GRIMSBY, CLEETHORPES AND DISTRICT CITIZENS ADVICE BUREAU

England & Wales · Charity number 1075288

Details

Other names	GRIMSBY, CLEETHORPES AND DISTRICT C.A.B.
Status	Registered
Legal form	Charitable company
Company number	03526088
Registered	1999-04-29
Register	View on the Charity Commission register

Contact

Address	Melbourne House 16 Town Hall Street Grimsby N E Lincolnshire DN31 1HZ
Phone	01472252501
Email	info@advicenel.org.uk
Website	http://advicenel.org.uk

Activities

Objects: THE CHARITY'S OBJECTS ARE TO PROMOTE ANY CHARITABLE PURPOSE FOR THE PUBLIC BENEFIT BY THE ADVANCEMENT OF EDUCATION, THE PROTECTION AND PRESERVATION OF HEALTH AND THE RELIEF OF POVERTY, SICKNESS AND DISTRESS IN PARTICULAR, BUT WITHOUT LIMITATION, FOR THE BENEFIT OF THE COMMUNITY IN NORTH EAST LINCOLNSHIRE AND SURROUNDING AREAS.

Activities: To provide the advice people need for the problems they face and to improve the policies and practices that affect people's lives. We provide free, independent, confidential and impartial advice to everyone on their rights and responsibilities. We value diversity, promote equality and challenge discrimination.

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Classification

- **How:** Provides Advocacy/advice/information
- **What:** The Prevention Or Relief Of Poverty
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** GRIMSBY, CLEETHORPES AND DISTRICT
- North East Lincolnshire
- North Lincolnshire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£535,141	£475,754	£167,797	15
2024-03-31	£490,434	£520,510	-	-
2023-03-31	£466,220	£460,894	-	-
2022-03-31	£446,790	£445,577	-	-
2021-03-31	£1,072,188	£473,542	£137,912	12

Trustees

Name	Role	Appointed
Peter Williams	Chair	2022-11-29
ANN MAGGS MBE		
Ben Barber		2019-12-10
Gaynor Rogers		2017-10-27
MARTIN ALLINGHAM		
Rev Peter Vickers		2024-10-07
Ross Allan Albery		2025-02-04
Steve Bygott		2023-10-09

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GRIMSBY, CLEETHORPES AND DISTRICT CITIZENS ADVICE BUREAU

England & Wales - Charity number 1075288

Accounts

Company registration number: 03526088
Charity registration number: 1075288

Grimsby, Cleethorpes & District Citizens Advice Bureau

(A company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 31 March 2025

Forrester Boyd
Chartered Accountant
Waynflete House
139 Eastgate
Louth
Lincolnshire
LN11 9QQ

Grimsby, Cleethorpes & District Citizens Advice Bureau

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Grimsby, Cleethorpes & District Citizens Advice Bureau

Reference and Administrative Details

Trustees	P Williams, Chair D Billard, resigned 14/08/24 M Allingham G W Baker, resigned 14/08/24 A Maggs J Bramley, resigned 14/08/24 G Rogers B Barber S W Bygott R P Vickers, appointed 07/10/24 R A Albery, appointed 04/02/25
Councillors	M Boyd, reappointed 05/05/2024 L Bonner, appointed 05/05/2024 K Shutt, appointed 05/05/2024 N Aisthorpe, appointed 05/05/2024
Senior Management / Leadership Team	A Gaskins, Chief Executive, resigned 30/04/2025 D Rossiter, Deputy Chief Executive, appointed as Chief Executive 16/06/2025 J Lambton, Project / Finance manager G Hatfield, Volunteer Service Supervisor M Blastland, Debt Supervisor J Bramley, Paid Staff Rep N Conachan, Immigration Supervisor
Charity Registration Number	1075288
Company Registration Number	03526088
	The charity is incorporated in England & Wales.

Grimsby, Cleethorpes & District Citizens Advice Bureau

Reference and Administrative Details

Registered Office	Melbourne House 16 Town Hall Street Grimsby Lincolnshire DN31 1HZ
Independent Examiner	Forrester Boyd Chartered Accountant Waynflete House 139 Eastgate Louth Lincolnshire LN11 9QQ
Bankers	HSBC Bank plc Grimsby 55 Victoria Street Grimsby North East Lincolnshire DN31 1UX

Grimsby, Cleethorpes & District Citizens Advice Bureau

Trustees' Report

The trustees, who are directors for the purposes of company law, present the annual report together with the financial statements and auditors' report of the charitable company for the year ended 31 March 2025.

Structure, governance and management

Nature of governing document

The Charity is governed by its Memorandum and Articles of Association, which were adopted on 12 March 1998 and last amended on 18 April 2019.

Recruitment and appointment of trustees

The Board of Trustees is responsible for the overall governance of the charity. Trustees are either elected or co-opted onto the Board and the total number may not exceed 16. Elected Trustees may remain in office for 2 years and then must seek re-election. Co-opted members are appointed by the Board and serve for terms determined by the Board at the time of their co-option.

Effective partnership and co-operation between the Board of Trustees and the staff contributes to the success of the working of the organisation. The Board of Trustees is required to meet at least 4 times per year to discuss strategic and operational performance and agree business plans and budgets.

Induction and training of trustees

New Trustees receive an induction pack containing everything they need to know about the Charity and its work for effective and informed decision-making.

Risk management
The Trustees have introduced a formal risk management process to assess business risks and implement risk management strategies. This has involved identifying the types of risk the Bureau faces, prioritising them in terms of potential impact and likelihood of occurrence, and identifying the means of mitigating the risks. As part of the process the Board of Trustees have reviewed the adequacy of the Bureau's internal controls.

Objectives and activities

Objects and aims

The organisation exists for the promotion of any charitable purpose for the benefit of the community in North East Lincolnshire by the advancement of education, the protection of health and relief of poverty, sickness and distress through the delivery of advice services.

The aims of the Bureau are:
- To help people find a way forward.
- To improve the policies and practices that affect people's lives.
- The service provides free, independent, confidential and impartial advice to everyone on their rights and their responsibilities. It values diversity, promotes equality and challenges discrimination.
- To provide the citizens of North East Lincolnshire with a high quality, holistic advice and information service which is accessible to them and appropriate to their needs.

Our charity was founded in 1939 and since then we have given advice, information and support to anyone who needs it. We help people online, over the phone and face to face from our office through our network of local outreaches. Every year thousands of people turn to us. This gives us a unique insight into their needs and concerns. We use this knowledge to campaign on big issues both locally and nationally. So one way or another, we are helping everyone - not just those we support directly.

Trustees' Report

Objectives, strategies and activities

The Charity is governed by its Memorandum and Articles of Association, which were adopted on 12 March 1998 and last amended on 18 April 2019.

The Board of Trustees is responsible for the overall governance of the charity. Trustees are either elected or co-opted onto the Board and the total number may not exceed 16. Elected Trustees may remain in office for 2 years and then must seek re-election. Co-opted members are appointed by the Board and serve for terms determined by the Board at the time of their co-option.

Effective partnership and co-operation between the Board of Trustees and the staff contributes to the success of the working of the organisation. The Board of Trustees is required to meet at least 4 times per year to discuss strategic and operational performance and agree business plans and budgets.

New Trustees receive an induction pack containing everything they need to know about the Charity and its work for effective and informed decision-making.

The Board delegates the exercise of certain powers in connection with the management and administration of the Charity as set out below. Requiring regular reporting back to the planned meetings of the Board so that all decisions can ultimately be ratified and controlled by the full Board.

The present Trustees and any Trustees that have served in the last year are listed on page 1 together with the names of the senior executive staff.

Finance Sub-Committee

The terms of reference for this group are as follows:

To support the Honorary Treasurer in assuring that:

- A financial audit, independent examiners and auditors are properly appointed
- A yearly budget is prepared and monthly monitoring reports are given to the Board covering income and expenditure.
- Monitor the written procedures for all financial systems and these are controlled and regularly monitored.
- Financial and risk information is used by the organisation to review the provision of services.
- Identify current and potential risks to assist the trustee board to mitigate them
- To consider proposals for income and expenditure and make recommendations to the Trustee Board regarding decisions relating to the organisation's strategic or operational functions that have a financial cost that fall outside of the devolved powers of Officers of the Trustee Board as determined by the Office Manual.

Personnel Sub-Committee

The terms of reference for this group are as follows:
- To evaluate, monitor, oversee and control Citizens Advice North East Lincolnshire (CANEL) personnel and human resources monitoring and prepare reports when required for the Trustee Board.
- To consider proposals and make recommendations to the Trustee Board regarding decisions relating to CANEL strategic or operational functions against the above activities that have personnel or human resource and EDI implications
- All acts and proceedings of the Sub-Committee shall be reported back to the Trustee Board as soon as is reasonably practicable.
- It undertakes the work delegated by the Board. The Board is to ensure that there are adequate resources available to carry out that work.

The Chief Executive

The Chief Executive is responsible for the day-to-day management of the Charity's affairs and for implementing policies agreed by the Board of Trustees.

Grimsby, Cleethorpes & District Citizens Advice Bureau

Trustees' Report

Public benefit

In preparation of this report the trustees have had regard to the guidance issued by the Charity Commission on public benefit and confirms that the Charity's work meets the requirements for public benefit.

The Trustees are responsible for their annual report and for the preparation of financial statements for each financial year that give a true and fair view of the incoming resources during the year and of the state of affairs as at the end of each of the financial year. In preparing these financial statements the Trustees are required to:
- Ensure that suitable accounting practices are established and applied consistently
- Make judgements and estimates which are reasonable and prudent
- State whether the applicable accounting standards and statement of recommended accounting practice have been followed subject to any material departures disclosed and explained in the financial statements and
- Prepare the financial statements on a going concern basis unless it is inappropriate to assume the charity will continue in operation

The Trustees have overall responsibility for ensuring that the Charity has appropriate systems and controls, financial and otherwise. The Trustees are also responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that financial statement comply with the Companies Act 1985. The Trustees are also responsible for safeguarding the assets of the Charity and for their proper application as required by charity law and hence taking reasonable steps for the prevention and detection of fraud and other irregularities and to provide reasonable assurance that:

- The Charity is operating efficiently and effectively
- All assets are safeguarded against unauthorised use or disposition and are properly applied
- Proper records are maintained and financial information used within the charity, or for publication, is reliable
- The charity complies with relevant laws and regulations

Internal controls over all forms of commitment and expenditure continue to be refined to improve efficiency. Processes are in place to ensure that performance is monitored and that appropriate management information is prepared and reviewed regularly by both management and the Board of Trustees. A programme of internal audits is in place derived from a comprehensive risk assessment.

The systems of internal control are designed to provide reasonable but not absolute assurance against material misstatement or loss. They include:

- A business plan that includes an annual budget approved by the Board of Trustees
- Regular review by the Board of Trustees of financial results, variances from budget, non-financial performance indicators and benchmarking reviews.
- Delegation of the day to day management authority and segregation of duties
- Identification of and management of risks

The Trustees have introduced a formal risk management process to assess business risks and implement risk management strategies. This has involved identifying the types of risk the organisation faces, prioritising them in terms of potential impact and likelihood of occurrence, and identifying the means of mitigating the risks. As part of the process the Board of Trustees has reviewed the adequacy of the organisation's internal controls.

The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

Grimsby, Cleethorpes & District Citizens Advice Bureau

Trustees' Report

Summary of the main achievements of the charity and the difference the charity's work made to the circumstances of its beneficiaries and the wider benefits to society as a whole.

Provision of face to face and telephone advice services from the charity's main office from 9am to 4pm Monday to Friday and from an outreach in the Immingham Hub.

Continued funding from North East Lincolnshire Council (NELC) enabled core service delivery to continue. With contributions from all other projects and the hard work of our 25 Volunteers enabled us to deliver advice services to 3,649 people presenting with 8,555 advice issues.

Throughout the year, the organisation has achieved compliance with all external funding contracts. Including NELC's service level agreement the Henry Smith Charity, Home Office (EVISA), Big Lottery Funding, Headley Trust, Lincolnshire Care Association (LINCA), Money Advice and Pensions Service (MaPS) and latterly Health Inequalities funding.

Some key achievements included expansion of Immigration - building on our development of charged-for immigration advice services at IAA Level 2 including work with Migrants within the care sector funded by Lincolnshire Care Association (LINCA) and increased work with the Local Authority Asylum Team. We also gained a contract from the Home Office to provide support for those moving onto EVISA's who needed support or advice to do so.

Our National Lottery Community Fund monies continued to provide casework advice to some of our most vulnerable clients primarily with Welfare Benefits issues; and helped us to provide specialised training to both our paid and volunteer staff and external agencies. This work was complimented by Headley Trust and Health Inequalities funding providing support to high numbers of sick and disabled clients.

Money and Pension Service Debt Advice Project (MaPS) continued to fund us to provide debt advice to people at risk of suffering financial exclusion or experiencing financial exclusion.

The continuing relationship between the organisation and North East Lincolnshire Council remains vital to us and is important for the local authority because it recognises the organisation's contribution to its strategic objectives of developing stronger and sustainable communities through building community capacity and resilience, and to minimise the impact of welfare reforms on the local community. This is reflected in the service level agreement between the two parties.

By far the biggest impact on the organisation was the effect the cost of living increase had on our community with significant increases in debt, welfare benefits, housing and fuel costs placing additional demand on our advice team. The complexity of our beneficiaries' problems and their advice needs required additional adviser time and resources to identify options and solutions to their problems.

Robust quality assurance methods were evidenced by the quality of our advice service during the year, during which the organisation achieved the highest advice standards as assessed by National Citizens Advice and high levels of compliance against all National Citizens Advice performance quality framework indicators for: client care, client experience, people management and financial management.

Recruitment, training and support of volunteers is a key organisational aim. Without the dedication and commitment of our volunteers the organisation would be unable to deliver the breadth and level of services it currently offers.

Wider benefits to society can be identified by examination of the charity's achievements. In addition, the charity continued to provide evidence about unfair or unjust policies that affect people's lives to local and national decision-making bodies.

Trustees' Report

Financial review

Policy on reserves

The Board of Trustees continues to strive to increase the level of reserves to ensure that there are sufficient funds available to cushion any unforeseeable demands upon the financial resources. The aim was to achieve a figure equivalent to three months operational costs. Currently the figure is £147,420 compared to annual running costs in 2024/2025 of approximately £409,328. The reserves of the Charity as at 31st March 2025 in total were £167,797 compared to £108,840 in 2024.

The type of income that the Bureau is reliant upon for funding presents a fairly high risk of being reduced. Budgetary and financial control has been improved in order to reduce the risk of any overspendings and to attempt to mitigate the effect upon a loss of funding.

It is not the policy of the Bureau to embark upon any spending prior to funding being received.

Investment policy and objectives

The investment of the Bureau is limited to making best use of the credit balance held at the bank.

Employees

The organisation aims to be an organisation the employees enjoy working for, where they feel supported and encouraged to develop. Employees are kept fully informed about any strategies and objectives as well as day-to-day news and events. Regular information is available through meetings, team briefings and the intranet. All employees are encouraged to put forward their suggestions and views on performance and strategy. The organisation has introduced an employee assistance programme that provides a range of benefits to employees and volunteers.

The organisation is an equal opportunities employer and encourages participation of black and other ethnic minorities at all levels of service. A policy of recruitment and promotion on the basis of aptitude and ability without discrimination is followed. The Bureau pursues both the employment of disabled people whenever possible and the continued employment and retraining of employees who become disabled whilst employed by the Bureau.

The organisation is committed to the training, career development and promotion of all employees. An individual's career development is assessed with an annual appraisal and supervisions. Training programmes are provided to meet any ongoing needs with the aim of developing employees for both their current and future roles.

Pensions

The organisation complies with Workplace Pension Scheme legislation and automatically enrols eligible employees unless individuals opt out with informed consent. The organisation operates the NEST scheme and meets statutory contributions.

Disclosure of information to auditor

Each trustee has taken steps that they ought to have taken as a trustee in order to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information. The trustees confirm that there is no relevant information that they know of and of which they know the auditor is unaware.

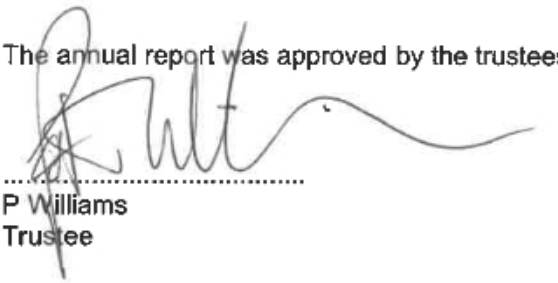
Small companies provision statement

This report has been prepared in accordance with the small companies regime under the Companies Act 2006.

Grimsby, Cleethorpes & District Citizens Advice Bureau

Trustees' Report

The annual report was approved by the trustees of the charity on 22 December 2025 and signed on its behalf by:



.....
P Williams
Trustee

Grimsby, Cleethorpes & District Citizens Advice Bureau

Statement of Trustees' Responsibilities

The trustees (who are also the directors of Grimsby, Cleethorpes & District Citizens Advice Bureau 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), including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

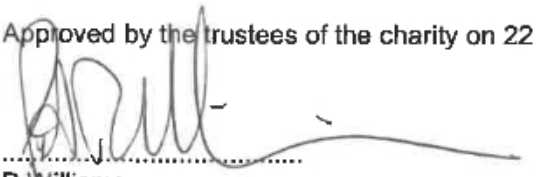
Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources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

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards, comprising FRS 102 have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records that can 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.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the trustees of the charity on 22 December 2025 and signed on its behalf by:



P Williams
Trustee

Grimsby, Cleethorpes & District Citizens Advice Bureau

Independent Examiner's Report to the trustees of Grimsby, Cleethorpes & District Citizens Advice Bureau ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2025.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the Company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of The Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of Grimsby, Cleethorpes & District Citizens Advice Bureau as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

.....

