taken to manage these risks. A new section has been added to the risk register to reflect the specific information risks that have been identified. This will be monitored quarterly by the senior management team.

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Report of the Directors and Trustees

7. STATEMENT OF TRUSTEES' RESPONSIBILITIES

The Trustees (who are also directors of Staffordshire North & Stoke on Trent Citizens Advice Bureaux for the purposes of company law) are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and regulations.

Company law requires the trustees to prepare financial statements for each financial year, under that law the Trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under company law the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for the year. In preparing these financial statements, the trustees are required to:

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

The Trustees are responsible for keeping proper accounting records that are sufficient to show and explain the charitable company's transactions and disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the Trustees are aware:

- there is no relevant audit information of which the charitable company's auditor is unaware; and
- the Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

This report has been prepared in accordance with the Statement of Recommended Practice – Accounting and Reporting by Charities and in accordance with the provisions applicable to small companies under the Companies Act 2006.

The report was approved by the trustees and signed on its behalf



Mr R. J. Pemberton – Chair

Date 15/11/2021

**Independent Auditors' report on the financial statements to the Members of
Staffordshire North & Stoke-on-Trent Citizens Advice Bureaux.**

Opinion

We have audited the financial statements of Staffordshire North and Stoke-on-Trent Citizens Advice Bureaux (the 'charitable company') for the year ended 31 March 2021 which comprise the Statement of financial activities (incorporating income and expenditure account), Balance sheet, Cash-flow statement and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2021, and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the trustee's annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so,

**Independent Auditors' report on the financial statements to the Members of
Staffordshire North & Stoke-on-Trent Citizens Advice Bureaux.**

consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report (incorporating the directors' report) for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report.

We have nothing to report in respect of the following matters in relation to which 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 trustees were not entitled to prepare the financial statements in accordance with the small companies' regime and take advantage of the small companies' exemption from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on page 14, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

**Independent Auditors' report on the financial statements to the Members of
Staffordshire North & Stoke-on-Trent Citizens Advice Bureaux.**

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an Auditors' report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- the senior statutory auditor ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the charitable company through discussions with directors and other management, and from our commercial knowledge and experience of the Charity sector;
- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the charitable company, including the financial reporting legislation, Companies Act 2006, taxation legislation, anti-bribery, employment, and environmental and health and safety legislation;
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence; and
- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

We assessed the susceptibility of the charitable company's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud;
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions;
- assessed whether judgements and assumptions made in determining the accounting estimates set out in note 23 were indicative of potential bias;
- investigated the rationale behind significant or unusual transactions.

**Independent Auditors' report on the financial statements to the Members of
Staffordshire North & Stoke-on-Trent Citizens Advice Bureaux.**

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

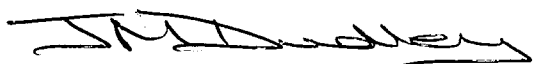
- agreeing financial statement disclosures to underlying supporting documentation;
- reading the minutes of meetings of those charged with governance;
- enquiring of management as to actual and potential litigation and claims;
- reviewing correspondence with HMRC, relevant regulators and the charitable company's legal advisors.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our Auditors' report.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable 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 charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.



Jonathan Dudley (senior statutory auditor)

For and on behalf of

Dains LLP

Statutory Auditor
Chartered Accountants

Suite 2, Albion House
2 Etruria Office Village
Forge Lane
Stoke on Trent
ST1 5RQ

Date: 18 November 2021

Staffordshire North and Stoke on Trent Citizens Advice Bureaux
Statement of financial activities for the year ended 31 March 2021
(Incorporating income and expenditure account)

	Note	Unrestricted Funds 2021 £	Restricted Funds 2021 £	Total Funds 2021 £	Total Funds 2020 £
Incoming from:					
Donations and Legacies	2	263,960	-	263,960	105,464
Charitable Activities	3	354,834	3,283,635	3,638,469	3,613,788
Other Trading Activities	4	6,310	-	6,310	7,320
Investment	5	12	-	12	9
Total income		625,116	3,283,635	3,908,751	3,726,581
Expenditure on:					
Raising funds	6	53,464	-	53,464	51,778
Charitable Activities	7,8	308,832	3,337,512	3,646,344	3,446,498
Total expenditure		362,296	3,337,512	3,699,808	3,498,276
Net income /(expenditure)		262,820	(53,877)	208,943	228,305
Transfers between funds		(5,876)	5,876	-	-
Net movement in funds		256,944	(48,001)	208,943	228,305
Reconciliation of funds					
Total funds brought forward	17	922,317	275,854	1,198,171	969,866
Total funds carried forward		1,179,261	227,853	1,407,114	1,198,171

There are no recognised gains or losses in the year, other than those included in the Statement of Financial Activities.

All income and expenditure derives from continuing activities.