Adam Millson ACA
Chartered Accountant
The Institute of Chartered Accountants in England and Wales

Waynflete House
139 Eastgate
Louth
Lincolnshire
LN11 9QQ

22 December 2025

Grimsby, Cleethorpes & District Citizens Advice Bureau

Statement of Financial Activities for the Year Ended 31 March 2025 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted funds £	Restricted funds £	Total 2025 £
Income and Endowments from:				
Donations and legacies	3	1,245	-	1,245
Charitable activities	4	242,503	291,393	533,896
Total income		243,748	291,393	535,141
Expenditure on:				
Charitable activities	5	(174,264)	(300,547)	(474,811)
Other expenditure	6	(943)	-	(943)
Total expenditure		(175,207)	(300,547)	(475,754)
Net income/(expenditure)		68,541	(9,154)	59,387
Transfers between funds		(49,219)	49,219	-
Net movement in funds		19,322	40,065	59,387
Reconciliation of funds				
Total funds brought forward		49,678	58,732	108,410
Total funds carried forward	19	69,000	98,797	167,797

	Note	Unrestricted funds £	Restricted funds £	Total 2024 £
Income and Endowments from:				
Donations and legacies	3	360	-	360
Charitable activities	4	193,909	296,165	490,074
Total income		194,269	296,165	490,434
Expenditure on:				
Charitable activities	5	(182,378)	(337,078)	(519,456)
Other expenditure	6	(1,054)	-	(1,054)
Total expenditure		(183,432)	(337,078)	(520,510)
Net income/(expenditure)		10,837	(40,913)	(30,076)
Transfers between funds		(42,424)	42,424	-
Net movement in funds		(31,587)	1,511	(30,076)
Reconciliation of funds				
Total funds brought forward		81,265	57,221	138,486
Total funds carried forward	19	49,678	58,732	108,410

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2024 is shown in note 19.

Grimsby, Cleethorpes & District Citizens Advice Bureau

(Registration number: 03526088)
Balance Sheet as at 31 March 2025

	Note	2025 £	2024 £
Fixed assets			
Tangible assets	13	1,957	1,872
Current assets			
Debtors	14	38,791	12,640
Cash at bank and in hand	15	144,722	119,513
		183,513	132,153
Creditors: Amounts falling due within one year	16	(17,673)	(25,615)
Net current assets		165,840	106,538
Net assets		167,797	108,410
Funds of the charity:			
Restricted income funds			
Restricted funds	19	98,797	58,732
Unrestricted income funds			
Unrestricted funds		69,000	49,678
Total funds	19	167,797	108,410

For the financial year ending 31 March 2025 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476; and
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

The financial statements on pages 11 to 25 were approved by the trustees, and authorised for issue on 22 December 2025 and signed on their behalf by:

.....
P Williams
Trustee

1 Charity status

The charity is limited by guarantee, incorporated in England & Wales, and consequently does not have share capital. Each of the trustees is liable to contribute an amount not exceeding £10 towards the assets of the charity in the event of liquidation.

The address of its registered office is:
Melbourne House
16 Town Hall Street
Grimsby
Lincolnshire
DN31 1HZ

These financial statements were authorised for issue by the trustees on 22 December 2025.

These financial statements cover the individual entity, Grimsby, Cleethorpes & District Citizens Advice Bureau.

2 Accounting policies

Summary of significant accounting policies and key accounting estimates

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

Statement of compliance

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 (FRS 102)) (issued in October 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Basis of preparation

Grimsby, Cleethorpes & District Citizens Advice Bureau 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 notes.

These financial statements have been prepared in sterling which is the functional currency and are rounded to the nearest pound.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity. Specifically in connection with the current economic climate, the trustees have considered the impact of COVID-19 on the business and they are satisfied that the company has sufficient financial headroom to continue trading for at least the next twelve months. For this reason the financial statements have been prepared on a going concern basis.

Income and endowments

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 the income receivable can be measured reliably.

Donations and legacies

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance by the charity before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that these conditions will be fulfilled in the reporting period.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Charitable activities

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

Grant provisions

Provisions for grants are made when the intention to make a grant has been communicated to the recipient but there is uncertainty about either the timing of the grant or the amount of grant payable.

Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees meetings and reimbursed expenses.

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 charity 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 Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Individual fixed assets costing £500.00 or more are initially recorded at cost.

Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Fixtures and fittings	15% reducing balance
Office equipment	33% straight line

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees discretion in furtherance of the objectives of the charity.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Pensions and other post retirement obligations

A defined contribution plan is a pension plan under which fixed contributions are paid into a pension fund and the Company has no legal or constructive obligation to pay further contributions even if the fund does not hold sufficient assets to pay all employees the benefits relating to employee service in the current and prior periods.

Contributions to defined contribution plans are recognised as employee benefit expense when they are due.

3 Income from donations and legacies

	Unrestricted General £	Total 2025 £	Total 2024 £
Donations and legacies;			
Donations	1,245	1,245	360
	1,245	1,245	360

4 Income from charitable activities

	Unrestricted funds General £	Restricted funds £	Total 2025 £	Total 2024 £
General advice	175,193	-	175,193	161,325
Money Advice Service Debt Advice Project	-	141,068	141,068	139,815
Headley Trust	-	15,000	15,000	30,000
The Henry Smith Charity - Improving Lives	-	59,000	59,000	59,300
National Lottery	-	39,882	39,882	45,563
Immigration	67,310	-	67,310	32,584
Evan Cornish	-	-	-	6,000
Citizens Advice - Energy	-	-	-	15,487
E-Visa	-	17,443	17,443	-
Health Inequality	-	19,000	19,000	-
	242,503	291,393	533,896	490,074

The income from charitable activities in 2024 totalled £490,074 and was allocated between funds as follows:
Unrestricted funds - £193,909
Restricted funds - £296,165

5 Expenditure on charitable activities

	Note	Unrestricted General £	Restricted £	Total 2025 £	Total 2024 £
Direct costs		6,239	9,672	15,911	21,207
Grant funding of activities		71,047	-	71,047	71,047
Staff costs	10	77,258	239,631	316,889	345,822
Support costs	7	13,082	43,053	56,135	67,548
Governance costs	7	6,638	8,191	14,829	13,832
		174,264	300,547	474,811	519,456

Expenditure on charitable activities in 2024 totalled £519,456 and was allocated between funds as follows:
Unrestricted funds - £182,378
Restricted funds - £337,078

6 Other expenditure

	Note	Unrestricted funds General £	Total funds £
Depreciation, amortisation and other similar costs		943	943
Total for 2025		943	943
Total for 2024		1,054	1,054

7 Analysis of governance and support costs

Charitable activities expenditure

	Unrestricted General £	Restricted £	Total 2025 £	Total 2024 £
Rent and rates	3,884	11,965	15,849	16,134
Light, heat and power	1,721	6,324	8,045	7,975
Insurance	312	2,165	2,477	2,375
Repairs and maintenance	2,219	6,112	8,331	9,943
Telephone and equipment	2,986	7,851	10,837	17,871
Computer software and maintenance	433	1,158	1,591	1,597
Printing, postage and stationery	1,166	2,390	3,556	5,681
Sundry	324	5,018	5,342	5,811
Bank charges	37	70	107	161
	13,082	43,053	56,135	67,548

Allocated support costs in 2024 totalled £67,548 and was allocated between funds as follows:
Unrestricted fund - £13,038
Restricted fund - £54,510

Governance costs

	Unrestricted funds General £	Restricted funds £	Total 2025 £	Total 2024 £
Independent examiner fees				
Examination of the financial statements	2,568	1,532	4,100	3,930
Other fees paid to examiners	512	539	1,051	1,088
Clark expenses	345	655	1,000	2,000
Legal fees	3,213	5,465	8,678	6,814
	6,638	8,191	14,829	13,832

8 Net incoming/outgoing resources

Net incoming/(outgoing) resources for the year include:

	2025 £	2024 £
Operating leases - plant and machinery	1,004	2,022
Depreciation of fixed assets	943	1,054
Independent Examination	4,100	3,930

9 Trustees remuneration and expenses

No trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

No trustees have received any reimbursed expenses or any other benefits from the charity during the year.

10 Staff costs

The aggregate payroll costs were as follows:

	2025 £	2024 £
Staff costs during the year were:		
Wages and salaries	291,228	318,406
Social security costs	20,120	21,494
Pension costs - Defined contribution	5,541	5,922
	316,889	345,822

The monthly average number of persons (including senior management team) employed by the charity during the year expressed as full time equivalents was as follows:

	2025 No	2024 No
Headcount	15	14

No employee received emoluments of more than £60,000 during the year.

The total employee benefits of the key management personnel of the charity were £102,724 (2024 - £106,437).

11 Independent examiner's remuneration

	2025 £	2024 £
Examination of the financial statements	4,100	3,930
Other fees to examiners		
All other services	1,051	1,088

All fees dislcosed are inclusive of VAT

12 Taxation

The charity is a registered charity and is therefore exempt from taxation.

13 Tangible fixed assets

	Furniture and equipment £	Computer equipment £	Total £
Cost			
At 1 April 2024	52,765	12,018	64,783
Additions	-	1,028	1,028
Disposals	(52,765)	-	(52,765)
At 31 March 2025	-	13,046	13,046
Depreciation			
At 1 April 2024	52,765	10,146	62,911
Charge for the year	-	943	943
Eliminated on disposals	(52,765)	-	(52,765)
At 31 March 2025	-	11,089	11,089
Net book value			
At 31 March 2025	-	1,957	1,957
At 31 March 2024	-	1,872	1,872

14 Debtors

	2025 £	2024 £
Trade debtors	14,380	4,200
Prepayments	7,981	8,440
Accrued income	16,130	-
Other debtors	300	-
	38,791	12,640

15 Cash and cash equivalents

	2025 £	2024 £
Cash on hand	-	162
Cash at bank	144,722	119,351
	144,722	119,513

16 Creditors: amounts falling due within one year

	2025 £	2024 £
Trade creditors	9,818	4,205
Other taxation and social security	-	13,255
Accruals and deferred income	7,855	8,155
	17,673	25,615

As at 31st March 2025 no income was deferred.

17 Obligations under leases and hire purchase contracts

Operating lease commitments

Total future minimum lease payments under non-cancellable operating leases are as follows:

	2025 £	2024 £
Land and buildings		
Within one year	15,000	15,000
Between one and five years	18,750	33,750
	33,750	48,750
Other		
Within one year	753	1,259
Between one and five years	-	2,760
	753	4,019

18 Pension and other schemes

Defined contribution pension scheme

The charity operates a defined contribution pension scheme. The pension cost charge for the year represents contributions payable by the charity to the scheme and amounted to £5,541 (2024 - £5,922).

19 Funds

	Balance at 1 April 2024 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2025 £
Unrestricted funds					
General					
General fund	47,806	176,438	(99,509)	(57,692)	67,043
Unrestricted fixed assets	1,872	-	(943)	1,028	1,957
Immigration	-	67,310	(74,755)	7,445	-
	49,678	243,748	(175,207)	(49,219)	69,000
Restricted funds					
Money Advice Service Debt Advice Project	45,229	141,068	(116,607)	-	69,690
Citizens Advice - Help to Claim	14	-	-	-	14
The Henry Smith Charity - Improving Lives	-	59,000	(89,122)	30,122	-
National Lottery	71	39,882	(47,294)	7,341	-
E-Visa	-	17,443	(21,939)	4,496	-
Evan Cornish	-	-	(570)	570	-
Headley Trust	-	15,000	(18,460)	3,460	-
Citizens Advice - Energy	-	-	(3,230)	3,230	-
NELC Winter Grant	13,418	-	-	-	13,418
Health Inequality Navigo	-	19,000	(3,325)	-	15,675
Total restricted funds	58,732	291,393	(300,547)	49,219	98,797
Total funds	108,410	535,141	(475,754)	-	167,797

During the year a transfer of £49,219 was made from unrestricted funds to restricted funds to support grants where expenditure exceeded income.

Notes to the Financial Statements for the Year Ended 31 March 2025

	Balance at 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2024 £
Unrestricted funds					
General					
General fund	80,798	161,685	(130,107)	(64,570)	47,806
Unrestricted fixed assets	467	-	(1,054)	2,459	1,872
Immigration	-	32,584	(52,271)	19,687	-
	81,265	194,269	(183,432)	(42,424)	49,678
Restricted					
Money Advice Service Debt Advice Project	35,046	139,815	(129,632)	-	45,229
Citizens Advice - Help to Claim	14	-	-	-	14
The Henry Smith Charity - Improving Lives	-	59,300	(67,797)	8,497	-
National Lottery	8,743	45,563	(54,235)	-	71
Evan Cornish	-	6,000	(6,551)	551	-
Headley Trust	-	30,000	(44,047)	14,047	-
Citizens Advice - Energy	-	15,487	(23,822)	8,335	-
NELC Winter Grant	13,418	-	-	-	13,418
Citizens Advice - COL	-	-	(10,994)	10,994	-
Total restricted funds	57,221	296,165	(337,078)	42,424	58,732
Total funds	138,486	490,434	(520,510)	-	108,410

The specific purposes for which the funds are to be applied are as follows:

Money Advice Service Debt Advice Project - to provide high quality debt advice.

Citizens Advice - Help to Claim - to provide support to individuals to assist them in completing their initial claim for Universal Credit.

The Henry Smith Charity - to provide advice, advocacy and support to people at a crisis point.

NELC Winter Grant - to provide support to vulnerable households and families particularly affected by the pandemic.

Evan Cornish - to provide advice during the cost of living crisis.

CABS Energy - to provide support to vulnerable households and families particularly affected by the energy cost crisis.

CABS COL - to provide advice during the cost of living crisis.

E-Visa - Home Office grant to support and facilitate applications and transfers to create UKVI accounts access to eVisas.

Headley Trust - to support vulnerable individuals with the impact of the cost of living crisis.

Health Inequality - Health Care Partnership grant to supprot the reduction and prevention of health inequality.

Unrestricted general fund
This represents income received without restrictions which is used supporting general advice funds.

Unrestricted fixed asset funds represent capital expenditure made using general funds.

Immigration - to provide OISC Level 2 immigration advice and support.

20 Analysis of net assets between funds

	Unrestricted funds General £	Restricted funds £	Total funds at 31 March 2025 £
Tangible fixed assets	1,957	-	1,957
Current assets	84,716	98,797	183,513
Current liabilities	(17,673)	-	(17,673)
Total net assets	69,000	98,797	167,797

	Unrestricted funds General £	Restricted funds £	Total funds at 31 March 2024 £
Tangible fixed assets	1,872	-	1,872
Current assets	73,421	58,732	132,153
Current liabilities	(25,615)	-	(25,615)
Total net assets	49,678	58,732	108,410

21 Related party transactions

During the year the charity made the following related party transactions:

Canel Solutions CIC
At the balance sheet date the amount due from Canel Solutions CIC was £300 (2024 - £Nil).

GRIMSBY, CLEETHORPES AND DISTRICT CITIZENS ADVICE BUREAU

England & Wales - Charity number 1075288

Accounts

Company registration number: 03526088
Charity registration number: 1075288

Grimsby, Cleethorpes & District Citizens Advice Bureau

(A company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 31 March 2024

Forrester Boyd
Chartered Accountant
Waynflete House
139 Eastgate
Louth
Lincolnshire
LN11 9QQ

Grimsby, Cleethorpes & District Citizens Advice Bureau

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Grimsby, Cleethorpes & District Citizens Advice Bureau

Reference and Administrative Details

Trustees	P Williams, Chair D Billard M Allingham G W Baker A Maggs J Bramley G Rogers B Barber S W Bygott
Senior Management / Leadership Team	A Gaskins, Chief Executive D Rossiter, Deputy Chief Executive J Lambton, Project / Finance manager
Charity Registration Number	1075288
Company Registration Number	03526088 The charity is incorporated in England & Wales.
Registered Office	Melbourne House 16 Town Hall Street Grimsby Lincolnshire DN31 1HZ
Independent Examiner	Forrester Boyd Chartered Accountant Waynflete House 139 Eastgate Louth Lincolnshire LN11 9QQ
Bankers	HSBC Bank plc Grimsby 55 Victoria Street Grimsby North East Lincolnshire DN31 1UX

Grimsby, Cleethorpes & District Citizens Advice Bureau

Trustees' Report

The trustees, who are directors for the purposes of company law, present the annual report together with the financial statements and auditors' report of the charitable company for the year ended 31 March 2024.

Structure, governance and management

Nature of governing document

The Charity is governed by its Memorandum and Articles of Association, which were adopted on 12 March 1998 and last amended on 18 April 2019.

Recruitment and appointment of trustees

The Board of Trustees is responsible for the overall governance of the charity. Trustees are either elected or co-opted onto the Board and the total number may not exceed 16. Elected Trustees may remain in office for 2 years and then must seek re-election. Co-opted members are appointed by the Board and serve for terms determined by the Board at the time of their co-option.

Effective partnership and co-operation between the Board of Trustees and the staff contributes to the success of the working of the organisation. The Board of Trustees is required to meet at least 4 times per year to discuss strategic and operational performance and agree business plans and budgets.

Induction and training of trustees

New Trustees receive an induction pack containing everything they need to know about the Charity and its work for effective and informed decision-making.

Risk management
The Trustees have introduced a formal risk management process to assess business risks and implement risk management strategies. This has involved identifying the types of risk the Bureau faces, pioritising them in terms of potential impact and likelihood of occurrence, and identifying the means of mitigating the risks. As part of the process the Board of Trustees have reviewed the adequacy of the Bureau's internal controls.

Objectives and activities

Objects and aims

The organisation exists for the promotion of any charitable purpose for the benefit of the community in North East Lincolnshire by the advancement of education, the protection of health and relief of poverty, sickness and distress through the delivery of advice services.

The aims of the Bureau are:
- To help people find a way forward.
- To improve the policies and practices that affect people's lives.
- The service provides free, independent, confidential and impartial advice to everyone on their rights and their responsibilities. It values diversity, promotes equality and challenges discrimination.
- To provide the citizens of North East Lincolnshire with a high quality, holistic advice and information service which is accessible to them and appropriate to their needs.

Our charity was founded in 1939 and since then we have given advice, information and support to anyone who needs it. We help people online, over the phone and face to face from our office through our network of local outreaches. Every year thousands of people turn to us. This gives us a unique insight into their needs and concerns. We use this knowledge to campaign on big issues both locally and nationally. So one way or another, we are helping everyone - not just those we support directly.

Trustees' Report

Objectives, strategies and activities

The Charity is governed by its Memorandum and Articles of Association, which were adopted on 12 March 1998 and last amended on 18 April 2019.

The Board of Trustees is responsible for the overall governance of the charity. Trustees are either elected or co-opted onto the Board and the total number may not exceed 16. Elected Trustees may remain in office for 2 years and then must seek re-election. Co-opted members are appointed by the Board and serve for terms determined by the Board at the time of their co-option.