Staffordshire North and Stoke on Trent Citizens Advice Bureaux
Balance Sheet as at 31 March 2021 (company number 2402902)

	Note	2021 £	2020 £
Fixed assets			
Tangible assets	11	468,994	432,193
Current assets			
Debtors	12	223,598	414,317
Cash at bank and in hand		1,312,638	753,826
		<u>1,536,236</u>	<u>1,168,143</u>
Creditors – amounts falling due within one year	13	(598,116)	(394,951)
Net current assets		<u>938,120</u>	<u>773,192</u>
Creditors – amounts falling due after one year	14	-	(7,214)
Total net assets		<u>1,407,114</u>	<u>1,198,171</u>
The funds of the Charity			
Unrestricted funds	17	1,179,261	922,317
Restricted funds	17	227,853	275,854
Total charity funds		<u>1,407,114</u>	<u>1,198,171</u>

These financial statements are prepared in accordance with the provisions applicable to companies subject to the small companies' regime under the Companies Act 2006 and in accordance with Accounting and Reporting by Charities SORP (FRS102).

These accounts were approved by the Board on 15th November 2021 and signed on their behalf by:

.....

Mr R.J. Pemberton - Chair

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Cash-Flow Statement as at 31 March 2021

	Note	2021 £	2020 £
Cash flows from operating activities			
Net cash provided /(used in) by operating activities	25	691,755	(26,852)
Cash flows from financing activities:	26	(17,337)	(17,337)
Cash flows from investing activities:			
Interest income	5	12	9
Purchase of tangible fixed assets	11	(115,618)	(38,134)
Net cash used in investing activities		(115,606)	(38,125)
Increase /(Decrease) in cash and cash equivalents in the reporting year		558,812	(82,314)
Cash and cash equivalents at the beginning of the reporting period		753,826	836,140
Cash and cash equivalents at the end of the reporting period	27	1,312,638	753,826

Analysis of changes in net debt

	2020	Cash flows	Other Changes	2021
Long –term borrowings	(7,214)	-	7,214	-
Short term borrowings	(17,337)	17,337	(7,214)	(7,214)
Total liabilities	(24,551)	17,337	-	(7,214)
Cash & cash equivalents	753,826	558,812	-	1,312,638
Total net debt	729,275	576,149	-	1,305,424

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2021

1. Accounting policies

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

a) Company status

The Charity is a company limited by guarantee incorporated & domiciled in England & Wales. The members of the Charity are the Trustees named on page 1. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the Charity. The Registered Office is Advice House Cheapside Hanley Stoke on Trent ST11HL.

b) Basis of preparation

The Charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019, the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), the Charities Act 2011, The Companies Act 2006 and UK Generally Accepted Accounting Practice.

The Financial Statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are presented in sterling which is the functional currency of the charity and rounded to the nearest £. The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

c) Going concern

The Trustees have reviewed and approved financial projections. The Trustees believe there are adequate resources which will enable the charity to meet its liabilities as they fall due for the foreseeable future. For this reason, the Trustees have adopted the going concern basis in preparing the financial statements.

d) Income

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the Trust that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the Charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the Charity, or the Charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

Notes to the financial statements for the year ended 31 March 2021

Accounting policies (Continued)

Donated services or facilities are recognised when the Charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use of the company of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), the general volunteer time of the volunteers is not recognised and refer to the Trustees' report for more information about their contribution.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the company which is the amount the company would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

Other income is recognised in the period in which it is receivable and to the extent the goods have been provided or on completion of the service.

e) Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Fundraising costs are those costs incurred in seeking voluntary contributions and do not include the costs of disseminating information in support of the charitable activities. Support costs are those costs incurred directly in support of expenditure on the objects of the company and include project management carried out at Headquarters. Governance costs are those incurred in connection with administration of the company and compliance with constitutional and statutory requirements. Costs of generating funds are costs incurred in attracting voluntary income, and those incurred in trading activities that raise funds.

f) Fixed assets and depreciation

Fixed assets are included at cost. Items are capitalised if it is considered that a long-term benefit will be derived from their purchase. Depreciation is calculated so as to write off the cost of tangible fixed assets over their useful economic life at the following annual rates:

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2021

Accounting policies (Continued)

Freehold Property	- 2% Straight Line
Fixtures, fittings and equipment	- 20- 33.33 % on reducing balance basis
Leasehold property	- Over the term of the lease

g) Unrestricted fund

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

h) Restricted funds

Income received for restricted purposes is included in a separate restricted fund against which appropriate expenditure is allocated.

i) Designated funds

The trustees allocate designated funds out of unrestricted funds for specific purposes. The use of such funds is at the trustees' discretion.

j) Format and basis of financial statements

The charity does not seek to make a profit, nor can its results be measured by normal commercial criteria. In order that a true and fair view should be given in these financial statements, the trustees have set out on page 16 a statement of financial activities which shows the results for the year, but in a format other than the standard formats prescribed by the Companies Act 2006. In the opinion of the trustees, the format adopted provides greater clarity on the nature of the charity's activities and discloses the required information relating thereto.

k) Pension

The charity operates a defined contribution group personal pension plan for its employees. Payments are charged to the profit and loss account in the period in which they are incurred.

l) Leased assets

Costs in respect of operating leases are charged on a straight line basis over the lease term

m) Debtors

Trade and other debtors are recognised at the settlement amount after any discount offered.

n) Cash at Bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Accounting policies (Continued)

o) Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount that the company anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide. Provisions are measured at the best estimate of the amounts required to settle the obligation.

p) Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the company is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains.

q) Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank.

r) Termination benefits

Termination benefits are payable when employment is terminated by the charity before the normal retirement date, or whenever an employee accepts voluntary redundancy in exchange for these benefits.

The charity recognises termination benefits in the statement of financial activities when it is demonstrably committed to either (i) terminating the employment of current employees according to a detailed formal plan without the possibility of withdrawal, or (ii) providing termination benefits as a result of an offer made to encourage voluntary redundancy. Benefits falling due more than twelve months after the end of the reporting period are discounted to their present value.

s) Finance Lease

Assets obtained under finance lease and hire purchase contracts are capitalised as tangible fixed assets. Assets are depreciated over their useful lives. Obligations under such agreements are included in creditors net of the finance charge allocated to future periods. The finance element of the rental payment is charged to the SOFA and Charity funds so as to produce a constant periodic rate of charge on the net obligation outstanding in each period.

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2021

2. Donation and legacies

	Unrestricted £	Restricted £	2021 Total £
Grants	255,939	-	255,939
Donations	8,021	-	8,021
	263,960	-	263,960

	Unrestricted £	Restricted £	2020 Total £
Grants	100,330	-	100,330
Donations	5,134	-	5,134
	105,464	-	105,464

3. Income from Charitable activities

	Unrestricted £	Restricted £	2021 Total £
Grants and contract income receivable for charitable activity, advice and information			
Generalist Advice	222,081	335,481	557,562
Debt Advice	-	829,008	829,008
Specialist Advice	132,753	492,855	625,608
SVG & Consumer Advice	-	1,626,291	1,626,291
	354,834	3,283,635	3,638,469

	Unrestricted £	Restricted £	2020 Total £
Grants and contract income receivable for charitable activity, advice and information			
Generalist Advice	218,598	331,052	549,650
Debt Advice	4,348	779,587	783,935
Specialist Advice	215,823	591,167	806,990
SVG & Consumer Advice	-	1,473,213	1,473,213
	438,769	3,175,019	3,613,788

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2021

4. Other Trading Activities

	Unrestricted Funds £	Restricted Funds £	2021 Total £
Training events	6,310	-	6,310

	Unrestricted Funds £	Restricted Funds £	2020 Total £
Training events	7,320	-	7,320

5. Investment income

	Unrestricted £	Restricted £	2021 Total £
Bank interest	12	-	12

	Unrestricted £	Restricted £	2020 Total £
Bank interest	9	-	9

6. Expenditure on Raising Funds

	Unrestricted Funds £	Restricted Funds £	2021 Total £
Costs of Generating funds	53,464	-	53,464

	Unrestricted Funds £	Restricted Funds £	2020 Total £
Costs of Generating funds	51,778	-	51,778

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2021

7. Expenditure On Charitable activities

Charitable activities 2021	Unrestricted Funds	Restricted Funds	2021 Total
	£	£	£
Generalist Advice	150,714	392,209	542,923
Debt Advice	-	829,008	829,008
Specialist Advice	158,118	467,490	625,608
SVG & Consumer Advice	-	1,648,805	1,648,805
	308,832	3,337,512	3,646,344

Charitable activities 2020	Unrestricted Funds	Restricted Funds	2020 Total
	£	£	£
Generalist Advice	152,933	403,461	556,394
Debt Advice	4,071	778,647	782,718
Specialist Advice	139,654	551,061	690,715
SVG & Consumer Advice	-	1,416,671	1,416,671
	296,658	3,149,840	3,446,498

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2021

8. Analysis of Expenditure

Analysis of Expenditure 2021

Analysis of Expenditure on charitable activities	Activities undertaken directly	Direct Costs	Support Costs	2021 Total
		£	£	£
Generalist Advice				
	Wages & salaries	387,240	34,115	421,355
	Staff & volunteers	833	3,129	3,962
	Office costs	8,040	37,349	45,389
	Premises costs	13,401	38,601	52,002
	Governance costs	-	2,291	2,291
	Other Costs	3,240	14,684	17,924
		412,754	130,169	542,923
Debt Advice				
	Wages & salaries	623,725	69,303	693,028
	Staff & volunteers	2,479	3,442	5,921
	Office costs	6,308	34,449	40,757
	Premises costs	156	72,359	72,515
	Governance costs	-	2,291	2,291
	Other Costs	1,324	13,172	14,496
		633,992	195,016	829,008
Specialist Advice				
	Wages & salaries	457,939	53,725	511,664
	Staff & volunteers	3,233	6,165	9,398
	Office costs	12,260	33,305	45,565
	Premises costs	-	41,710	41,710
	Governance costs	-	2,291	2,291
	Other Costs	1,808	13,172	14,980
		475,240	150,368	625,608
SVG & Consumer Advice				
	Wages & salaries	1,237,918	152,970	1,390,888
	Staff & volunteers	3,779	3,052	6,831
	Office costs	28,547	28,286	56,833
	Premises costs	54,377	23,815	78,192
	Governance costs	3,375	-	3,375
	Other Costs	112,686	-	112,686
		1,440,682	208,123	1,648,805
Total		2,962,668	683,676	3,646,344