Effective partnership and co-operation between the Board of Trustees and the staff contributes to the success of the working of the organisation. The Board of Trustees is required to meet at least 4 times per year to discuss strategic and operational performance and agree business plans and budgets.

New Trustees receive an induction pack containing everything they need to know about the Charity and its work for effective and informed decision-making.

The Board delegates the exercise of certain powers in connection with the management and administration of the Charity as set out below. Requiring regular reporting back to the planned meetings of the Board so that all decisions can ultimately be ratified and controlled by the full Board.

The present Trustees and any Trustees that have served in the last year are listed on page 1 together with the names of the senior executive staff.

Finance Sub-Committee

The terms of reference for this group are as follows:

To support the Honorary Treasurer in assuring that:

• A financial audit, independent examiners and auditors are properly appointed
• A yearly budget and monthly monitoring reports are given to the Board covering income and expenditure.
• There are written procedures for all financial systems and these are controlled and regularly monitored
• That the financial information is used by the Board to review the provision of services
• Identify current and potential risks to assist the trustee board to mitigate them
• To consider proposals for income and expenditure and make recommendations to the Trustee Board regarding decisions relating to the organisation's strategic or operational functions that have a financial cost that fall outside of the devolved powers of Officers of the Trustee Board as determined by the Office Manual.

Personnel Sub-Committee

The terms of reference for this group are as follows:
• To evaluate, monitor, oversee and control Citizens Advice North East Lincolnshire (CANEL) personnel and human resources monitoring and prepare reports when required for the Trustee Board.
• To consider proposals and make recommendations to the Trustee Board regarding decisions relating to CANEL's strategic or operational functions that have personnel or human resource implications
• All acts and proceedings of the Sub-Committee shall be reported back to the Trustee Board as soon as is reasonably practicable.
• It undertakes the work delegated by the Board. The Board is to ensure that there are adequate resources available to carry out that work.

The Chief Executive

The Chief Executive is responsible for the day-to-day management of the Charity's affairs and for implementing policies agreed by the Board of Trustees.

Trustees' Report

Public benefit

In preparation of this report the trustees have had regard to the guidance issued by the Charity Commission on public benefit and confirms that the Charity's work meets the requirements for public benefit.

The Trustees are responsible for their annual report and for the preparation of financial statements for each financial year that give a true and fair view of the incoming resources during the year and of the state of affairs as at the end of each of the financial year. In preparing these financial statements the Trustees are required to:
• Ensure that suitable accounting practices are established and applied consistently
• Make judgements and estimates which are reasonable and prudent
• State whether the applicable accounting standards and statement of recommended accounting practice have been followed subject to any material departures disclosed and explained in the financial statements and
• Prepare the financial statements on a going concern basis unless it is inappropriate to assume the charity will continue in operation

The Trustees have overall responsibility for ensuring that the Charity has appropriate systems and controls, financial and otherwise. The Trustees are also responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that financial statement comply with the Companies Act 1985. The Trustees are also responsible for safeguarding the assets of the Charity and for their proper application as required by charity law and hence taking reasonable steps for the prevention and detection of fraud and other irregularities and to provide reasonable assurance that:

• The Charity is operating efficiently and effectively
• All assets are safeguarded against unauthorised use or disposition and are properly applied
• Proper records are maintained and financial information used within the charity, or for publication, is reliable
• The charity complies with relevant laws and regulations

Internal controls over all forms of commitment and expenditure continue to be refined to improve efficiency. Processes are in place to ensure that performance is monitored and that appropriate management information is prepared and reviewed regularly by both management and the Board of Trustees. A programme of internal audits is in place derived from a comprehensive risk assessment.

The systems of internal control are designed to provide reasonable but not absolute assurance against material misstatement or loss. They include:

• A business plan that includes an annual budget approved by the Board of Trustees
• Regular review by the Board of Trustees of financial results, variances from budget, non-financial performance indicators and benchmarking reviews.
• Delegation of the day to day management authority and segregation of duties
• Identification of and management of risks

The Trustees have introduced a formal risk management process to assess business risks and implement risk management strategies. This has involved identifying the types of risk the organisation faces, prioritising them in terms of potential impact and likelihood of occurrence, and identifying the means of mitigating the risks. As part of the process the Board of Trustees has reviewed the adequacy of the organisation's internal controls.

The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

Grimsby, Cleethorpes & District Citizens Advice Bureau

Trustees' Report

Summary of the main achievements of the charity and the difference the charity's work made to the circumstances of its beneficiaries and the wider benefits to society as a whole.

Provision of face to face and telephone advice services from the charity's main office from 9am to 4pm Monday to Friday and from outreaches at various venues across North East Lincolnshire on specific days each week. In addition we work with partners to deliver outreach services to identified vulnerable groups including homelessness, domestic abuse and foodbank services.

Continued funding from North East Lincolnshire Council (NELC) enabled core service delivery to continue. NELC, Henry Smith Charity funding through its Improving Lives Funding Programme, Money and Pension Services Debt Advice Project, The Headley Trust (cost of living advice) The Evan Cornish Foundation (cost of living advice), Citizens Advice Core Grant funding to develop an outreach service in Immingham and Citizens Advice Energy Advice Project funding provided sufficient funds to develop the senior management roles and a supervision team that oversaw delivery of advice services to 2,916 people who presented 6,978 advice issues. The year saw consolidation and improvement to the new National Citizens Advice Membership Standards, advice channel and methods introduced during the previous year.

Continuation funding from the Henry Smith Charity and new funding from the Headley Trust assisted us to maintain essential advice services. We continued to review and evaluate services, to ensure the charity was working as efficiently as possible and allocated additional resource to volunteer recruitment to help increase advice capacity meet the advice needs of our community. Additional resource to switching to telephone assessments, reducing face to face drop-in assessments because this is a more efficient way of working.

Throughout the year, the organisation has achieved compliance with all external funding contracts.

Citizens Advice Energy Project funding did not meet the estimated outcomes because of specific individual performance issues. However we achieved continued high performance against funded projects and contracts including NELC's service level agreement the Henry Smith Charity Improving Lives Funding Programme Sharing Advice, and compliance against Money and Pension Service Debt Advice Project (MaPS) to provide debt advice to people at risk of suffering financial exclusion or experiencing financial exclusion allowed the Charity to provide valuable core services to its beneficiaries. The further development of charged-for immigration advice services up to level 2 Office of the Immigration Services accredited immigration advice was also a significant achievement.

The continuing relationship between the organisation and North East Lincolnshire Council remains vital to us and is important for the local authority because it recognises the organisation's contribution to its strategic objectives of developing stronger and sustainable communities through building community capacity and resilience, and to minimise the impact of welfare reforms on the local community. This is reflected in the service level agreement between the two parties.

By far the biggest impact on the organisation was the effect the cost of living increase had on our community with significant increases in debt, welfare benefits, housing and fuel costs placing additional demand on our advice team. The complexity of our beneficiaries' problems and their advice needs required additional adviser time and resources to identify options and solutions to their problems.

Robust quality assurance methods were evidenced by the quality of our advice service during the year, during which the organisation achieved the highest advice standards as assessed by National Citizens Advice and high levels of compliance against all National Citizens Advice performance quality framework indicators for: client care, client experience, people management and financial management.

Outreach services were consolidated during the year to include key community hubs.

Recruitment, training and support of volunteers is a key organisational aim. Without the dedication and commitment of our volunteers the organisation would be unable to deliver the breadth and level of services it currently offers. Our volunteer base was profoundly affected during the Covid-19 pandemic when we lost 80% of the volunteer cohort during periods of lockdown and we're working to increase our volunteer cohort.

Wider benefits to society can be identified by examination of the charity's achievements. Notably, it secured more than £1 million for beneficiaries in unclaimed or withdrawn welfare benefit payments during the year and managed more than £5 million consumer debt in North East Lincolnshire. In addition the charity continued to provide evidence about unfair or unjust policies that affect people's lives to local and national decision making bodies.

Financial review

Policy on reserves

The Board of Trustees continues to strive to increase the level of reserves to ensure that there are sufficient funds available to cushion any unforeseeable demands upon the financial resources. The aim was to achieve a figure equivalent to three months operational costs. Currently the figure is £130,122 compared to annual running costs in 2023/2024 of approximately £520,488. The reserves of the Charity as at 31st March 2024 in total were £108,432 compared to £138,486 in 2023.

The type of income that the Bureau is reliant upon for funding presents a fairly high risk of being reduced. Budgetary and financial control has been improved in order to reduce the risk of any overspendings and to attempt to mitigate the effect upon a loss of funding.

It is not the policy of the Bureau to embark upon any spending prior to funding being received.

Investment policy and objectives

The investment of the Bureau is limited to making best use of the credit balance held at the bank.

Employees

The organisation aims to be an organisation the employees enjoy working for, where they feel supported and encouraged to develop. Employees are kept fully informed about any strategies and objectives as well as day-to-day news and events. Regular information is available through meetings, team briefings and the intranet. All employees are encouraged to put forward their suggestions and views on performance and strategy. The organisation has introduced an employee assistance programme that provides a range of benefits to employees and volunteers.

The organisation is an equal opportunities employer and encourages participation of black and other ethnic minorities at all levels of service. A policy of recruitment and promotion on the basis of aptitude and ability without discrimination is followed. The Bureau pursues both the employment of disabled people whenever possible and the continued employment and retraining of employees who become disabled whilst employed by the Bureau.

The organisation is committed to the training, career development and promotion of all employees. An individual's career development is assessed with an annual appraisal and supervisions. Training programmes are provided to meet any ongoing needs with the aim of developing employees for both their current and future roles.

Pensions

The organisation complies with Workplace Pension Scheme legislation and automatically enrols eligible employees unless individuals opt out with informed consent. The organisation operates the NEST scheme and meets statutory contributions.

Disclosure of information to auditor

Each trustee has taken steps that they ought to have taken as a trustee in order to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information. The trustees confirm that there is no relevant information that they know of and of which they know the auditor is unaware.

Small companies provision statement

This report has been prepared in accordance with the small companies regime under the Companies Act 2006.

Grimsby, Cleethorpes & District Citizens Advice Bureau

Trustees' Report

The annual report was approved by the trustees of the charity on ..... and signed on its behalf by:

.....
P Williams
Trustee

Grimsby, Cleethorpes & District Citizens Advice Bureau

Statement of Trustees' Responsibilities

The trustees (who are also the directors of Grimsby, Cleethorpes & District Citizens Advice Bureau 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), including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

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 charitable company and of the incoming resources and application of resources, including its income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards, comprising FRS 102 have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records that can 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.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the trustees of the charity on ..... and signed on its behalf by:

.....
P Williams
Trustee

Grimsby, Cleethorpes & District Citizens Advice Bureau

Independent Examiner's Report to the trustees of Grimsby, Cleethorpes & District Citizens Advice Bureau ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2024.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the Company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of The Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of Grimsby, Cleethorpes & District Citizens Advice Bureau as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

.....
Adam Millson ACA
Chartered Accountant
The Institute of Chartered Accountants in England and Wales

Waynflete House
139 Eastgate
Louth
Lincolnshire
LN11 9QQ

Date:.....

Grimsby, Cleethorpes & District Citizens Advice Bureau

Statement of Financial Activities for the Year Ended 31 March 2024 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted funds £	Restricted funds £	Total 2024 £
Income and Endowments from:				
Donations and legacies	3	360	-	360
Charitable activities	4	193,909	296,165	490,074
Total income		194,269	296,165	490,434
Expenditure on:				
Charitable activities	5	(182,378)	(337,078)	(519,456)
Other expenditure	6	(1,054)	-	(1,054)
Total expenditure		(183,432)	(337,078)	(520,510)
Net income/(expenditure)		10,837	(40,913)	(30,076)
Transfers between funds		(42,424)	42,424	-
Net movement in funds		(31,587)	1,511	(30,076)
Reconciliation of funds				
Total funds brought forward		81,265	57,221	138,486
Total funds carried forward	19	49,678	58,732	108,410

	Note	Unrestricted funds £	Restricted funds £	Total 2023 £
Income and Endowments from:				
Donations and legacies	3	1,574	-	1,574
Charitable activities	4	183,278	281,368	464,646
Total income		184,852	281,368	466,220
Expenditure on:				
Charitable activities	5	(152,121)	(308,773)	(460,894)
Other expenditure	6	(3,013)	-	(3,013)
Total expenditure		(155,134)	(308,773)	(463,907)
Net income/(expenditure)		29,718	(27,405)	2,313
Transfers between funds		(27,168)	27,168	-
Net movement in funds		2,550	(237)	2,313
Reconciliation of funds				
Total funds brought forward		78,715	57,458	136,173
Total funds carried forward	19	81,265	57,221	138,486

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2023 is shown in note 19.

Grimsby, Cleethorpes & District Citizens Advice Bureau

(Registration number: 03526088)
Balance Sheet as at 31 March 2024

	Note	2024 £	2023 £
Fixed assets			
Tangible assets	13	1,872	467
Current assets			
Debtors	14	12,640	12,305
Cash at bank and in hand	15	119,513	157,640
		132,153	169,945
Creditors: Amounts falling due within one year	16	(25,615)	(31,926)
Net current assets		106,538	138,019
Net assets		108,410	138,486
Funds of the charity:			
Restricted income funds			
Restricted funds	19	58,732	57,221
Unrestricted income funds			
Unrestricted funds		49,678	81,265
Total funds	19	108,410	138,486

For the financial year ending 31 March 2024 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476; and
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

The financial statements on pages 10 to 23 were approved by the trustees, and authorised for issue on ..... and signed on their behalf by:

.....
P Williams
Trustee

1 Charity status

The charity is limited by guarantee, incorporated in England & Wales, and consequently does not have share capital. Each of the trustees is liable to contribute an amount not exceeding £10 towards the assets of the charity in the event of liquidation.

The address of its registered office is:
Melbourne House
16 Town Hall Street
Grimsby
Lincolnshire
DN31 1HZ

Authorised for issue date

These financial statements cover the individual entity, Grimsby, Cleethorpes & District Citizens Advice Bureau.

2 Accounting policies

Summary of significant accounting policies and key accounting estimates
The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

Statement of compliance
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 (FRS 102)) (issued in October 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Basis of preparation
Grimsby, Cleethorpes & District Citizens Advice Bureau 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 notes.

These financial statements have been prepared in sterling which is the functional currency and are rounded to the nearest pound.

Going concern
The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity. Specifically in connection with the current economic climate, the trustees have considered the impact of COVID-19 on the business and they are satisfied that the company has sufficient financial headroom to continue trading for at least the next twelve months. For this reason the financial statements have been prepared on a going concern basis.

Income and endowments
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 the income receivable can be measured reliably.

Donations and legacies

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance by the charity before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that these conditions will be fulfilled in the reporting period.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Charitable activities

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

Grant provisions

Provisions for grants are made when the intention to make a grant has been communicated to the recipient but there is uncertainty about either the timing of the grant or the amount of grant payable.

Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees meetings and reimbursed expenses.

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 charity 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 Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Individual fixed assets costing £500.00 or more are initially recorded at cost.

Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Fixtures and fittings	15% reducing balance
Office equipment	33% straight line

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees discretion in furtherance of the objectives of the charity.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Pensions and other post retirement obligations

A defined contribution plan is a pension plan under which fixed contributions are paid into a pension fund and the Company has no legal or constructive obligation to pay further contributions even if the fund does not hold sufficient assets to pay all employees the benefits relating to employee service in the current and prior periods.

Contributions to defined contribution plans are recognised as employee benefit expense when they are due.

3 Income from donations and legacies

	Unrestricted General £	Total 2024 £	Total 2023 £
Donations and legacies;			
Donations	360	360	1,574
	360	360	1,574

4 Income from charitable activities

	Unrestricted funds General £	Restricted funds £	Total 2024 £	Total 2023 £
General advice	161,325	-	161,325	178,293
Money Advice Service Debt Advice Project	-	139,815	139,815	136,179
Headley Trust	-	30,000	30,000	15,000
Citizens Advice - Help to Claim	-	-	-	(7,587)
The Henry Smith Charity - Improving Lives	-	59,300	59,300	58,100
National Lottery	-	45,563	45,563	54,776
Immigration	32,584	-	32,584	4,985
Orsted	-	-	-	24,900
Citizens Advice - Energy	-	15,487	15,487	-
Evan Cornish	-	6,000	6,000	-
	193,909	296,165	490,074	464,646

The income from charitable activities in 2023 totalled £464,646 and was allocated between funds as follows:
Unrestricted funds - £183,278
Restricted funds - £281,368

5 Expenditure on charitable activities

	Note	Unrestricted General £	Restricted £	Total 2024 £	Total 2023 £
Direct costs		5,396	15,811	21,207	12,069
Grant funding of activities		71,047	-	71,047	71,047
Staff costs	10	84,135	261,687	345,822	313,527
Support costs	7	13,038	54,510	67,548	56,394
Governance costs	7	8,762	5,070	13,832	7,857
		182,378	337,078	519,456	460,894

Expenditure on charitable activities in 2023 totalled £460,894 and was allocated between funds as follows:
Unrestricted funds - £152,121
Restricted funds - £308,773

6 Other expenditure

	Note	Unrestricted funds General £	Total funds £
Depreciation, amortisation and other similar costs		1,054	1,054
Total for 2024		1,054	1,054
Total for 2023		3,013	3,013

7 Analysis of governance and support costs

Charitable activities expenditure

	Unrestricted General £	Restricted £	Total 2024 £	Total 2023 £
Rent and rates	3,105	13,029	16,134	16,087
Light, heat and power	1,867	6,108	7,975	4,601
Insurance	414	1,961	2,375	1,755
Repairs and maintenance	2,127	7,816	9,943	8,603
Telephone and equipment	3,071	14,800	17,871	16,058
Computer software and maintenance	557	1,040	1,597	1,045
Printing, postage and stationery	980	4,701	5,681	5,099
Sundry	876	4,935	5,811	3,066
Bank charges	41	120	161	80
	13,038	54,510	67,548	56,394

Allocated support costs in 2023 totalled £56,394 and was allocated between funds as follows:
Unrestricted fund - £8,176
Restricted fund - £48,218

Governance costs

	Unrestricted funds General £	Restricted funds £	Total 2024 £	Total 2023 £
Independent examiner fees				
Examination of the financial statements	2,948	982	3,930	4,000
Other fees paid to examiners	617	471	1,088	1,357
Trustees remuneration and expenses	503	1,497	2,000	-
Legal fees	4,694	2,120	6,814	2,500
	8,762	5,070	13,832	7,857

8 Net incoming/outgoing resources

Net (outgoing)/incoming resources for the year include:

	2024 £	2023 £
Operating leases - plant and machinery	2,022	1,018
Depreciation of fixed assets	1,054	3,013
Independent Examination	4,000	4,000

9 Trustees remuneration and expenses

No trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

No trustees have received any reimbursed expenses or any other benefits from the charity during the year.