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2021

8. Analysis of Expenditure (Cont)

Analysis of Expenditure 2020

Analysis of Expenditure on charitable activities	Activities undertaken directly	Direct Costs	Support Costs	2020 Total
		£	£	£
Generalist Advice				
	Wages & salaries	387,959	35,748	423,707
	Staff & volunteers	11,961	1,448	13,409
	Office costs	2,133	33,218	35,351
	Premises costs	11,022	34,079	45,101
	Governance costs	-	2,383	2,383
	Other Costs	28,171	8,272	36,443
		441,246	115,148	556,394
Debt Advice				
	Wages & salaries	609,336	71,221	680,557
	Staff & volunteers	5,931	7,244	13,175
	Office costs	7,637	31,703	39,340
	Premises costs	-	47,200	47,200
	Governance costs	-	2,383	2,383
	Other Costs	63	-	63
		622,967	159,751	782,718
Specialist Advice				
	Wages & salaries	486,787	57,392	544,179
	Staff & volunteers	11,525	3,029	14,554
	Office costs	12,223	32,825	45,048
	Premises costs	42	47,522	47,564
	Governance costs	-	2,383	2,383
	Other Costs	36,987	-	36,987
		547,564	143,151	690,715
SVG & Consumer Advice				
	Wages & salaries	1,011,974	121,637	1,133,611
	Staff & volunteers	7,044	1,448	8,492
	Office costs	21,734	46,357	68,091
	Premises costs	41,071	47,630	88,701
	Governance costs	-	2,383	2,383
	Other Costs	112,636	2,757	115,393
		1,194,459	222,212	1,416,671
Total		2,806,236	640,262	3,446,498

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2021

9. Net movement in funds

	2021	2020
	£	£
This is stated after charging:		
Depreciation	78,817	59,274
Operating lease rentals	84,792	84,792
Auditors' remuneration:		
- Audit services	7,000	6,400
	<u>7,000</u>	<u>6,400</u>

10. Staff costs

	2021	2020
	£	£
Wages and salaries	2,775,920	2,539,104
Social security costs	203,256	189,577
Redundancy & Settlement costs	-	23,431
Pension costs	91,223	81,720
Benefits	12,945	15,816
	<u>3,083,344</u>	<u>2,849,648</u>

	No.	No.
The average number of employees, analysed by function was:		
Charitable activities	160	144
Cost of generating funds	1	1
Management and administration of charity	2	2
	<u>163</u>	<u>147</u>

No employee received remuneration of more than £60,000 p.a.

Remuneration of £Nil (2020: £Nil) was paid to the trustees during the year.

During the year, reimbursed expenses were paid to no Trustees amounting to £Nil (2020:£Nil).

The key management personnel of the Charity comprise the Chief Executive Officer and the five managers (2020: six managers). The total employee benefits of the key management personnel of the Charity were £255,453 (2020: £243,449).

Total redundancy & settlement payments during the year amounted to £Nil (2020: £23,431). No specific funding was received to cover redundancy payments.

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2021

11. Tangible fixed assets

	Freehold property £	Leasehold property £	Fixtures, fittings and equipment £	Total £
Cost				
At the beginning of the year	140,449	872,113	582,613	1,595,175
Additions	-	19,886	95,732	115,618
At 31 March 2021	<u>140,449</u>	<u>891,999</u>	<u>678,345</u>	<u>1,710,793</u>
Depreciation				
At the beginning of the year	22,204	627,849	512,929	1,162,982
Depreciation	3,172	25,320	50,325	78,817
At 31 March 2021	<u>25,376</u>	<u>653,169</u>	<u>563,254</u>	<u>1,241,799</u>
Net book value at the beginning of the year	<u>118,245</u>	<u>244,264</u>	<u>69,684</u>	<u>432,193</u>
Net book value at the end of the year	<u>115,073</u>	<u>238,830</u>	<u>115,091</u>	<u>468,994</u>

12. Analysis of debtors

	2021 £	2020 £
Trade debtors	30,167	269,959
Prepayments and accrued income	178,165	123,090
Other debtors	15,266	21,268
	<u>223,598</u>	<u>414,317</u>

13. Analysis of creditor < 1 year

	2021 £	2020 £
Obligations under finance lease	7,214	17,337
Trade creditors	27,317	31,661
Payments received on account for contracts or performance related grants	7,521	10,752
Accruals & Deferred Income	436,197	211,388
Taxation and social security	77,152	83,614
Other creditors	42,715	40,199
	<u>598,116</u>	<u>394,951</u>

The finance lease is secured against the asset to which it relates

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2021

Deferred income

	2021	2020
	£	£
Deferred income Brought Forward	83,542	221,566
Resources deferred during the year	263,423	83,542
Amount released from previous year	(83,542)	(221,566)
Deferred income Carried Forward	<u>263,423</u>	<u>83,542</u>

Creditors includes £263,423 (2020: £83,542) of income which has been deferred into the following year due to the timing of the company's entitlement to the income. There are no unfulfilled conditions attached to the income at the balance sheet date.

14. Analysis of creditors > than 1 year

	2021	2020
	£	£
Obligations Under Finance Lease	<u>-</u>	<u>7,214</u>

The finance lease is secured against the asset to which it relates.

15. Analysis of net assets between funds – current year

	Unrestricted funds	Designated funds	Restricted funds	2021
	£	£	£	£
Tangible fixed assets		241,141	227,853	468,994
Current assets	1,070,986	465,250		1,536,236
Creditors-amounts falling due within one year	(598,116)			(598,116)
Creditors-amounts falling due after one year	-	-	-	-
Net assets at 31 March 2021	<u>472,870</u>	<u>706,391</u>	<u>227,853</u>	<u>1,407,114</u>

Analysis of net assets between funds – prior year

	Unrestricted funds	Designated funds	Restricted funds	2020
	£	£	£	£
Tangible fixed assets	-	156,339	275,854	432,193
Current assets	744,327	423,816	-	1,168,143
Creditors-amounts falling due within one year	(394,951)	-		(394,951)
Creditors-amounts falling due after one year	(7,214)	-		(7,214)
Net assets at 31 March 2020	<u>342,162</u>	<u>580,155</u>	<u>275,854</u>	<u>1,198,171</u>

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2021

16. Government Grants

	2021	2020
	£	£
Local government	93,010	108,697
CJRS Grant	63,836	-
Big Lottery Fund	212,156	242,122
	<u>369,002</u>	<u>350,819</u>

The charitable company has been eligible to claim additional funding in year from the government in relation to the coronavirus job retention scheme. The Funding received is shown under CJRS Grants.

There are no unfulfilled commitments or other contingencies attached to the grants listed above that have not been recognised in income.

17. Movements in funds – current year

	At 1 April 2020	Incoming resources	Outgoing resources	Transfers	At 31 March 2021
	£	£	£	£	£
Unrestricted funds					
General funds	292,162	345,701	159,117	(41,533)	437,213
Other income	-	187,725	187,725	-	-
LAA Fund	-	15,454	15,454	-	-
	<u>292,162</u>	<u>548,880</u>	<u>362,296</u>	<u>(41,533)</u>	<u>437,213</u>
Designated funds					
Fixed assets	156,339	76,236	-	-	232,575
Building repairs	50,000	-	-	-	50,000
Staffing costs	324,151	-	-	35,657	359,808
IT Re-provision	50,000	-	-	-	50,000
General contingencies	49,665	-	-	-	49,665
	<u>630,155</u>	<u>76,236</u>	<u>-</u>	<u>35,657</u>	<u>742,048</u>

Total unrestricted funds	922,317	625,116	362,296	(5,876)	1,179,261
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Restricted Funds

Citizens Advice - IDMA	-	73,389	73,389	-	-
Consumer Advice	-	832,857	832,857	-	-
Biddulph Town Council	-	25,000	25,000	-	-
Help to Claim	-	303,281	303,281	-	-
Help to Claim (Best Practice Lead)	-	39,648	39,648	-	-
DECC - Big Energy Saving Network	-	500	500	-	-
S-O-T Housing & Debt Advice	-	153,385	153,385	-	-
Refugee Action	-	6,000	6,000	-	-
Citizens Advice - Face to face debt advice	-	397,555	397,555	-	-
Citizens Advice - Energy Advice	-	41,857	41,857	-	-
VOICES (Housing)	-	27,630	27,630	-	-
Big Lottery Fund - Potteries Moneywise	-	157,077	157,077	-	-
Aspire Financial Capability	-	46,153	46,153	-	-

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2021

Movements in funds – current year (continued)