10 Staff costs

The aggregate payroll costs were as follows:

	2024 £	2023 £
Staff costs during the year were:		
Wages and salaries	318,406	287,851
Social security costs	21,494	20,460
Pension costs - Defined contribution	5,922	5,216
	345,822	313,527

The monthly average number of persons (including senior management team) employed by the charity during the year expressed as full time equivalents was as follows:

	2024 No	2023 No
Headcount	14	15

No employee received emoluments of more than £60,000 during the year.

The total employee benefits of the key management personnel of the charity were £106,437 (2023 - £100,617).

11 Independent examiner's remuneration

	2024 £	2023 £
Examination of the financial statements	3,930	4,000
Other fees to examiners		
All other services	1,088	1,357

All fees dislcosed are inclusive of VAT

12 Taxation

The charity is a registered charity and is therefore exempt from taxation.

13 Tangible fixed assets

	Furniture and equipment £	Computer equipment £	Total £
Cost			
At 1 April 2023	52,765	9,559	62,324
Additions	-	2,459	2,459
At 31 March 2024	52,765	12,018	64,783
Depreciation			
At 1 April 2023	52,765	9,092	61,857
Charge for the year	-	1,054	1,054
At 31 March 2024	52,765	10,146	62,911
Net book value			
At 31 March 2024	-	1,872	1,872
At 31 March 2023	-	467	467

14 Debtors

	2024 £	2023 £
Trade debtors	4,200	825
Prepayments	8,440	5,181
Accrued income	-	6,299
	12,640	12,305

15 Cash and cash equivalents

	2024 £	2023 £
Cash on hand	162	170
Cash at bank	119,351	157,470
	119,513	157,640

16 Creditors: amounts falling due within one year

	2024 £	2023 £
Trade creditors	4,205	3,338
Other taxation and social security	13,255	-
Accruals and deferred income	8,155	28,588
	25,615	31,926

As at 31st March 2024 no income was deferred. As at 31st March 2023 income totalling £23,898 was deferred and consisted of National Lottery grants received in advance. This income was released into the Statement of Financial Activities during the year ended 31st March 2023.

17 Obligations under leases and hire purchase contracts

Operating lease commitments

Total future minimum lease payments under non-cancellable operating leases are as follows:

	2024 £	2023 £
Land and buildings		
Within one year	15,000	15,000
Between one and five years	33,750	48,750
	48,750	63,750
Other		
Within one year	1,259	2,024
Between one and five years	2,760	4,018
	4,019	6,042

18 Pension and other schemes

Defined contribution pension scheme

The charity operates a defined contribution pension scheme. The pension cost charge for the year represents contributions payable by the charity to the scheme and amounted to £5,922 (2023 - £5,216).

19 Funds

	Balance at 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2024 £
Unrestricted funds					
General					
General fund	80,798	161,685	(130,107)	(64,570)	47,806
Unrestricted fixed assets	467	-	(1,054)	2,459	1,872
Immigration	-	32,584	(52,271)	19,687	-
	81,265	194,269	(183,432)	(42,424)	49,678
Restricted funds					
Money Advice Service Debt Advice Project	35,046	139,815	(129,632)	-	45,229
Citizens Advice - Help to Claim	14	-	-	-	14
The Henry Smith Charity - Improving Lives	-	59,300	(67,797)	8,497	-
National Lottery	8,743	45,563	(54,235)	-	71
Headley Trust	-	30,000	(44,047)	14,047	-
NELC Winter Grant	13,418	-	-	-	13,418
Evan Cornish	-	6,000	(6,551)	551	-
Citizens Advice - Energy	-	15,487	(23,822)	8,335	-
Citizens Advice - COL	-	-	(10,994)	10,994	-
Total restricted funds	57,221	296,165	(337,078)	42,424	58,732
Total funds	138,486	490,434	(520,510)	-	108,410

Notes to the Financial Statements for the Year Ended 31 March 2024

	Balance at 1 April 2022 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2023 £
Unrestricted funds					
General					
General fund	75,235	179,844	(120,622)	(53,659)	80,798
Unrestricted fixed assets	3,480	-	(3,013)	-	467
Immigration	-	5,008	(31,499)	26,491	-
	78,715	184,852	(155,134)	(27,168)	81,265
Restricted					
Money Advice Service Debt Advice Project	36,439	136,179	(137,572)	-	35,046
Citizens Advice - Help to Claim	7,601	(7,587)	-	-	14
The Henry Smith Charity - Improving Lives	-	58,100	(70,231)	12,131	-
National Lottery	-	54,776	(46,033)	-	8,743
Orsted	-	24,900	(35,937)	11,037	-
Headley Trust	-	15,000	(19,000)	4,000	-
NELC Winter Grant	13,418	-	-	-	13,418
Total restricted funds	57,458	281,368	(308,773)	27,168	57,221
Total funds	136,173	466,220	(463,907)	-	138,486

The specific purposes for which the funds are to be applied are as follows:

Money Advice Service Debt Advice Project - to provide high quality debt advice

Citizens Advice - Help to Claim - to provide support to individuals to assist them in completing their initial claim for Universal Credit.

The Henry Smith Charity - to provide advice, advocacy and support to people at a crisis point.

NELC Winter Grant - to provide support to vulnerable households and families particularly affected by the pandemic.

Evan Cornish - to provide advice during the cost of living crisis.

CABS Energy - to provide support to vulnerable households and families particularly affected by the energy cost crisis.

CABS COL - to provide advice during the cost of living crisis.

Unrestricted general fund
This represents income received without restrictions which is used supporting general advice funds.

Unrestricted fixed asset funds represent capital expenditure made using general funds.

Immigration - to provide OISC Level 2 immigration advice and support.

20 Analysis of net assets between funds

	Unrestricted funds General £	Restricted funds £	Total funds at 31 March 2024 £
Tangible fixed assets	1,872	-	1,872
Current assets	73,421	58,732	132,153
Current liabilities	(25,615)	-	(25,615)
Total net assets	49,678	58,732	108,410

	Unrestricted funds General £	Restricted funds £	Total funds at 31 March 2023 £
Tangible fixed assets	467	-	467
Current assets	88,826	81,119	169,945
Current liabilities	(8,028)	(23,898)	(31,926)
Total net assets	81,265	57,221	138,486

21 Analysis of net funds

	At 1 April 2023 £	Financing cash flows £	At 31 March 2024 £
Cash at bank and in hand	157,640	(38,127)	119,513
Net debt	157,640	(38,127)	119,513

	At 1 April 2022 £	Financing cash flows £	At 31 March 2023 £
Cash at bank and in hand	168,277	(10,637)	157,640
Net debt	168,277	(10,637)	157,640

22 Related party transactions

There were no related party transactions in the year.

GRIMSBY, CLEETHORPES AND DISTRICT CITIZENS ADVICE BUREAU

England & Wales - Charity number 1075288

Accounts

YOUR COPY

Company registration number: 03526088
Charity registration number: 1075288

Grimsby, Cleethorpes & District Citizens Advice Bureau

(A company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 31 March 2023

Forrester Boyd
Chartered Accountant
Waynflete House
139 Eastgate
Louth
Lincolnshire
LN11 9QQ

Forrester Boyd
CHARTERED ACCOUNTANTS

Grimsby, Cleethorpes & District Citizens Advice Bureau

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Grimsby, Cleethorpes & District Citizens Advice Bureau

Reference and Administrative Details

Trustees	P Williams, Chair D Billard M Allingham G W Baker A Maggs J Bramley G Rogers B Barber
Senior Management / Leadership Team	A Gaskins, Chief Executive D Rossiter, Deputy Chief Executive J Lambton, Project / Finance manager
Charity Registration Number	1075288
Company Registration Number	03526088
	The charity is incorporated in England & Wales.
Registered Office	Melbourne House 16 Town Hall Street Grimsby Lincolnshire DN31 1HZ
Independent Examiner	Forrester Boyd Chartered Accountant Waynflete House 139 Eastgate Louth Lincolnshire LN11 9QQ
Bankers	HSBC Bank plc Grimsby 55 Victoria Street Grimsby North East Lincolnshire DN31 1UX

Trustees' Report

The trustees, who are directors for the purposes of company law, present the annual report together with the financial statements of the charitable company for the year ended 31 March 2023.

Structure, governance and management

Nature of governing document

The Charity is governed by its Memorandum and Articles of Association, which were adopted on 12 March 1998 and last amended on 18 April 2019.

Recruitment and appointment of trustees

The Board of Trustees is responsible for the overall governance of the charity. Trustees are either elected or co-opted onto the Board and the total number may not exceed 16. Elected Trustees may remain in office for 2 years and then must seek re-election. Co-opted members are appointed by the Board and serve for terms determined by the Board at the time of their co-option.

Effective partnership and co-operation between the Board of Trustees and the staff contributes to the success of the working of the organisation. The Board of Trustees is required to meet at least 4 times per year to discuss strategic and operational performance and agree business plans and budgets.

Induction and training of trustees

New Trustees receive an induction pack containing everything they need to know about the Charity and its work for effective and informed decision-making.

Risk management

The Trustees have introduced a formal risk management process to assess business risks and implement risk management strategies. This has involved identifying the types of risk the Bureau faces, pioritising them in terms of potential impact and likelihood of occurrence, and identifying the means of mitigating the risks. As part of the process the Board of Trustees have reviewed the adequacy of the Bureau's internal controls.

Objectives and activities

Objects and aims

The organisation exists for the promotion of any charitable purpose for the benefit of the community in North East Lincolnshire by the advancement of education, the protection of health and relief of poverty, sickness and distress through the delivery of advice services.

The aims of the Bureau are:
- To help people find a way forward.
- To improve the policies and practices that affect people's lives.
- The service provides free, independent, confidential and impartial advice to everyone on their rights and their responsibilities. It values diversity, promotes equality and challenges discrimination.
- To provide the citizens of North East Lincolnshire with a high quality, holistic advice and information service which is accessible to them and appropriate to their needs.

Our charity was founded in 1939 and since then we have given advice, information and support to anyone who needs it. We help people online, over the phone and face to face from our office through our network of local outreaches. Every year thousands of people turn to us. This gives us a unique insight into their needs and concerns. We use this knowledge to campaign on big issues both locally and nationally. So one way or another, we are helping everyone - not just those we support directly.

Trustees' Report

Objectives, strategies and activities

The Charity is governed by its Memorandum and Articles of Association, which were adopted on 12 March 1998 and last amended on 18 April 2019.

The Board of Trustees is responsible for the overall governance of the charity. Trustees are either elected or co-opted onto the Board and the total number may not exceed 16. Elected Trustees may remain in office for 2 years and then must seek re-election. Co-opted members are appointed by the Board and serve for terms determined by the Board at the time of their co-option.

Effective partnership and co-operation between the Board of Trustees and the staff contributes to the success of the working of the organisation. The Board of Trustees is required to meet at least 4 times per year to discuss strategic and operational performance and agree business plans and budgets.

New Trustees receive an induction pack containing everything they need to know about the Charity and its work for effective and informed decision-making.

The Board delegates the exercise of certain powers in connection with the management and administration of the Charity as set out below. Requiring regular reporting back to the planned meetings of the Board so that all decisions can ultimately be ratified and controlled by the full Board.

The present Trustees and any Trustees that have served in the last year are listed on page 1 together with the names of the senior executive staff.

Trustees' Report

Finance Sub-Committee

The terms of reference for this group are as follows:

To support the Honorary Treasurer in assuring that:

- A financial audit, independent examiners and auditors are properly appointed
- A yearly budget and monthly monitoring reports are given to the Board covering income and expenditure.
- There are written procedures for all financial systems and these are controlled and regularly monitored
- That the financial information is used by the Board to review the provision of services
- Ensure that budgets and variance reports are sent to all members.
- That the budget makes provision for volunteer expenses
- To take on specific pieces of work delegated to it by the Board. The Board is to ensure that there are adequate resources available to carry out the work.
- That one member of the group carries out periodic checks on the Bureau's petty cash balances.
- To consider proposals for income and expenditure and make recommendations to the Trustee Board regarding decisions relating to the organisation's strategic or operational functions that have a financial cost that fall outside of the devolved powers of Officers of the Trustee Board as determined by the Office Manual.
- All acts and proceedings of the Sub-Committee shall be reported back to the Trustee Board as soon as it is reasonably practicable.

Personnel Sub-Committee

The terms of reference for this group are as follows:
- To evaluate, monitor, oversee and control Citizens Advice North East Lincolnshire (CANEL) personnel and human resources monitoring and prepare reports when required for the Trustee Board.
- To consider proposals and make recommendations to the Trustee Board regarding decisions relating to CANEL's strategic or operational functions that have personnel or human resource implications
- All acts and proceedings of the Sub-Committee shall be reported back to the Trustee Board as soon as is reasonably practicable.
- It undertakes the work delegated by the Board. The Board is to ensure that there are adequate resources available to carry out that work.

The Chief Executive

The Chief Executive is responsible for the day-to-day management of the Charity's affairs and for implementing policies agreed by the Board of Trustees.

Trustees' Report

Public benefit

In preparation of this report the trustees have had regard to the guidance issued by the Charity Commission on public benefit and confirms that the Charity's work meets the requirements for public benefit.

The Trustees are responsible for their annual report and for the preparation of financial statements for each financial year that give a true and fair view of the incoming resources during the year and of the state of affairs as at the end of each of the financial year. In preparing these financial statements the Trustees are required to:
- Ensure that suitable accounting practices are established and applied consistently
- Make judgements and estimates which are reasonable and prudent
- State whether the applicable accounting standards and statement of recommended accounting practice have been followed subject to any material departures disclosed and explained in the financial statements and
- Prepare the financial statements on a going concern basis unless it is inappropriate to assume the charity will continue in operation

The Trustees have overall responsibility for ensuring that the Charity has appropriate systems and controls, financial and otherwise. The Trustees are also responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that financial statement comply with the Companies Act 1985. The Trustees are also responsible for safeguarding the assets of the Charity and for their proper application as required by charity law and hence taking reasonable steps for the prevention and detection of fraud and other irregularities and to provide reasonable assurance that:

- The Charity is operating efficiently and effectively
- All assets are safeguarded against unauthorised use or disposition and are properly applied
- Proper records are maintained and financial information used within the charity, or for publication, is reliable
- The charity complies with relevant laws and regulations

Internal controls over all forms of commitment and expenditure continue to be refined to improve efficiency. Processes are in place to ensure that performance is monitored and that appropriate management information is prepared and reviewed regularly by both management and the Board of Trustees. A programme of internal audits is in place derived from a comprehensive risk assessment.

The systems of internal control are designed to provide reasonable but not absolute assurance against material misstatement or loss. They include:

- A business plan that includes an annual budget approved by the Board of Trustees
- Regular review by the Board of Trustees of financial results, variances from budget, non-financial performance indicators and benchmarking reviews.
- Delegation of the day to day management authority and segregation of duties
- Identification of and management of risks

The Trustees have introduced a formal risk management process to assess business risks and implement risk management strategies. This has involved identifying the types of risk the organisation faces, prioritising them in terms of potential impact and likelihood of occurrence, and identifying the means of mitigating the risks. As part of the process the Board of Trustees has reviewed the adequacy of the organisation's internal controls.

The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

Trustees' Report

Summary of the main achievements of the charity and the difference the charity's work made to the circumstances of its beneficiaries and the wider benefits to society as a whole.

Provision of face to face and telephone advice services from the charity's main office from 9am to 4pm Monday to Friday and from outreaches at various venues across North East Lincolnshire on specific days each week. In addition we work with partners to deliver outreach services to identified vulnerable groups including homelessness, domestic abuse and foodbank services.

Continued funding from North East Lincolnshire Council (NELC) enabled core service delivery to continue. NELC, Henry Smith Charity funding through its Improving Lives Funding Programme, Money and Pension Services Debt Advice Project and East Coast Community Fund (Orstead) funding provided sufficient funds to develop the senior management roles and a supervision team that oversaw delivery of advice services to 3,805 people who presented 10,175 advice issues. The organisation was adversely affected by the Covid-19 pandemic when fewer people sought advice because government measures designed to support people during the various lockdowns reduced the number of people seeking our help. The year saw consolidation and improvement to the new National Citizens Advice Membership Standards, advice channel and methods introduced during the previous year.

Continuation funding from the Henry Smith Charity and new funding from the East Coast Community Fund assisted us to maintain essential advice services. We redesigned services, switching to telephone assessments, reducing face to face drop-in assessments because this is a more efficient way of working.

Throughout the year, the organisation has achieved compliance with all external funding contracts.

Continued high performance against funded projects and contracts including NELC's service level agreement the Henry Smith Charity Improving Lives Funding Programme Sharing Advice, and compliance against Money and Pension Service Debt Advice Project (MaPS) to provide debt advice to people at risk of suffering financial exclusion or experiencing financial exclusion allowed the Charity to provide valuable core services to its beneficiaries. The development of charged-for immigration advice services up to level 2 Office of the Immigration Services accredited immigration advice was also a significant achievement.

The continuing relationship between the organisation and North East Lincolnshire Council remains vital to us and is important for the local authority because it recognises the organisation's contribution to its strategic objectives of developing stronger and sustainable communities through building community capacity and resilience, and to minimise the impact of welfare reforms on the local community. This is reflected in the service level agreement between the two parties.

By far the biggest impact on the organisation was the effect the cost of living increase had on our community with significant increases in debt, welfare benefits, housing and fuel costs placing additional demand on our advice team. During June and July 2022 demand increased to 217 clients per week from the normal average of 79. This 174% increase was attributable to the cost of living and demand from clients for assistance with Household Support Fund applications to North East Lincolnshire Council. The organisation was required to mitigate this increased demand to ensure staff welfare and to provide the best possible service to our clients.

Robust quality assurance methods were evidenced by the quality of our advice service during the year, during which the organisation achieved the highest advice standards as assessed by National Citizens Advice and high levels of compliance against all National Citizens Advice performance quality framework indicators for: client care, client experience, people management and financial management.

Outreach services were consolidated during the year to include key community hubs..