	At 1 April 2020 £	Incoming resources £	Outgoing resources £	Transfer s £	At 31 March 2021 £
Children in Need	-	29,784	29,784	-	-
Henry Smith	-	8,933	8,933	-	-
Staffordshire Commissioner - Restorative Justice	20,000	-	20,000	-	-
Citizens Advice – Adviceline extra	-	7,200	7,200	-	-
SoT Refugee & Asylum project	-	23,112	23,112	-	-
Challenge North Staffs	-	36,340	36,340	-	-
Staffordshire Commissioner Victims and Witnesses Fund	-	21,912	21,912	-	-
Staffordshire Commissioner - Staffordshire Victim Gateway	56,638	763,265	765,779	5,876	60,000
Voices (Benefits)	-	50,000	50,000	-	-
Access to Justice	-	48,568	48,568	-	-
Voices (WBLL)	-	98,816	98,816	-	-
Citizens Advice – Scams Action	-	30,169	30,169	-	-
Big lottery Fund – Potteries Gold	-	55,079	55,079	-	-
NS Multiple Sclerosis Society	-	6,125	6,125	-	-
Community Investment Fund	20,935	-	12,867	-	8,068
National Lottery – Office extension	163,878	-	14,968	-	148,910
Coalfields Refurbishment 1 (S-O-T)	6,432	-	273	-	6,159
Newcastle office refurbishment	7,971	-	3,255	-	4,716
Total restricted funds	275,854	3,283,635	3,337,512	5,876	227,853
Total funds	1,198,171	3,908,751	3,699,808	-	1,407,114

Movements in funds – prior year

	At 1 April 2019 £	Incoming resources £	Outgoing resources £	Transfers £	At 31 March 2020 £
Unrestricted funds					
General funds	92,717	396,280	146,835	(50,000)	292,162
Other income	-	105,464	105,464	-	-
LAA Fund	-	49,818	49,818	-	-
	92,717	551,562	302,117	(50,000)	292,162
Designated funds					
Fixed assets	202,658	-	46,319	-	156,339
Building repairs	50,000	-	-	-	50,000
Staffing costs	324,151	-	-	-	324,151
IT Re-provision	-	-	-	50,000	50,000
General contingencies	49,665	-	-	-	49,665
	626,474	-	46,319	-	630,155
Total unrestricted funds	719,191	551,562	348,436	-	922,317

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2021

Movement in funds – prior year (continued)

	At 1 April 2019	Incoming resources	Outgoing resources	Transfer s	At 31 March 2020
	£	£	£	£	£
Restricted Funds					
Aspire	-	25,923	25,923	-	-
Consumer Advice	20,096	702,044	722,140	-	-
Biddulph Town Council	-	25,000	25,000	-	-
Help to Claim	-	280,129	280,129	-	-
Help to Claim (Best Practice Lead)	-	39,000	39,000	-	-
DECC - Big Energy Saving Network	-	500	500	-	-
S-O-T Housing & Debt Advice		150,000	150,000	-	-
Refugee Action		6,000	6,000	-	-
Citizens Advice -	-	364,224	364,224	-	-
Face to face debt advice					
Citizens Advice -	-	17,140	17,140	-	-
Energy Advice					
VOICES (Housing)	-	24,985	24,985	-	-
Big Lottery Fund -	-	156,439	156,439	-	-
Potteries Moneywise					
Aspire Financial Capability	-	48,644	48,644	-	-
Children in Need	-	28,353	28,353	-	-
Henry Smith	-	26,667	26,667	-	-
Staffordshire Commissioner -	-	124,731	104,731	-	20,000
Restorative Justice					
Citizens Advice - IDMA	-	56,902	56,902	-	-
SoT Refugee Asylum Project	-	93,038	93,038	-	-
Challenge North Staffs	-	46,000	46,000	-	-
Staffordshire Commissioner –	-	21,912	21,912	-	-
Victims & Witnesses Fund					
Staffordshire Commissioner -	-	624,172	567,534	-	56,638
Staffordshire Victim Gateway					
Voices (Benefits)	-	50,000	50,000	-	-
Access to Justice	-	10,000	10,000	-	-
Voices (WBBL)	-	97,529	97,529	-	-
Citizens Advice – Scams Action	-	22,266	22,266	-	-
Big lottery Fund – Potteries Gold	-	85,683	85,683	-	-
NS Multiple Sclerosis Society	-	7,000	7,000	-	-
Oak foundation	-	19,110	19,110	-	-
EU Migrants	-	15,000	15,000	-	-
Comic Relief	-	6,628	6,628	-	-
Community Investment Fund	33,802	-	12,867	-	20,935
Big Lottery Fund –					
Office extension	178,846	-	14,968	-	163,878
Coalfields Refurbishment 1 (S-O-T)	6,705	-	273	-	6,432
Newcastle office refurbishment	11,226	-	3,255	-	7,971
Total restricted funds	250,675	3,175,019	3,149,840	-	275,854
Total funds	969,866	3,726,581	3,498,276	-	1,198,171

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2021

18. Purposes of funds

General Funds:

- | | | |
|--|---|--|
| General funds | - | Unrestricted funds received from Stoke-on-Trent City Council, Staffordshire Moorlands DC and Newcastle-Under-Lyme Borough Council used to finance advice services in Stoke on Trent and North Staffordshire. |
| Other Income | - | Unrestricted income from a range of sources, some of which is self-generated. |
| LAA Fund | - | Funds received from the LAA under contract to provide social welfare law casework. |
| Immigration 2 nd tier Advice Fund | - | Funds to provide second tier support to Local Citizens Advice Offices undertaking Immigration Advice and to take on Cases at Levels above LCA's Accreditation. |