Recruitment, training and support of volunteers is a key organisational aim. Without the dedication and commitment of our volunteers the organisation would be unable to deliver the breadth and level of services it currently offers. Our volunteer base was profoundly affected during the Covid-19 pandemic when we lost 80% of the volunteer cohort during periods of lockdown and we're working to increase our volunteer cohort.

Wider benefits to society can be identified by examination of the charity's achievements. Notably, it secured more than £1 million for beneficiaries in unclaimed or withdrawn welfare benefit payments during the year and managed more than £5 million consumer debt in North East Lincolnshire. In addition the charity continued to provide evidence about unfair or unjust policies that affect people's lives to local and national decision making bodies.

Trustees' Report

Financial review

Policy on reserves

The Board of Trustees continues to strive to increase the level of reserves to ensure that there are sufficient funds available to cushion any unforeseeable demands upon the financial resources. The aim was to achieve a figure equivalent to three months operational costs. Currently the figure is £115,977 compared to annual running costs in 2022/2023 of approximately £463,907. The reserves of the Charity as at 31st March 2023 in total were £138,486 compared to £136,173 in 2022.

The type of income that the Bureau is reliant upon for funding presents a fairly high risk of being reduced. Budgetary and financial control has been improved in order to reduce the risk of any overspendings and to attempt to mitigate the effect upon a loss of funding.

It is not the policy of the Bureau to embark upon any spending prior to funding being received.

Investment policy and objectives

The investment of the Bureau is limited to making best use of the credit balance held at the bank.

Employees

The organisation aims to be an organisation the employees enjoy working for, where they feel supported and encouraged to develop. Employees are kept fully informed about any strategies and objectives as well as day-to-day news and events. Regular information is available through meetings, team briefings and the intranet. All employees are encouraged to put forward their suggestions and views on performance and strategy. The organisation has introduced an employee assistance programme that provides a range of benefits to employees and volunteers.

The organisation is an equal opportunities employer and encourages participation of black and other ethnic minorities at all levels of service. A policy of recruitment and promotion on the basis of aptitude and ability without discrimination is followed. The Bureau pursues both the employment of disabled people whenever possible and the continued employment and retraining of employees who become disabled whilst employed by the Bureau.

The organisation is committed to the training, career development and promotion of all employees. An individual's career development is assessed with an annual appraisal and supervisions. Training programmes are provided to meet any ongoing needs with the aim of developing employees for both their current and future roles.

Pensions

The organisation complies with Workplace Pension Scheme legislation and automatically enrols eligible employees unless individuals opt out with informed consent. The organisation operates the NEST scheme and meets statutory contributions.

Small companies provision statement

This report has been prepared in accordance with the small companies regime under the Companies Act 2006.

The annual report was approved by the trustees of the charity on 17 October 2023 and signed on its behalf by:

.....

P Williams
Trustee

Grimsby, Cleethorpes & District Citizens Advice Bureau

Statement of Trustees' Responsibilities

The trustees (who are also the directors of Grimsby, Cleethorpes & District Citizens Advice Bureau 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), including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

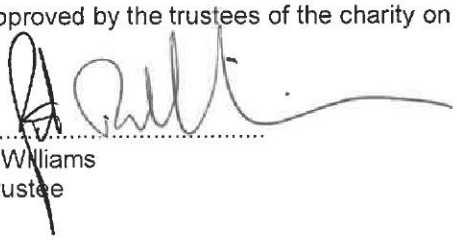
Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources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

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards, comprising FRS 102 have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records that can 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.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the trustees of the charity on 17 October 2023 and signed on its behalf by:



.....

P Williams
Trustee

Grimsby, Cleethorpes & District Citizens Advice Bureau

Independent Examiner's Report to the trustees of Grimsby, Cleethorpes & District Citizens Advice Bureau ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2023.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the Company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of The Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of Grimsby, Cleethorpes & District Citizens Advice Bureau as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

.....
Adam Millson ACA
Chartered Accountant
The Institute of Chartered Accountants in England and Wales

Waynflete House
139 Eastgate
Louth
Lincolnshire
LN11 9QQ

17 October 2023

Grimsby, Cleethorpes & District Citizens Advice Bureau

Statement of Financial Activities for the Year Ended 31 March 2023 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted funds £	Restricted funds £	Total 2023 £
Income and Endowments from:				
Donations and legacies	3	1,574	-	1,574
Charitable activities	4	183,278	281,368	464,646
Total income		184,852	281,368	466,220
Expenditure on:				
Charitable activities	5	(152,121)	(308,773)	(460,894)
Other expenditure	6	(3,013)	-	(3,013)
Total expenditure		(155,134)	(308,773)	(463,907)
Net income/(expenditure)		29,718	(27,405)	2,313
Transfers between funds		(27,168)	27,168	-
Net movement in funds		2,550	(237)	2,313
Reconciliation of funds				
Total funds brought forward		78,715	57,458	136,173
Total funds carried forward	19	81,265	57,221	138,486

	Note	Unrestricted funds £	Restricted funds £	Total 2022 £
Income and Endowments from:				
Donations and legacies	3	202	-	202
Charitable activities	4	172,541	274,249	446,790
Total income		172,743	274,249	446,992
Expenditure on:				
Charitable activities	5	(144,643)	(300,934)	(445,577)
Other expenditure	6	(3,154)	-	(3,154)
Total expenditure		(147,797)	(300,934)	(448,731)
Net income/(expenditure)		24,946	(26,685)	(1,739)
Transfers between funds		(41,862)	41,862	-
Net movement in funds		(16,916)	15,177	(1,739)
Reconciliation of funds				
Total funds brought forward		95,631	42,281	137,912
Total funds carried forward	19	78,715	57,458	136,173

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2022 is shown in note 19.

Grimsby, Cleethorpes & District Citizens Advice Bureau

(Registration number: 03526088)
Balance Sheet as at 31 March 2023

	Note	2023 £	2022 £
Fixed assets			
Tangible assets	13	467	3,480
Current assets			
Debtors	14	12,305	663
Cash at bank and in hand	15	157,640	168,277
		169,945	168,940
Creditors: Amounts falling due within one year	16	(31,926)	(36,247)
Net current assets		138,019	132,693
Net assets		138,486	136,173
Funds of the charity:			
Restricted income funds			
Restricted funds	19	57,221	57,458
Unrestricted income funds			
Unrestricted funds		81,265	78,715
Total funds	19	138,486	136,173

For the financial year ending 31 March 2023 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476; and
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

The financial statements on pages 10 to 23 were approved by the trustees, and authorised for issue on 17 October 2023 and signed on their behalf by:

.....
P Williams
Trustee

1 Charity status

The charity is limited by guarantee, incorporated in England & Wales, and consequently does not have share capital. Each of the trustees is liable to contribute an amount not exceeding £10 towards the assets of the charity in the event of liquidation.

The address of its registered office is:
Melbourne House
16 Town Hall Street
Grimsby
Lincolnshire
DN31 1HZ

These financial statements were authorised for issue by the trustees on 17 October 2023.

These financial statements cover the individual entity, Grimsby, Cleethorpes & District Citizens Advice Bureau.

2 Accounting policies

Summary of significant accounting policies and key accounting estimates

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

Statement of compliance

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 (FRS 102)) (issued in October 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Basis of preparation

Grimsby, Cleethorpes & District Citizens Advice Bureau 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 notes.

These financial statements have been prepared in sterling which is the functional currency and are rounded to the nearest pound.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity. Specifically in connection with the current economic climate, the trustees have considered the impact of COVID-19 on the business and they are satisfied that the company has sufficient financial headroom to continue trading for at least the next twelve months. For this reason the financial statements have been prepared on a going concern basis.

Income and endowments

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 the income receivable can be measured reliably.

Donations and legacies

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance by the charity before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that these conditions will be fulfilled in the reporting period.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Charitable activities

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

Grant provisions

Provisions for grants are made when the intention to make a grant has been communicated to the recipient but there is uncertainty about either the timing of the grant or the amount of grant payable.

Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees meetings and reimbursed expenses.

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 charity 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 Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Individual fixed assets costing £500.00 or more are initially recorded at cost.

Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Fixtures and fittings	15% reducing balance
Office equipment	33% straight line

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees discretion in furtherance of the objectives of the charity.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Pensions and other post retirement obligations

A defined contribution plan is a pension plan under which fixed contributions are paid into a pension fund and the Company has no legal or constructive obligation to pay further contributions even if the fund does not hold sufficient assets to pay all employees the benefits relating to employee service in the current and prior periods.

Contributions to defined contribution plans are recognised as employee benefit expense when they are due.

3 Income from donations and legacies

	Unrestricted General £	Total 2023 £	Total 2022 £
Donations and legacies;			
Donations	1,574	1,574	202
	1,574	1,574	202

4 Income from charitable activities

	Unrestricted funds General £	Restricted funds £	Total 2023 £	Total 2022 £
General advice	178,293	-	178,293	170,066
Money Advice Service Debt Advice Project	-	136,179	136,179	134,522
Headley Trust	-	15,000	15,000	-
Citizens Advice - Help to Claim	-	(7,587)	(7,587)	62,813
The Henry Smith Charity - Improving Lives	-	58,100	58,100	29,450
National Lottery	-	54,776	54,776	40,362
Immigration	4,985	-	4,985	2,475
Orsted	-	24,900	24,900	-
NLAG	-	-	-	7,102
	183,278	281,368	464,646	446,790

The income from charitable activities in 2022 totalled £446,790 and was allocated between funds as follows:
Unrestricted funds - £172,541
Restricted funds - £274,249

5 Expenditure on charitable activities

	Note	Unrestricted General £	Restricted £	Total 2023 £	Total 2022 £
Direct costs		2,889	9,180	12,069	11,045
Grant funding of activities		71,047	-	71,047	76,764
Staff costs	10	67,059	246,468	313,527	298,359
Support costs	7	8,176	48,218	56,394	50,775
Governance costs	7	2,950	4,907	7,857	8,634
		152,121	308,773	460,894	445,577

Expenditure on charitable activities in 2022 totalled £445,577 and was allocated between funds as follows:
Unrestricted funds - £144,643
Restricted funds - £300,934

6 Other expenditure

	Note	Unrestricted funds General £	Total funds £
Depreciation, amortisation and other similar costs		3,013	3,013
Total for 2023		3,013	3,013
Total for 2022		3,154	3,154

7 Analysis of governance and support costs

Charitable activities expenditure

	Unrestricted General £	Restricted £	Total 2023 £	Total 2022 £
Rent and rates	1,658	14,429	16,087	15,277
Light, heat and power	474	4,127	4,601	4,107
Insurance	49	1,706	1,755	1,852
Repairs and maintenance	886	7,717	8,603	8,368
Telephone and equipment	3,233	12,825	16,058	14,731
Computer software and maintenance	42	1,003	1,045	104
Printing, postage and stationery	1,069	4,030	5,099	3,662
Sundry	753	2,313	3,066	2,593
Bank charges	12	68	80	81
	8,176	48,218	56,394	50,775

Allocated support costs in 2022 totalled £50,775 and was allocated between funds as follows:
Unrestricted fund - £8,275
Restricted fund - £42,500

Governance costs

	Unrestricted funds General £	Restricted funds £	Total 2023 £	Total 2022 £
Independent examiner fees				
Examination of the financial statements	1,861	2,139	4,000	4,000
Other fees paid to examiners	863	494	1,357	1,454
Legal fees	226	2,274	2,500	3,180
	2,950	4,907	7,857	8,634

8 Net incoming/outgoing resources

Net incoming/(outgoing) resources for the year include:

	2023 £	2022 £
Operating leases - plant and machinery	1,018	1,663
Depreciation of fixed assets	3,013	3,154
Independent Examination	4,000	4,000

9 Trustees remuneration and expenses

No trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

No trustees have received any reimbursed expenses or any other benefits from the charity during the year.

10 Staff costs

The aggregate payroll costs were as follows:

	2023 £	2022 £
Staff costs during the year were:		
Wages and salaries	287,851	274,276
Social security costs	20,460	18,964
Pension costs - Defined contribution	5,216	5,119
	313,527	298,359

The monthly average number of persons (including senior management team) employed by the charity during the year expressed as full time equivalents was as follows:

	2023 No	2022 No
Headcount	15	12

No employee received emoluments of more than £60,000 during the year.

The total employee benefits of the key management personnel of the charity were £100,617 (2022 - £108,388).

11 Independent examiner's remuneration

	2023 £	2022 £
Examination of the financial statements	4,000	4,000
Other fees to examiners		
All other services	1,357	1,454

All fees dislcosed are inclusive of VAT

12 Taxation

The charity is a registered charity and is therefore exempt from taxation.

13 Tangible fixed assets

	Furniture and equipment £	Computer equipment £	Total £
Cost			
At 1 April 2022	52,765	9,559	62,324
At 31 March 2023	52,765	9,559	62,324
Depreciation			
At 1 April 2022	52,765	6,079	58,844
Charge for the year	-	3,013	3,013
At 31 March 2023	52,765	9,092	61,857
Net book value			
At 31 March 2023	-	467	467
At 31 March 2022	-	3,480	3,480

14 Debtors

	2023 £	2022 £
Trade debtors	825	-
Prepayments	5,181	663
Accrued income	6,299	-
	12,305	663

15 Cash and cash equivalents

	2023 £	2022 £
Cash on hand	170	27
Cash at bank	157,470	168,250
	157,640	168,277

16 Creditors: amounts falling due within one year

	2023 £	2022 £
Trade creditors	3,338	11,156
Accruals and deferred income	28,588	25,091
	31,926	36,247

As at 31st March 2023 income totalling £23,898 was deferred and consisted of National Lottery grants received in advance. As at 31st March 2022 income totalling £20,401 was deferred and consisted of The Henry Smith Charity grant received in advance. This income was released into the Statement of Financial Activities during the year ended 31st March 2023.

17 Obligations under leases and hire purchase contracts

Operating lease commitments

Total future minimum lease payments under non-cancellable operating leases are as follows:

	2023 £	2022 £
Land and buildings		
Within one year	15,000	15,000
Between one and five years	48,750	60,000
After five years	-	3,750
	63,750	78,750
Other		
Within one year	1,004	1,018
Between one and five years	13,798	255
	14,802	1,273

18 Pension and other schemes

Defined contribution pension scheme

The charity operates a defined contribution pension scheme. The pension cost charge for the year represents contributions payable by the charity to the scheme and amounted to £5,216 (2022 - £5,119).

19 Funds

	Balance at 1 April 2022 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2023 £
Unrestricted funds					
General					
General fund	75,235	179,844	(120,622)	(53,659)	80,798
Unrestricted fixed assets	3,480	-	(3,013)	-	467
Immigration	-	5,008	(31,499)	26,491	-
	78,715	184,852	(155,134)	(27,168)	81,265
Restricted funds					
Money Advice Service Debt Advice Project	36,439	136,179	(137,572)	-	35,046
Citizens Advice - Help to Claim	7,601	(7,587)	-	-	14
The Henry Smith Charity - Improving Lives	-	58,100	(70,231)	12,131	-
National Lottery	-	54,776	(46,033)	-	8,743
Orsted	-	24,900	(35,937)	11,037	-
Headley Trustt	-	15,000	(19,000)	4,000	-
NELC Winter Grant	13,418	-	-	-	13,418
Total restricted funds	57,458	281,368	(308,773)	27,168	57,221
Total funds	136,173	466,220	(463,907)	-	138,486

Notes to the Financial Statements for the Year Ended 31 March 2023

	Balance at 1 April 2021 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2022 £
Unrestricted funds					
General					
General fund	88,997	170,246	(124,207)	(59,801)	75,235
Unrestricted fixed assets	6,634	-	(3,154)	-	3,480
Immigration	-	2,497	(20,436)	17,939	-
	95,631	172,743	(147,797)	(41,862)	78,715
Restricted					
Money Advice Service Debt Advice Project	-	134,522	(116,292)	18,209	36,439
Citizens Advice - Help to Claim	-	62,813	(55,212)	-	7,601
The Henry Smith Charity - Improving Lives	25,146	29,450	(77,197)	22,601	-
National Lottery	-	40,362	(40,422)	60	-
NLAG	-	7,102	(8,094)	992	-
NELC Winter Grant	17,135	-	(3,717)	-	13,418
Total restricted funds	42,281	274,249	(300,934)	41,862	57,458
Total funds	137,912	446,992	(448,731)	-	136,173

The specific purposes for which the funds are to be applied are as follows:

Money Advice Service Debt Advice Project - to provide high quality debt advice

Citizens Advice - Help to Claim - to provide support to individuals to assist them in completing their initial claim for Universal Credit.

The Henry Smith Charity - to provide advice, advocacy and support to people at a crisis point.

NELC Winter Grant - to provide support to vulnerable households and families particularly affected by the pandemic.

Unrestricted general fund
This represents income received without restrictions which is used supporting general advice funds.

Unrestricted fixed asset funds represent capital expenditure made using general funds.

Immigration - to provide OISC Level 2 immigration advice and support.

During the year a transfer of £27,168 was made from unrestricted funds to restricted funds to support grants where expenditure exceeded income.

20 Analysis of net assets between funds

	Unrestricted funds General £	Restricted funds £	Total funds at 31 March 2023 £
Tangible fixed assets	467	-	467
Current assets	88,826	81,119	169,945
Current liabilities	(8,028)	(23,898)	(31,926)
Total net assets	81,265	57,221	138,486

	Unrestricted funds General £	Restricted funds £	Total funds at 31 March 2022 £
Tangible fixed assets	3,480	-	3,480
Current assets	85,581	83,359	168,940
Current liabilities	(10,346)	(25,901)	(36,247)
Total net assets	78,715	57,458	136,173

21 Analysis of net funds

	At 1 April 2022 £	Financing cash flows £	At 31 March 2023 £
Cash at bank and in hand	168,277	(10,637)	157,640
Net debt	168,277	(10,637)	157,640

	At 1 April 2021 £	Financing cash flows £	At 31 March 2022 £
Cash at bank and in hand	152,934	15,343	168,277
Net debt	152,934	15,343	168,277

22 Related party transactions

There were no related party transactions in the year.

GRIMSBY, CLEETHORPES AND DISTRICT CITIZENS ADVICE BUREAU

England & Wales - Charity number 1075288

Accounts

Company registration number: 03526088
Charity registration number: 1075288

Grimsby, Cleethorpes & District Citizens Advice Bureau

(A company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 31 March 2022

Forrester Boyd
Chartered Accountant
Waynflete House
139 Eastgate
Louth
Lincolnshire
LN11 9QQ

Forrester Boyd
CHARTERED ACCOUNTANTS

Grimsby, Cleethorpes & District Citizens Advice Bureau

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Grimsby, Cleethorpes & District Citizens Advice Bureau

Reference and Administrative Details

Trustees	P Williams, Chair
	D Billard
	M Allingham
	G W Baker
	A Maggs
	J Bramley
	G Rogers
	B Barber
Stakeholder Members	Councillor S Shreeve, Honorary Treasurer
	Councillor S Harness
	Councillor D Rodwell
	Councillor K Rudd
	Councillor M Patrick
Senior Management / Leadership Team	A Gaskins, Chief Executive
	D Rossiter, Deputy Chief Executive
	J Lambton, Project / Finance manager
Charity Registration Number	1075288
Company Registration Number	03526088
	The charity is incorporated in England & Wales.
Registered Office	Melbourne House 16 Town Hall Street Grimsby Lincolnshire DN31 1HZ
Independent Examiner	Forrester Boyd Chartered Accountant Waynflete House 139 Eastgate Louth Lincolnshire LN11 9QQ
Bankers	HSBC Bank plc Grimsby 55 Victoria Street Grimsby North East Lincolnshire DN31 1UX

Grimsby, Cleethorpes & District Citizens Advice Bureau

Trustees' Report

The trustees, who are directors for the purposes of company law, present the annual report together with the financial statements of the charitable company for the year ended 31 March 2022.

Structure, governance and management

Nature of governing document

The Charity is governed by its Memorandum and Articles of Association, which were adopted on 12 March 1998 and last amended on 18 April 2019.

Recruitment and appointment of trustees

The Board of Trustees is responsible for the overall governance of the charity. Trustees are either elected or co-opted onto the Board and the total number may not exceed 16. Elected Trustees may remain in office for 2 years and then must seek re-election. Co-opted members are appointed by the Board and serve for terms determined by the Board at the time of their co-option.

Effective partnership and co-operation between the Board of Trustees and the staff contributes to the success of the working of the organisation. The Board of Trustees is required to meet at least 4 times per year to discuss strategic and operational performance and agree business plans and budgets.

Induction and training of trustees

New Trustees receive an induction pack containing everything they need to know about the Charity and its work for effective and informed decision-making.

Risk management

The Trustees have introduced a formal risk management process to assess business risks and implement risk management strategies. This has involved identifying the types of risk the Bureau faces, pioritising them in terms of potential impact and likelihood of occurrence, and identifying the means of mitigating the risks. As part of the process the Board of Trustees have reviewed the adequacy of the Bureau's internal controls.

Objectives and activities

Objects and aims

The organisation exists for the promotion of any charitable purpose for the benefit of the community in North East Lincolnshire by the advancement of education, the protection of health and relief of poverty, sickness and distress through the delivery of advice services.

The aims of the Bureau are:
- To help people find a way forward.
- To improve the policies and practices that affect people's lives.
- The service provides free, independent, confidential and impartial advice to everyone on their rights and their responsibilities. It values diversity, promotes equality and challenges discrimination.
- To provide the citizens of North East Lincolnshire with a high quality, holistic advice and information service which is accessible to them and appropriate to their needs.

Our charity was founded in 1939 and since then we have given advice, information and support to anyone who needs it. We help people online, over the phone and face to face from our office through our network of local outreaches. Every year thousands of people turn to us. This gives us a unique insight into their needs and concerns. We use this knowledge to campaign on big issues both locally and nationally. So one way or another, we are helping everyone - not just those we support directly.

Trustees' Report

Objectives, strategies and activities

The Charity is governed by its Memorandum and Articles of Association, which were adopted on 12 March 1998 and last amended on 18 April 2019.

The Board of Trustees is responsible for the overall governance of the charity. Trustees are either elected or co-opted onto the Board and the total number may not exceed 16. Elected Trustees may remain in office for 2 years and then must seek re-election. Co-opted members are appointed by the Board and serve for terms determined by the Board at the time of their co-option.

Effective partnership and co-operation between the Board of Trustees and the staff contributes to the success of the working of the organisation. The Board of Trustees is required to meet at least 4 times per year to discuss strategic and operational performance and agree business plans and budgets.

New Trustees receive an induction pack containing everything they need to know about the Charity and its work for effective and informed decision-making.

The Board delegates the exercise of certain powers in connection with the management and administration of the Charity as set out below. Requiring regular reporting back to the planned meetings of the Board so that all decisions can ultimately be ratified and controlled by the full Board.

The present Trustees and any Trustees that have served in the last year are listed on page 1 together with the names of the senior executive staff.

Finance Sub-Committee

The terms of reference for this group are as follows:

To support the Honorary Treasurer in assuring that:

- A financial audit, independent examiners and auditors are properly appointed
- A yearly budget and monthly monitoring reports are given to the Board covering income and expenditure.
- There are written procedures for all financial systems and these are controlled and regularly monitored
- That the financial information is used by the Board to review the provision of services
- Ensure that budgets and variance reports are sent to all members.
- That the budget makes provision for volunteer expenses
- To take on specific pieces of work delegated to it by the Board. The Board is to ensure that there are adequate resources available to carry out the work.
- That one member of the group carries out periodic checks on the Bureau's petty cash balances.
- To consider proposals for income and expenditure and make recommendations to the Trustee Board regarding decisions relating to the organisation's strategic or operational functions that have a financial cost that fall outside of the devolved powers of Officers of the Trustee Board as determined by the Office Manual.
- All acts and proceedings of the Sub-Committee shall be reported back to the Trustee Board as soon as it is reasonably practicable.

Personnel Sub-Committee

The terms of reference for this group are as follows:
- To evaluate, monitor, oversee and control Citizens Advice North East Lincolnshire (CANEL) personnel and human resources monitoring and prepare reports when required for the Trustee Board.
- To consider proposals and make recommendations to the Trustee Board regarding decisions relating to CANEL's strategic or operational functions that have personnel or human resource implications
- All acts and proceedings of the Sub-Committee shall be reported back to the Trustee Board as soon as is reasonably practicable.
- It undertakes the work delegated by the Board. The Board is to ensure that there are adequate resources available to carry out that work.

The Chief Executive

The Chief Executive is responsible for the day-to-day management of the Charity's affairs and for implementing policies agreed by the Board of Trustees.

Trustees' Report

Public benefit

In preparation of this report the trustees have had regard to the guidance issued by the Charity Commission on public benefit and confirms that the Charity's work meets the requirements for public benefit.

The Trustees are responsible for their annual report and for the preparation of financial statements for each financial year that give a true and fair view of the incoming resources during the year and of the state of affairs as at the end of each of the financial year. In preparing these financial statements the Trustees are required to:

- Ensure that suitable accounting practices are established and applied consistently
- Make judgements and estimates which are reasonable and prudent
- State whether the applicable accounting standards and statement of recommended accounting practice have been followed subject to any material departures disclosed and explained in the financial statements and
- Prepare the financial statements on a going concern basis unless it is inappropriate to assume the charity will continue in operation

The Trustees have overall responsibility for ensuring that the Charity has appropriate systems and controls, financial and otherwise. The Trustees are also responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that financial statement comply with the Companies Act 1985. The Trustees are also responsible for safeguarding the assets of the Charity and for their proper application as required by charity law and hence taking reasonable steps for the prevention and detection of fraud and other irregularities and to provide reasonable assurance that:

- The Charity is operating efficiently and effectively
- All assets are safeguarded against unauthorised use or disposition and are properly applied
- Proper records are maintained and financial information used within the charity, or for publication, is reliable
- The charity complies with relevant laws and regulations

Internal controls over all forms of commitment and expenditure continue to be refined to improve efficiency. Processes are in place to ensure that performance is monitored and that appropriate management information is prepared and reviewed regularly by both management and the Board of Trustees. A programme of internal audits is in place derived from a comprehensive risk assessment.

The systems of internal control are designed to provide reasonable but not absolute assurance against material misstatement or loss. They include:

- A business plan that includes an annual budget approved by the Board of Trustees
- Regular review by the Board of Trustees of financial results, variances from budget, non-financial performance indicators and benchmarking reviews.
- Delegation of the day to day management authority and segregation of duties
- Identification of and management of risks

The Trustees have introduced a formal risk management process to assess business risks and implement risk management strategies. This has involved identifying the types of risk the organisation faces, prioritising them in terms of potential impact and likelihood of occurrence, and identifying the means of mitigating the risks. As part of the process the Board of Trustees has reviewed the adequacy of the organisation's internal controls.

The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

Trustees' Report

Summary of the main achievements of the charity and the difference the charity's work made to the circumstances of its beneficiaries and the wider benefits to society as a whole.

Provision of face to face and telephone advice services from the charity's main office from 9am to 4pm Monday to Friday and from outreaches at various venues across North East Lincolnshire on specific days each week. In addition we work with partners to deliver outreach services to identified vulnerable groups including homelessness, domestic abuse and foodbank services.

Continued funding from North East Lincolnshire Council (NELC) enabled core service delivery to continue. NELC, Henry Smith Charity funding through its Improving Lives Funding Programme, Money and Pension Services Debt Advice Project and East Coast Community Fund (Orstead) funding provided sufficient funds to develop the senior management roles and a supervision team that oversaw delivery of advice services to 3,545 people who presented 10,175 advice issues.nThe organisation was adversely affected by the Covid-19 pandemic when fewer people sought advice because government measures designed to support people during the various lockdowns reduced the number of people seeking our help. The year saw consolidation and improvement to the new National Citizens Advice Membership Standards, advice channel and methods introduced during the previous year.

Continuation funding from the Henry Smith Charity and new funding from the East Coast Community Fund assisted us to maintain essential advice services. We redesigned services, switching to telephone assessments, reducing face to face drop-in assessments because this is a more efficient way of working.

Throughout the year, the organisation has achieved compliance with all external funding contracts.

Continued high performance against funded projects and contracts including NELC's service level agreement the Henry Smith Charity Improving Lives Funding Programme Sharing Advice, and compliance against Money and Pension Service Debt Advice Project (MaPS) to provide debt advice to people at risk of suffering financial exclusion or experiencing financial exclusion allowed the Charity to provide valuable core services to its beneficiaries. The development of charged-for immigration advice services up to level 2 Office of the Immigration Services accredited immigration advice was also a significant achievement.

The continuing relationship between the organisation and North East Lincolnshire Council remains vital to us and is important for the local authority because it recognises the organisation's contribution to its strategic objectives of developing stronger and sustainable communities through building community capacity and resilience, and to minimise the impact of welfare reforms on the local community. This is reflected in the service level agreement between the two parties.

Robust quality assurance methods were evidenced by the quality of our advice service during the year, during which the organisation achieved the highest advice standards as assessed by National Citizens Advice and high levels of compliance against all National Citizens Advice performance quality framework indicators for: client care, client experience, people management and financial management.

Outreach services were consolidated during the year to include key community hubs..

Recruitment, training and support of volunteers is a key organisational aim. Without the dedication and commitment of our volunteers the organisation would be unable to deliver the breadth and level of services it currently offers. Our volunteer base was profoundly affected during the Covid-19 pandemic when we lost 80% of the volunteer cohort during periods of lockdown and we're working to increase our volunteer cohort.

Wider benefits to society can be identified by examination of the charity's achievements. Notably, it secured more than £1 million for beneficiaries in unclaimed or withdrawn welfare benefit payments during the year and managed more than £5 million consumer debt in North East Lincolnshire. In addition the charity continued to provide evidence about unfair or unjust policies that affect people's lives to local and national decision making bodies.

Trustees' Report

Financial review

Policy on reserves

The Board of Trustees continues to strive to increase the level of reserves to ensure that there are sufficient funds available to cushion any unforeseeable demands upon the financial resources. The aim was to achieve a figure equivalent to three months operational costs. Currently the figure is £112,183 compared to annual running costs in 2021/2022 of approximately £448,731. The reserves of the Charity as at 31st March 2022 in total were £136,173 compared to £137,912 in 2021.

The type of income that the Bureau is reliant upon for funding presents a fairly high risk of being reduced. Budgetary and financial control has been improved in order to reduce the risk of any overspendings and to attempt to mitigate the effect upon a loss of funding.

It is not the policy of the Bureau to embark upon any spending prior to funding being received.

Investment policy and objectives

The investment of the Bureau is limited to making best use of the credit balance held at the bank.

Employees

The organisation aims to be an organisation the employees enjoy working for, where they feel supported and encouraged to develop. Employees are kept fully informed about any strategies and objectives as well as day-to-day news and events. Regular information is available through meetings, team briefings and the intranet. All employees are encouraged to put forward their suggestions and views on performance and strategy. The organisation has introduced an employee assistance programme that provides a range of benefits to employees and volunteers.

The organisation is an equal opportunities employer and encourages participation of black and other ethnic minorities at all levels of service. A policy of recruitment and promotion on the basis of aptitude and ability without discrimination is followed. The Bureau pursues both the employment of disabled people whenever possible and the continued employment and retraining of employees who become disabled whilst employed by the Bureau.

The organisation is committed to the training, career development and promotion of all employees. An individual's career development is assessed with an annual appraisal and supervisions. Training programmes are provided to meet any ongoing needs with the aim of developing employees for both their current and future roles.

Pensions

The organisation complies with Workplace Pension Scheme legislation and automatically enrols eligible employees unless individuals opt out with informed consent. The organisation operates the NEST scheme and meets statutory contributions.

Small companies provision statement

This report has been prepared in accordance with the small companies regime under the Companies Act 2006.

The annual report was approved by the trustees of the charity on 29 November 2022 and signed on its behalf by:

.....

P Williams
Trustee

Grimsby, Cleethorpes & District Citizens Advice Bureau

Statement of Trustees' Responsibilities

The trustees (who are also the directors of Grimsby, Cleethorpes & District Citizens Advice Bureau 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), including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland". The report and accounts have been prepared in accordance with the provisions in the Companies Act 2006 relating to small companies.

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 charitable company and of the incoming resources and application of resources, including its income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards, comprising FRS 102 have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records that can 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.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the trustees of the charity on 29 November 2022 and signed on its behalf by:

.....
P Williams
Trustee

Grimsby, Cleethorpes & District Citizens Advice Bureau

Independent Examiner's Report to the trustees of Grimsby, Cleethorpes & District Citizens Advice Bureau ("the Company")

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2022.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of Grimsby, Cleethorpes & District Citizens Advice Bureau are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the Company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of The Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of Grimsby, Cleethorpes & District Citizens Advice Bureau as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

.....
Adam Millson ACA
Chartered Accountant
The Institute of Chartered Accountants in England and Wales

Waynflete House
139 Eastgate
Louth
Lincolnshire
LN11 9QQ

29 November 2022

Grimsby, Cleethorpes & District Citizens Advice Bureau

Statement of Financial Activities for the Year Ended 31 March 2022 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted funds £	Restricted funds £	Total 2022 £
Income and Endowments from:				
Donations and legacies	3	202	-	202
Charitable activities	4	172,541	274,249	446,790
Total income		172,743	274,249	446,992
Expenditure on:				
Charitable activities	5	(144,643)	(300,934)	(445,577)
Other expenditure	6	(3,154)	-	(3,154)
Total expenditure		(147,797)	(300,934)	(448,731)
Net income/(expenditure)		24,946	(26,685)	(1,739)
Transfers between funds		(41,862)	41,862	-
Net movement in funds		(16,916)	15,177	(1,739)
Reconciliation of funds				
Total funds brought forward		95,631	42,281	137,912
Total funds carried forward	19	78,715	57,458	136,173

	Note	Unrestricted funds £	Restricted funds £	Total 2021 £
Income and Endowments from:				
Donations and legacies	3	174	-	174
Charitable activities	4	219,731	316,189	535,920
Total income		219,905	316,189	536,094
Expenditure on:				
Charitable activities	5	(145,631)	(327,911)	(473,542)
Other expenditure	6	(2,703)	-	(2,703)
Total expenditure		(148,334)	(327,911)	(476,245)
Net income/(expenditure)		71,571	(11,722)	59,849
Transfers between funds		(33,575)	33,575	-
Net movement in funds		37,996	21,853	59,849
Reconciliation of funds				
Total funds brought forward		57,635	20,428	78,063
Total funds carried forward	19	95,631	42,281	137,912

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2021 is shown in note 19.

Grimsby, Cleethorpes & District Citizens Advice Bureau

(Registration number: 03526088)
Balance Sheet as at 31 March 2022

	Note	2022 £	2021 £
Fixed assets			
Tangible assets	13	3,480	6,634
Current assets			
Debtors	14	663	10,852
Cash at bank and in hand	15	168,277	152,934
		168,940	163,786
Creditors: Amounts falling due within one year	16	(36,247)	(32,508)
Net current assets		132,693	131,278
Net assets		136,173	137,912
Funds of the charity:			
Restricted income funds			
Restricted funds	19	57,458	42,281
Unrestricted income funds			
Unrestricted funds		78,715	95,631
Total funds	19	136,173	137,912

For the financial year ending 31 March 2022 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476; and
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These financial statements have been prepared in accordance with the special provisions relating to companies subject to the small companies regime within Part 15 of the Companies Act 2006.

The financial statements on pages 10 to 23 were approved by the trustees, and authorised for issue on 29 November 2022 and signed on their behalf by:

P Williams
Trustee

1 Charity status

The charity is limited by guarantee, incorporated in England & Wales, and consequently does not have share capital. Each of the trustees is liable to contribute an amount not exceeding £10 towards the assets of the charity in the event of liquidation.

The address of its registered office is:
Melbourne House
16 Town Hall Street
Grimsby
Lincolnshire
DN31 1HZ

These financial statements were authorised for issue by the trustees on 29 November 2022.

These financial statements cover the individual entity, Grimsby, Cleethorpes & District Citizens Advice Bureau.

2 Accounting policies

Summary of significant accounting policies and key accounting estimates

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

Statement of compliance

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 (FRS 102)) (issued in October 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Basis of preparation

Grimsby, Cleethorpes & District Citizens Advice Bureau 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 notes.

These financial statements have been prepared in sterling which is the functional currency and are rounded to the nearest pound.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity. Specifically in connection with the current economic climate, the trustees have considered the impact of COVID-19 on the business and they are satisfied that the company has sufficient financial headroom to continue trading for at least the next twelve months. For this reason the financial statements have been prepared on a going concern basis.

Income and endowments

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 the income receivable can be measured reliably.