Designated Funds:

- | | | |
|-----------------------|---|---|
| Fixed assets | - | A fund set up to assist in identifying those funds that are not free funds and which represent the net book value of unrestricted fixed assets. |
| Building repairs | - | To cover any unexpected major repairs to the premises at Advice House or any other premises where we are responsible for repairs. |
| Staffing costs | - | To cover, where any of these are not payable under a funding agreement, the costs of meeting staff redundancy entitlements and of providing resources should the services provided by the bureaux be affected by sickness or absence of staff or any other additional staffing costs. |
| General contingencies | - | To cover additional and unexpected expenses not covered by either of the other designated funds. |
| IT re-provision fund | - | To cover future investments in our IT infrastructure where major items of equipment need replacing, upgrading or adding to the network. |

Restricted Funds:

- | | | |
|--------------------------------|---|--|
| Citizens Advice - Scams Action | - | Funds provided by Citizens Advice to provide advice to people who have experienced on line scams. |
| Comic Relief | - | A fund provided by Comic Relief to provide financial capability training to deaf and hearing-impaired people. |
| S-O-T Housing & Debt Advice | - | Funds received from Stoke-on-Trent Council to provide Housing and Debt advice. |
| Children in Need | - | Funds to expand the work we do with refugee and migrant families supporting them to access education. |
| Voices (WBBL). | - | A fund provided by the Voices Partnership to provide Specialist Welfare Benefits to frontline staff working for partner organisations. |

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2021

Purposes of funds (continued)

DECC – Big Energy Saving Network	-	Funds from the DECC to support an energy saving network to assist consumers getting a good deal on their energy
Citizens Advice – Face to Face Debt Advice	-	A restricted fund provided by the Money Advice Service via Citizens Advice to provide face to face debt advice to people facing financial exclusion.
Citizens Advice – Energy Advice	-	Funds received from Citizens Advice under the Energy Best Deal, Energy Best Deal extra and Big Energy Saving Week projects to help people get a better deal on their energy.
Consumer Advice	-	A fund provided by Citizens Advice (from a grant from BEIS) to deliver part of the national consumer helpline.
Big Lottery Fund – Potteries Moneywise	-	Funds received and accrued to run the Potteries Moneywise financial capability project under the Improving Financial Confidence Investment.
Access to Justice	-	Funds provided by Access to Justice to fund work to support women with no recourse to public funds who are at risk of exploitation.
Citizens Advice – IDMA	-	Funds from Citizens Advice to deliver debt advice via webchat
SoT Refugee & Asylum project	-	A restricted fund provided by Stoke-on-Trent City Council to provide information, advice and representation to refugees and asylum seekers dispersed by the Home Office to North Staffordshire.
Challenge North Staffs	-	Funds received from various sources, including SOT CC and Staffs County Council to support the work of CNS
Staffordshire Commissioner/Victims and Witnesses Fund	-	A restricted fund provided by the Staffordshire Police and Crime Commissioner under the Victims and Witnesses Fund to CNS to support outreach work to engage with the victims of hate crime. Funds from the Office of the Police and Crime Commissioner to fund the Staffordshire Victim Gateway.
Staffordshire Commissioner/Staffordshire Victim Gateway	-	Funds received to provide benefits advice and training to people working with the Voices project in Stoke, provided by the Big Lottery Fund's Fulfilling Lives Investment.
Voices (Benefits)	-	
Big Lottery Fund – Potteries Gold	-	Funds received and accrued to deliver the Potteries Gold project to support people affected by welfare reform in Stoke-on-Trent.
NS Multiple Sclerosis Society	-	A restricted fund provided by the NS MS Society to support advice to people affected by Multiple Sclerosis.
Henry Smith	-	Funds to provide additional support to asylum seeking families especially around accessing education, healthcare and legal entities.

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2021

Purposes of funds (continued)