Donations and legacies

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance by the charity before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that these conditions will be fulfilled in the reporting period.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Charitable activities

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

Grant provisions

Provisions for grants are made when the intention to make a grant has been communicated to the recipient but there is uncertainty about either the timing of the grant or the amount of grant payable.

Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees's meetings and reimbursed expenses.

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 charity 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 Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Individual fixed assets costing £500.00 or more are initially recorded at cost.

Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Fixtures and fittings	15% reducing balance
Office equipment	33% straight line

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees discretion in furtherance of the objectives of the charity.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Pensions and other post retirement obligations

A defined contribution plan is a pension plan under which fixed contributions are paid into a pension fund and the Company has no legal or constructive obligation to pay further contributions even if the fund does not hold sufficient assets to pay all employees the benefits relating to employee service in the current and prior periods.

Contributions to defined contribution plans are recognised as employee benefit expense when they are due.

3 Income from donations and legacies

	Unrestricted General £	Total 2022 £	Total 2021 £
Donations and legacies;			
Donations	202	202	174
	202	202	174

4 Income from charitable activities

	Unrestricted funds General £	Restricted funds £	Total 2022 £	Total 2021 £
General advice	170,066	-	170,066	200,049
Money Advice Service Debt Advice Project	-	134,522	134,522	132,820
Miscellaneous income	-	-	-	16,106
Citizens Advice - Help to Claim	-	62,813	62,813	62,257
The Henry Smith Charity - Improving Lives	-	29,450	29,450	58,900
National Lottery	-	40,362	40,362	-
Immigration	2,475	-	2,475	950
COVID-19 support	-	-	-	42,212
NELC Winter Grant	-	-	-	20,000
Coronavirus Job Retention Support Grant	-	-	-	2,626
NLAG	-	7,102	7,102	-
	172,541	274,249	446,790	535,920

THe income from charitable activities in the previous year totalled £535,920 and was allocated between the funds as follows:
Unrestricted funds - £219,731
Restricted funds - £316,189

5 Expenditure on charitable activities

	Note	Unrestricted General £	Restricted £	Total 2022 £	Total 2021 £
Direct costs		2,269	8,776	11,045	10,634
Grant funding of activities		71,374	5,390	76,764	73,912
Staff costs	10	58,659	239,700	298,359	312,415
Support costs	7	8,275	42,500	50,775	69,445
Governance costs	7	4,066	4,568	8,634	7,136
		144,643	300,934	445,577	473,542

Expenditure on charitable activities in 2021 totalled £473,542 and was allocated between funds as follows:
Unrestricted funds - £145,631
Restricted funds - £327,911

In addition to the expenditure analysed above, there are also governance costs of £8,634 (2021 - £7,136) which relate directly to charitable activities. See note 7 for further details.

6 Other expenditure

	Note	Unrestricted funds General £	Total funds £
Depreciation, amortisation and other similar costs		3,154	3,154
Total for 2022		3,154	3,154
Total for 2021		2,703	2,703

7 Analysis of governance and support costs

Charitable activities expenditure

	Unrestricted General £	Restricted £	Total 2022 £	Total 2021 £
Rent and rates	2,198	13,079	15,277	15,379
Light, heat and power	591	3,516	4,107	3,750
Insurance	271	1,581	1,852	1,571
Repairs and maintenance	902	7,466	8,368	3,172
Telephone and equipment	3,101	11,630	14,731	40,310
Computer software and maintenance	16	88	104	2,280
Printing, postage and stationery	383	3,279	3,662	796
Sundry	800	1,793	2,593	2,103
Bank charges	13	68	81	84
	8,275	42,500	50,775	69,445

Allocated support costs in 2021 totalled £69,445 and was allocated between funds as follows:
Unrestricted fund - £15,441
Restricted fund - £54,004

Governance costs

	Unrestricted funds General £	Restricted funds £	Total 2022 £	Total 2021 £
Independent examiner fees				
Examination of the financial statements	412	3,588	4,000	3,900
Other fees paid to examiners	1,020	434	1,454	1,002
Legal fees	2,634	546	3,180	2,234
	4,066	4,568	8,634	7,136

8 Net incoming/outgoing resources

Net (outgoing)/incoming resources for the year include:

	2022 £	2021 £
Operating leases - plant and machinery	1,663	4,889
Depreciation of fixed assets	3,154	2,703
Independent Examination	4,000	3,900

9 Trustees remuneration and expenses

No trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

No trustees have received any reimbursed expenses or any other benefits from the charity during the year.

The amount expenses waived by the trustees during the year totalled £Nil (2021 - £Nil).

10 Staff costs

The aggregate payroll costs were as follows:

	2022 £	2021 £
Staff costs during the year were:		
Wages and salaries	274,276	287,677
Social security costs	18,964	19,514
Pension costs - Defined contribution	5,119	5,224
	298,359	312,415

The monthly average number of persons (including senior management team) employed by the charity during the year expressed as full time equivalents was as follows:

	2022 No	2021 No
Headcount	12	14

No employee received emoluments of more than £60,000 during the year.

The total employee benefits of the key management personnel of the charity were £108,388 (2021 - £122,037).

11 Independent examiner's remuneration

	2022 £	2021 £
Examination of the financial statements	4,000	3,900
Other fees to examiners		
All other services	1,454	1,002

All fees dislcosed are inclusive of VAT

12 Taxation

The charity is a registered charity and is therefore exempt from taxation.

13 Tangible fixed assets

	Furniture and equipment £	Computer equipment £	Total £
Cost			
At 1 April 2021	52,765	9,559	62,324
At 31 March 2022	52,765	9,559	62,324
Depreciation			
At 1 April 2021	52,765	2,925	55,690
Charge for the year	-	3,154	3,154
At 31 March 2022	52,765	6,079	58,844
Net book value			
At 31 March 2022	-	3,480	3,480
At 31 March 2021	-	6,634	6,634

14 Debtors

	2022 £	2021 £
Trade debtors	-	7,102
Prepayments	663	3,750
	663	10,852

15 Cash and cash equivalents

	2022 £	2021 £
Cash on hand	27	16
Cash at bank	168,250	152,918
	168,277	152,934

16 Creditors: amounts falling due within one year

	2022 £	2021 £
Trade creditors	11,156	1,225
Accruals and deferred income	25,091	31,283
	36,247	32,508

As at 31st March 2022 income totalling £20,401 was deferred and consisted of The Henry Smith Charity grant received in advance. As at 31st March 2021 income totalling £27,283 was deferred and consisted of a Big Lottery grant of £20,181 and NLAG funding of £7,102 both received in advance. This income was released into the Statement of Financial Activities during the year ended 31st March 2022.

17 Obligations under leases and hire purchase contracts

Operating lease commitments

Total future minimum lease payments under non-cancellable operating leases are as follows:

	2022 £	2021 £
Land and buildings		
Within one year	15,000	15,000
Between one and five years	60,000	60,000
After five years	3,750	18,750
	78,750	93,750
Other		
Within one year	1,018	1,663
Between one and five years	255	1,273
	1,273	2,936

18 Pension and other schemes

Defined contribution pension scheme

The charity operates a defined contribution pension scheme. The pension cost charge for the year represents contributions payable by the charity to the scheme and amounted to £5,119 (2021 - £5,224).

19 Funds

	Balance at 1 April 2021 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2022 £
Unrestricted funds					
General					
General fund	88,997	170,246	(124,207)	(59,801)	75,235
Unrestricted fixed assets	6,634	-	(3,154)	-	3,480
Immigration	-	2,497	(20,436)	17,939	-
	95,631	172,743	(147,797)	(41,862)	78,715
Restricted funds					
Money Advice Service Debt Advice Project	-	134,522	(116,292)	18,209	36,439
Citizens Advice - Help to Claim	-	62,813	(55,212)	-	7,601
The Henry Smith Charity - Improving Lives	25,146	29,450	(77,197)	22,601	-
NELC Winter Grant	17,135	-	(3,717)	-	13,418
National Lottery	-	40,362	(40,422)	60	-
NLAG	-	7,102	(8,094)	992	-
Total restricted funds	42,281	274,249	(300,934)	41,862	57,458
Total funds	137,912	446,992	(448,731)	-	136,173

Notes to the Financial Statements for the Year Ended 31 March 2022

	Balance at 1 April 2020 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2021 £
Unrestricted funds					
General					
General fund	49,790	218,910	(135,021)	(44,682)	88,997
Unrestricted fixed assets	7,845	-	(2,703)	1,492	6,634
Immigration	-	995	(10,610)	9,615	-
	57,635	219,905	(148,334)	(33,575)	95,631
Restricted					
Money Advice Service Debt Advice Project	-	132,820	(142,396)	9,576	-
Citizens Advice - Help to Claim	-	62,257	(69,158)	6,901	-
The Henry Smith Charity - Improving Lives	20,428	58,900	(54,182)	-	25,146
Police & Crime Commissioner Humberside - Crime Reduction Fund	-	-	(11,973)	11,973	-
COVID-19 support	-	42,212	(47,337)	5,125	-
NELC Winter Grant	-	20,000	(2,865)	-	17,135
Total restricted funds	20,428	316,189	(327,911)	33,575	42,281
Total funds	78,063	536,094	(476,245)	-	137,912

The specific purposes for which the funds are to be applied are as follows:

Money Advice Service Debt Advice Project - to provide high quality debt advice

Citizens Advice - Help to Claim - to provide support to individuals to assist them in completing their initial claim for Universal Credit.

The Henry Smith Charity - to provide advice, advocacy and support to people at a crisis point.

Improving Lives Police & Crime Commissioner Humberside - to provide support and advice to victims of domestic abuse.

NELC Winter Grant - to provide support to vulnerable households and families particularly affected by the pandemic.

Unrestricted general fund
This represents income received without restrictions which is used supporting general advice funds.

Unrestricted fixed asset funds represent capital expenditure made using general funds.

Immigration - to provide OISC Level 2 immigration advice and support.

During the year a transfer of £41,862 was made from unrestricted funds to help provide additional resources in excess of the restricted income received.

20 Analysis of net assets between funds

	Unrestricted funds General £	Restricted funds £	Total funds at 31 March 2022 £
Tangible fixed assets	3,480	-	3,480
Current assets	85,581	83,359	168,940
Current liabilities	(10,346)	(25,901)	(36,247)
Total net assets	78,715	57,458	136,173

	Unrestricted funds General £	Restricted funds £	Total funds at 31 March 2021 £
Tangible fixed assets	6,634	-	6,634
Current assets	121,505	42,281	163,786
Current liabilities	(32,508)	-	(32,508)
Total net assets	95,631	42,281	137,912

21 Analysis of net funds

	At 1 April 2021 £	Financing cash flows £	At 31 March 2022 £
Cash at bank and in hand	152,934	15,343	168,277
Net debt	152,934	15,343	168,277

	At 1 April 2020 £	Financing cash flows £	At 31 March 2021 £
Cash at bank and in hand	64,750	88,184	152,934
Net debt	64,750	88,184	152,934

22 Related party transactions

There were no related party transactions in the year.

GRIMSBY, CLEETHORPES AND DISTRICT CITIZENS ADVICE BUREAU

England & Wales - Charity number 1075288

Accounts

Company registration number: 03526088
Charity registration number: 1075288

Grimsby, Cleethorpes & District Citizens Advice Bureau

(A company limited by share capital)

Annual Report and Financial Statements

for the Year Ended 31 March 2021

Forrester Boyd
Chartered Accountant
Waynflete House
139 Eastgate
Louth
Lincolnshire
LN11 9QQ

Grimsby, Cleethorpes & District Citizens Advice Bureau

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Grimsby, Cleethorpes & District Citizens Advice Bureau

Reference and Administrative Details

Trustees	D Billard, Chair P Williams, Deputy Chair M Allingham G W Baker A Maggs J Bramley G Rogers A P Dodd (Resignation 13 July 2020) B Barber
Stakeholder Members	Councillor S Shreeve, Honorary Treasurer Councillor S Harness Councillor D Rodwell Councillor K Rudd Councillor M Patrick
Senior Management Team	A Gaskins, Chief Executive D Rossiter, Deputy Chief Executive J Lambton, Project / Finance manager S Davidson, Volunteer Service Manager
Principal Office	Melbourne House 16 Town Hall Street Grimsby Lincolnshire DN31 1HZ The charity is incorporated in England & Wales.
Company Registration Number	03526088
Charity Registration Number	1075288
Bankers	HSBC Bank plc Grimsby 55 Victoria Street Grimsby North East Lincolnshire DN31 1UX
Independent Examiner	Forrester Boyd Chartered Accountant Waynflete House 139 Eastgate Louth Lincolnshire LN11 9QQ

Grimsby, Cleethorpes & District Citizens Advice Bureau

Trustees' Report

The trustees, who are directors for the purposes of company law, present the annual report together with the financial statements of the charitable company for the year ended 31 March 2021.

Structure, governance and management

Nature of governing document

The Charity is governed by its Memorandum and Articles of Association, which were adopted on 12 March 1998 and last amended on 18 April 2019.

Recruitment and appointment of trustees

The Board of Trustees is responsible for the overall governance of the charity. Trustees are either elected or co-opted onto the Board and the total number may not exceed 16. Elected Trustees may remain in office for 2 years and then must seek re-election. Co-opted members are appointed by the Board and serve for terms determined by the Board at the time of their co-option.

Effective partnership and co-operation between the Board of Trustees and the staff contributes to the success of the working of the organisation. The Board of Trustees is required to meet at least 4 times per year to discuss strategic and operational performance and agree business plans and budgets.

Induction and training of trustees

New Trustees receive an induction pack containing everything they need to know about the Charity and its work for effective and informed decision-making.

Risk management
The Trustees have introduced a formal risk management process to assess business risks and implement risk management strategies. This has involved identifying the types of risk the Bureau faces, pioritising them in terms of potential impact and likelihood of occurrence, and identifying the means of mitigating the risks. As part of the process the Board of Trustees have reviewed the adequacy of the Bureau's internal controls.

Objectives and activities

Objects and aims

The organisation exists for the promotion of any charitable purpose for the benefit of the community in North East Lincolnshire by the advancement of education, the protection of health and relief of poverty, sickness and distress through the delivery of advice services.

The aims of the Bureau are:
- To help people find a way forward.
- To improve the policies and practices that affect people's lives.
- The service provides free, independent, confidential and impartial advice to everyone on their rights and their responsibilities. It values diversity, promotes equality and challenges discrimination.
- To provide the citizens of North East Lincolnshire with a high quality, holistic advice and information service which is accessible to them and appropriate to their needs.

Our charity was founded in 1939 and since then we have given advice, information and support to anyone who needs it. We help people online, over the phone and face to face from our office through our network of local outreaches. Every year thousands of people turn to us. This gives us a unique insight into their needs and concerns. We use this knowledge to campaign on big issues both locally and nationally. So one way or another, we are helping everyone - not just those we support directly.

Grimsby, Cleethorpes & District Citizens Advice Bureau

Trustees' Report

Objectives, strategies and activities

The Charity is governed by its Memorandum and Articles of Association, which were adopted on 12 March 1998 and last amended on 18 April 2019.

The Board of Trustees is responsible for the overall governance of the charity. Trustees are either elected or co-opted onto the Board and the total number may not exceed 16. Elected Trustees may remain in office for 2 years and then must seek re-election. Co-opted members are appointed by the Board and serve for terms determined by the Board at the time of their co-option.

Effective partnership and co-operation between the Board of Trustees and the staff contributes to the success of the working of the organisation. The Board of Trustees is required to meet at least 4 times per year to discuss strategic and operational performance and agree business plans and budgets.

New Trustees receive an induction pack containing everything they need to know about the Charity and its work for effective and informed decision-making.

The Board delegates the exercise of certain powers in connection with the management and administration of the Charity as set out below. Requiring regular reporting back to the planned meetings of the Board so that all decisions can ultimately be ratified and controlled by the full Board.

The present Trustees and any Trustees that have served in the last year are listed on page 1 together with the names of the senior executive staff.

Finance Sub-Committee

The terms of reference for this group are as follows:

To support the Honorary Treasurer in assuring that:

- A financial audit, independent examiners and auditors are properly appointed
- A yearly budget and monthly monitoring reports are given to the Board covering income and expenditure.
- There are written procedures for all financial systems and these are controlled and regularly monitored
- That the financial information is used by the Board to review the provision of services
- Ensure that budgets and variance reports are sent to all members.
- That the budget makes provision for volunteer expenses
- To take on specific pieces of work delegated to it by the Board. The Board is to ensure that there are adequate resources available to carry out the work.
- That one member of the group carries out periodic checks on the Bureau's petty cash balances.
- To consider proposals for income and expenditure and make recommendations to the Trustee Board regarding decisions relating to the organisation's strategic or operational functions that have a financial cost that fall outside of the devolved powers of Officers of the Trustee Board as determined by the Office Manual.
- All acts and proceedings of the Sub-Committee shall be reported back to the Trustee Board as soon as it is reasonably practicable.

Personnel Sub-Committee

The terms of reference for this group are as follows:
- To evaluate, monitor, oversee and control Citizens Advice North East Lincolnshire (CANEL) personnel and human resources monitoring and prepare reports when required for the Trustee Board.
- To consider proposals and make recommendations to the Trustee Board regarding decisions relating to CANEL's strategic or operational functions that have personnel or human resource implications
- All acts and proceedings of the Sub-Committee shall be reported back to the Trustee Board as soon as is reasonably practicable.
- It undertakes the work delegated by the Board. The Board is to ensure that there are adequate resources available to carry out that work.

The Chief Executive

The Chief Executive is responsible for the day-to-day management of the Charity's affairs and for implementing policies agreed by the Board of Trustees.

Trustees' Report

Public benefit

In preparation of this report the trustees have had regard to the guidance issued by the Charity Commission on public benefit and confirms that the Charity's work meets the requirements for public benefit.