National Lottery Fund – Office Extension	-	Funds provided by the Big Lottery Fund (Formerly the Community Fund) to build the extension to Advice House.
Coalfields Refurbishment 1 (Hanley)	-	A restricted fund from the Coalfields Regeneration Trust to refurbish parts of our building to improve access and enable us to support more projects.
Newcastle Office Refurbishment	-	A fund provided by Citizens Advice and the Coalfields Regeneration trust for refurbishment of the premises in Newcastle and a new telephone system.
Biddulph Town Council	-	To provide a Citizens advice service in Biddulph.
SOT Housing Advice Centre	-	Funds received from Stoke-on-Trent City Council to prevent homelessness by providing specialist debt and housing advice.
VOICES (Housing)	-	Funds received to provide housing advice and training to people working with the Voices project in Stoke, provided by the Big Lottery Fund's Fulfilling Lives Investment.
Help to Claim	-	Funds provided by Citizens Advice to help residents claim Universal Credit.
Help to Claim (Best Practice Lead)	-	Funds provided by Citizens Advice to host a Best Practice lead for the North Midlands area, to collate and share best practice amongst the local Help to Claim services and contribute to national initiatives.
EU Migrants	-	A restricted fund provided by Stoke-on-Trent City Council to provide benefits advice to EU migrants resident in Stoke-on-Trent.
Aspire	-	Funds provided by Aspire Housing to provide digital assistance to their residents
Aspire Financial Capability	-	Funds provided by Aspire Housing to provide financial capability training to their residents
Community Investment Fund	-	Funds provided by Stoke-on-Trent City Council to contribute to investments in our IT capacity
Refugee Action	-	Funds provided by Refugee Action to support volunteers working with refugees and asylum seekers in Stoke-on-Trent.
Oak Foundation	-	Funds to carry out research into new ways of tackling financial exclusion in Stoke on Trent and Newcastle-under Lyme.
Citizens Advice – Adviceline extra	-	Funds from Citizens Advice to add extra capacity to the national Adviceline.

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2021

19. Financial Commitments

Capital Commitments

There were no capital commitments at the balance sheet date.

Operating lease commitments

At 31 March 2021 the total of the charity's future minimum lease payment operating leases are as follows:

	2021 £	2020 £
Land and buildings		
Less than one year	78,419	68,809
Between two to five years	317,933	249,011
Greater than five years	310,668	252,688
	707,020	570,508
Other assets		
Less than one year	16,089	15,983
Between two to five years	33,618	43,859
Greater than five years		-
	49,707	59,842

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2021

20. Pension commitments

The company operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the company in an independently administered fund. The pension cost charge represents contributions payable by the company to the fund and amounted to £91,223 (2020: £81,720). There were £17,230 outstanding contributions at 31 March 2021 (2020: £14,592).

21. Control relationship

The company is controlled by the Trustees, who are all directors of the company.

22. Related party transactions

No related party transactions took place in the period of account.

23. Critical accounting judgements and estimates.

The preparation of financial statements requires the use of certain critical accounting estimates. It also requires trustees to exercise their judgement in the process of applying accounting policies. Use of available information and application of judgement are inherent in the formation of estimates. Actual outcomes in the future could differ from such estimates. The areas involving a higher degree of judgement, or complexity, or areas where assumptions and estimates are significant to the financial statements are set out below.

Judgements

The key judgement that the management has made in the process of applying the charities accounting policies relates to the calculation of accrued and deferred income specific to each project. Each project has a separate cost centre in the accounting system which allows for incomes and costs specific to each project to be identified separately thus providing a basis for accurate calculation of accrued and deferred income. In determining the allocation of expenditure between activities, a detailed review of direct and indirect costs is undertaken by the management. Judgments are made allocating indirect costs to activities according to a percentage basis adjusted to reflect the specific characteristics of projects.

Estimation Uncertainty

The trustees consider that the cost centre accounting outlined above provides a sound framework for accurate accounting and thus there is not considered to be any significant uncertainty in the carrying figures at the end of 2021.

24. Agency arrangement

The Charity has acted as an agent during year. The total amount of funds received during the year amounted to £Nil (2020 £Nil) and the amount of funds paid during the year amounted to £Nil (2020: £1,665). The balance of funds held by the Charity as agent, in the form of a bank deposit, as at 31 March 2021 was £90 (2020: £90).

25. Reconciliation of cash flows from operating activities

	2021	2020
	£	£
Net Income for the reporting period	208,943	228,305
Add Depreciation	78,817	59,274
Less Interest Income	(12)	(9)
Decrease /(Increase) in debtors	190,719	(173,501)
(Decrease) /Increase in creditors	213,288	(140,921)
Net cash provided by operating activities	691,755	(26,852)

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Notes to the financial statements for the year ended 31 March 2021

26. Cash flow from financing activities

	2021	2020
	£	£
Net finance leases	-	-
Repayment of borrowings	(17,337)	(17,337)
Net cash used by financing activities	(17,337)	(17,337)

27. Analysis of cash at bank and in hand

	2021	2020
	£	£
Cash at bank and in hand	1,312,638	753,826
Total cash & cash equivalents	1,312,638	753,826

28. Financial Instruments

The carrying amounts of the charity's financial instruments are as follows:

Financial Assets

	2021	2020
	£	£
Debt instruments measured at amortised cost:		
- Trade debtors (note 12)	30,167	269,959
- Other debtors (note 12)	15,266	21,268
	45,433	291,227

Financial Liabilities

	2021	2020
	£	£
Measured at amortised cost		
- Trade creditors (note 13)	27,317	31,661
- Finance Leases (notes 13-14)	7,214	24,551
- Other creditors (note 13)	42,715	40,199
- Accruals (note 13)	172,774	127,846
	250,020	224,257