The Trustees are responsible for their annual report and for the preparation of financial statements for each financial year that give a true and fair view of the incoming resources during the year and of the state of affairs as at the end of each of the financial year. In preparing these financial statements the Trustees are required to:
- Ensure that suitable accounting practices are established and applied consistently
- Make judgements and estimates which are reasonable and prudent
- State whether the applicable accounting standards and statement of recommended accounting practice have been followed subject to any material departures disclosed and explained in the financial statements and
- Prepare the financial statements on a going concern basis unless it is inappropriate to assume the charity will continue in operation

The Trustees have overall responsibility for ensuring that the Charity has appropriate systems and controls, financial and otherwise. The Trustees are also responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that financial statement comply with the Companies Act 1985. The Trustees are also responsible for safeguarding the assets of the Charity and for their proper application as required by charity law and hence taking reasonable steps for the prevention and detection of fraud and other irregularities and to provide reasonable assurance that:

- The Charity is operating efficiently and effectively
- All assets are safeguarded against unauthorised use or disposition and are properly applied
- Proper records are maintained and financial information used within the charity, or for publication, is reliable
- The charity complies with relevant laws and regulations

Internal controls over all forms of commitment and expenditure continue to be refined to improve efficiency. Processes are in place to ensure that performance is monitored and that appropriate management information is prepared and reviewed regularly by both management and the Board of Trustees. A programme of internal audits is in place derived from a comprehensive risk assessment.

The systems of internal control are designed to provide reasonable but not absolute assurance against material misstatement or loss. They include:

- A business plan that includes an annual budget approved by the Board of Trustees
- Regular review by the Board of Trustees of financial results, variances from budget, non-financial performance indicators and benchmarking reviews.
- Delegation of the day to day management authority and segregation of duties
- Identification of and management of risks

The Trustees have introduced a formal risk management process to assess business risks and implement risk management strategies. This has involved identifying the types of risk the organisation faces, prioritising them in terms of potential impact and likelihood of occurrence, and identifying the means of mitigating the risks. As part of the process the Board of Trustees has reviewed the adequacy of the organisation's internal controls.

The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

Trustees' Report

Summary of the main achievements of the charity and the difference the charity's work made to the circumstances of its beneficiaries and the wider benefits to society as a whole.

Provision of face to face advice was suspended during the Covid-19 pandemic and all advice services were switched to telephone, email and webchat from March 2020. Telephone advice services from the charity's main office from 9am to 4pm Monday to Friday were augmented by joining National Citizens Advice Single Queue service. Outreaches at various venues across North East Lincolnshire were also suspended during the Covid-19 pandemic. Our additional partnership outreaches were also suspended.

Continued funding from North East Lincolnshire Council (NELC) enabled core service delivery to continue. NELC, Henry Smith Charity funding through its Improving Lives Funding Programme, Money and Pension Services Debt Advice Project and Help to Claim Universal Credit Citizens Advice Funded Programmes provided sufficient funds to develop the senior management roles and a supervision team that oversaw delivery of advice services to 4,254 people who presented 8,857 advice issues. The year saw consolidation and improvement to the new National Citizens Advice Membership Standards, advice channel and methods introduced during the previous year.

The charity secured new funding from the National Lottery Community Fund for specialist welfare benefits services that enabled us to continue to prepare and represent cases at first and upper tribunal hearings.

Throughout the year, the organisation has achieved compliance with all external funding contracts.

Continued high performance against funded projects and contracts including NELC's service level agreement the Henry Smith Charity Improving Lives Funding Programme Sharing Advice, and compliance against Money and Pension Service Debt Advice Project (MaPS) to provide debt advice to people at risk of suffering financial exclusion or experiencing financial exclusion and Help To Claim Universal Credit (H2C) to help new claimants of Universal Credit to make a successful claim for that benefit have allowed the Charity to provide valuable core services to its beneficiaries. The development of charged-for immigration advice services up to level 2 Office of the Immigration Services Commissioner accredited immigration advice was also a significant achievement.

The continuing relationship between the organisation and North East Lincolnshire Council remains vital to us and is important for the local authority because it recognises the organisation's contribution to its strategic objectives of developing stronger and sustainable communities through building community capacity and resilience, and to minimise the impact of welfare reforms on the local community. This is reflected in the service level agreement between the two parties.

Robust quality assurance methods were evidenced by the quality of our advice service during the year, during which the organisation achieved the highest advice standards as assessed by National Citizens Advice and high levels of compliance against all National Citizens Advice performance quality framework indicators for: client care, client experience, people management and financial management.

Outreach services were suspended during the year to comply with the Government's Covid-19 emergency measures.

Recruitment, training and support of volunteers is a key organisational aim. However, this stalled during the Coviud-19 pandemic and the charity experienced a reduction to the number of volunteers that were available to provide advice services from their homes. This reinforced the importance of having a team of dedicated and committed volunteers for the organisation, this clearly affected our ability to deliver the breadth and level of services it currently offers.

Wider benefits to society can be identified by examination of the charity's achievements. Notably, it secured more than £2 million for beneficiaries in unclaimed or withdrawn welfare benefit payments during the year and managed more than £13 million consumer debt in North East Lincolnshire. In addition the charity continued to provide evidence about unfair or unjust policies that affect people's lives to local and national decision making bodies.

Trustees' Report

Financial review

Policy on reserves

The Board of Trustees continues to strive to increase the level of reserves to ensure that there are sufficient funds available to cushion any unforeseeable demands upon the financial resources. The aim was to achieve a figure equivalent to three months operational costs. Currently the figure is £120,000 compared to annual running costs in 2019/20 of approximately £118,000. The reserves of the charity as at 31st March 2021 were £137,912 in total compared to £78,063 in 2020.

The type of income that the Bureau is reliant upon for funding presents a fairly high risk of being reduced. Budgetary and financial control has been improved in order to reduce the risk of any overspendings and to attempt to mitigate the effect upon a loss of funding.

It is not the policy of the Bureau to embark upon any spending prior to funding being received.

Investment policy and objectives

The investment of the Bureau is limited to making best use of the credit balance held at the bank.

Employees

The organisation aims to be an organisation the employees enjoy working for, where they feel supported and encouraged to develop. Employees are kept fully informed about any strategies and objectives as well as day-to-day news and events. Regular information is available through meetings, team briefings and the intranet. All employees are encouraged to put forward their suggestions and views on performance and strategy. The organisation has introduced an employee assistance programme that provides a range of benefits to employees and volunteers.

The organisation is an equal opportunities employer and encourages participation of black and other ethnic minorities at all levels of service. A policy of recruitment and promotion on the basis of aptitude and ability without discrimination is followed. The Bureau pursues both the employment of disabled people whenever possible and the continued employment and retraining of employees who become disabled whilst employed by the Bureau.

The organisation is committed to the training, career development and promotion of all employees. An individual's career development is assessed with an annual appraisal and supervisions. Training programmes are provided to meet any ongoing needs with the aim of developing employees for both their current and future roles.

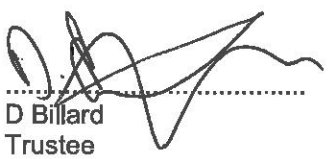
Pensions

The organisation complies with Workplace Pension Scheme legislation and automatically enrols eligible employees unless individuals opt out with informed consent. The organisation operates the NEST scheme and meets statutory contributions.

Small companies provision statement

This report has been prepared in accordance with the small companies regime under the Companies Act 2006.

The annual report was approved by the trustees of the charity on 20 December 2021 and signed on its behalf by:



D Billard
Trustee

Grimsby, Cleethorpes & District Citizens Advice Bureau

Statement of Trustees' Responsibilities

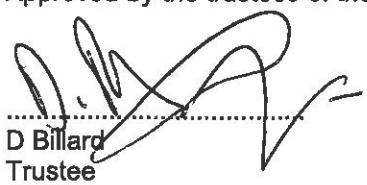
The trustees (who are also the directors of Grimsby, Cleethorpes & District Citizens Advice Bureau for the purposes of company law) are responsible for preparing the trustees' report and the financial statements in accordance with the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable law and regulations.

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 charitable company 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 apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping adequate 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.

Approved by the trustees of the charity on 20 December 2021 and signed on its behalf by:



D Billard
Trustee

Grimsby, Cleethorpes & District Citizens Advice Bureau

Independent Examiner's Report to the trustees of Grimsby, Cleethorpes & District Citizens Advice Bureau

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 March 2021 which are set out on pages 10 to 23.

Respective responsibilities of trustees and examiner

As the charity's trustees of Grimsby, Cleethorpes & District Citizens Advice Bureau (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of Grimsby, Cleethorpes & District Citizens Advice Bureau are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since Grimsby, Cleethorpes & District Citizens Advice Bureau's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of The Institue of Chartered Accountants in England and Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of Grimsby, Cleethorpes & District Citizens Advice Bureau as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

.....
Adam Millson ACA
Chartered Accountant
The Institue of Chartered Accountants in England and Wales

Waynflete House
139 Eastgate
Louth
Lincolnshire
LN11 9QQ

20 December 2021

Grimsby, Cleethorpes & District Citizens Advice Bureau

Statement of Financial Activities for the Year Ended 31 March 2021 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted funds £	Restricted funds £	Total 2021 £
Income and Endowments from:				
Donations and legacies	3	174	-	174
Charitable activities	4	219,731	316,189	535,920
Total income		219,905	316,189	536,094
Expenditure on:				
Charitable activities	5	(145,631)	(327,911)	(473,542)
Other expenditure	6	(2,703)	-	(2,703)
Total expenditure		(148,334)	(327,911)	(476,245)
Net income/(expenditure)		71,571	(11,722)	59,849
Transfers between funds		(33,575)	33,575	-
Net movement in funds		37,996	21,853	59,849
Reconciliation of funds				
Total funds brought forward		57,635	20,428	78,063
Total funds carried forward	19	95,631	42,281	137,912

	Note	Unrestricted funds £	Restricted funds £	Total 2020 £
Income and Endowments from:				
Donations and legacies	3	11,867	125	11,992
Charitable activities	4	160,694	301,667	462,361
Total income		172,561	301,792	474,353
Expenditure on:				
Charitable activities	5	(159,910)	(312,319)	(472,229)
Other expenditure	6	(222)	-	(222)
Total expenditure		(160,132)	(312,319)	(472,451)
Net income/(expenditure)		12,429	(10,527)	1,902
Transfers between funds		(4,345)	4,345	-
Net movement in funds		8,084	(6,182)	1,902
Reconciliation of funds				
Total funds brought forward		49,551	26,610	76,161
Total funds carried forward	19	57,635	20,428	78,063

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2020 is shown in note 19.

Grimsby, Cleethorpes & District Citizens Advice Bureau

(Registration number: 03526088)
Balance Sheet as at 31 March 2021

	Note	2021 £	2020 £
Fixed assets			
Tangible assets	13	6,634	7,845
Current assets			
Debtors	14	10,852	10,382
Cash at bank and in hand	15	152,934	64,750
		163,786	75,132
Creditors: Amounts falling due within one year	16	(32,508)	(4,914)
Net current assets		131,278	70,218
Net assets		137,912	78,063
Funds of the charity:			
Restricted income funds			
Restricted funds	19	42,281	20,428
Unrestricted income funds			
Unrestricted funds		95,631	57,635
Total funds	19	137,912	78,063

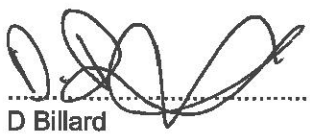
For the financial year ending 31 March 2021 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476; and
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

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

The financial statements on pages 10 to 23 were approved by the trustees, and authorised for issue on 20 December 2021 and signed on their behalf by:



D Billard
Trustee

1 Charity status

The charity is limited by share capital, incorporated in England & Wales.

The address of its registered office is:
Melbourne House
16 Town Hall Street
Grimsby
Lincolnshire
DN31 1HZ

These financial statements were authorised for issue by the trustees on 20 December 2021.

These financial statements cover the individual entity, Grimsby, Cleethorpes & District Citizens Advice Bureau.

2 Accounting policies

Summary of significant accounting policies and key accounting estimates
The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

Statement of compliance
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 (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102). They also comply with the Companies Act 2006 and Charities Act 2011.

Basis of preparation
Grimsby, Cleethorpes & District Citizens Advice Bureau 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 notes.

These financial statements have been prepared in sterling which is the functional currency and are rounded to the nearest pound.

Going concern
The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity. Specifically in connection with the current economic climate, the trustees have considered the impact of COVID-19 on the business and they are satisfied that the company has sufficient financial headroom to continue trading for at least the next twelve months. For this reason the financial statements have been prepared on a going concern basis.

Income and endowments
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 the income receivable can be measured reliably.

Donations and legacies

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance by the charity before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that these conditions will be fulfilled in the reporting period.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Charitable activities

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

Grant provisions

Provisions for grants are made when the intention to make a grant has been communicated to the recipient but there is uncertainty about either the timing of the grant or the amount of grant payable.

Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees's meetings and reimbursed expenses.

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 charity 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 Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Individual fixed assets costing £500.00 or more are initially recorded at cost.

Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Fixtures and fittings	15% reducing balance
Office equipment	33% straight line

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees's discretion in furtherance of the objectives of the charity.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Pensions and other post retirement obligations

A defined contribution plan is a pension plan under which fixed contributions are paid into a pension fund and the Company has no legal or constructive obligation to pay further contributions even if the fund does not hold sufficient assets to pay all employees the benefits relating to employee service in the current and prior periods.

Contributions to defined contribution plans are recognised as employee benefit expense when they are due.

3 Income from donations and legacies

	Unrestricted General £	Total 2021 £	Total 2020 £
Donations and legacies;			
Donations	174	174	11,992
	174	174	11,992

4 Income from charitable activities

	Unrestricted funds General £	Restricted funds £	Total 2021 £	Total 2020 £
General advice	200,049	-	200,049	160,535
Money Advice Service Debt Advice Project	-	132,820	132,820	134,273
Miscellaneous income	16,106	-	16,106	159
Citizens Advice - Help to Claim	-	62,257	62,257	59,635
The Henry Smith Charity - Improving Lives	-	58,900	58,900	58,850
Police & Crime Commissioner Humberside - Crime Reduction Fund	-	-	-	25,000
Immigration	950	-	950	23,909
COVID-19 support	-	42,212	42,212	-
NELC Winter Grant	-	20,000	20,000	-
Coronavirus Job Retention Support Grant	2,626	-	2,626	-
	219,731	316,189	535,920	462,361

The income from charitable activities in the previous year totalled £462,361 and was allocated between the funds as follows;
£160,694 unrestricted funds, £301,667 restricted funds.

5 Expenditure on charitable activities

	Note	Unrestricted General £	Restricted £	Total 2021 £	Total 2020 £
Direct costs		2,701	7,933	10,634	22,580
Grant funding of activities		71,047	2,865	73,912	71,047
Staff costs	10	54,309	258,106	312,415	313,367
Support costs	7	15,441	54,004	69,445	58,567
Governance costs	7	2,133	5,003	7,136	6,668
		145,631	327,911	473,542	472,229

Expenditure on charitable activities in 2020 totalled £472,229 and was allocated between funds as follows; Unrestricted funds £159,910, restricted funds £312,319

In addition to the expenditure analysed above, there are also governance costs of £7,136 (2020 - £6,668) which relate directly to charitable activities. See note 7 for further details.

6 Other expenditure

	Note	Unrestricted funds General £	Total funds £
Depreciation, amortisation and other similar costs		2,703	2,703
Total for 2021		2,703	2,703
Total for 2020		222	222

7 Analysis of governance and support costs

Charitable activities expenditure

	Unrestricted General £	Restricted £	Total 2021 £	Total 2020 £
Rent and rates	3,474	11,905	15,379	15,631
Light, heat and power	890	2,860	3,750	5,091
Insurance	375	1,196	1,571	1,561
Repairs and maintenance	689	2,483	3,172	8,053
Telephone and equipment	8,553	31,757	40,310	22,003
Computer software and maintenance	342	1,938	2,280	254
Printing, postage and stationery	355	441	796	4,053
Sundry	749	1,354	2,103	1,779
Bank charges	14	70	84	142
	15,441	54,004	69,445	58,567

Allocated support costs in 2020 totalled £58,567 and was allocated between funds as follows; Unrestricted expenditure £15,626, restricted expenditure £42,941.

Governance costs

	Unrestricted funds General £	Restricted funds £	Total 2021 £	Total 2020 £
Independent examiner fees				
Examination of the financial statements	543	3,357	3,900	3,900
Other fees paid to examiners	498	504	1,002	937
Legal fees	1,092	1,142	2,234	1,831
	2,133	5,003	7,136	6,668

8 Net incoming/outgoing resources

Net incoming resources for the year include:

	2021 £	2020 £
Operating leases - plant and machinery	4,889	4,889
Depreciation of fixed assets	2,703	222
Independent Examination	3,900	3,900

9 Trustees remuneration and expenses

No trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

No trustees have received any reimbursed expenses or any other benefits from the charity during the year.

The amount expenses waived by the trustees during the year totalled £Nil (2020 - £Nil).

10 Staff costs

The aggregate payroll costs were as follows:

	2021 £	2020 £
Staff costs during the year were:		
Wages and salaries	287,677	287,934
Social security costs	19,514	20,263
Pension costs - Defined contribution	5,224	5,170
	312,415	313,367

The monthly average number of persons (including senior management team) employed by the charity during the year expressed as full time equivalents was as follows:

	2021 No	2020 No
Headcount	14	14

No employee received emoluments of more than £60,000 during the year.

The total employee benefits of the key management personnel of the charity were £122,037 (2020 - £122,093).

11 Independent examiner's remuneration

	2021 £	2020 £
Examination of the financial statements	3,900	3,900
Other fees to examiners		
All other services	1,002	937

All fees disIcosed are inclusive of VAT

12 Taxation

The charity is a registered charity and is therefore exempt from taxation.

13 Tangible fixed assets

	Furniture and equipment £	Computer equipment £	Total £
Cost			
At 1 April 2020	52,765	8,067	60,832
Additions	-	1,492	1,492
At 31 March 2021	52,765	9,559	62,324
Depreciation			
At 1 April 2020	52,765	222	52,987
Charge for the year	-	2,703	2,703
At 31 March 2021	52,765	2,925	55,690
Net book value			
At 31 March 2021	-	6,634	6,634
At 31 March 2020	-	7,845	7,845

14 Debtors

	2021 £	2020 £
Trade debtors	7,102	5,464
Prepayments	3,750	3,750
Other debtors	-	1,168
	10,852	10,382

15 Cash and cash equivalents

	2021 £	2020 £
Cash on hand	16	75
Cash at bank	152,918	64,675
	152,934	64,750

16 Creditors: amounts falling due within one year

	2021 £	2020 £
Trade creditors	1,225	410
Accruals	31,283	4,504
	32,508	4,914

17 Obligations under leases and hire purchase contracts

Operating lease commitments

Total future minimum lease payments under non-cancellable operating leases are as follows:

	2021 £	2020 £
Other		
Within one year	1,663	4,889
Between one and five years	1,273	2,936
	2,936	7,825

18 Pension and other schemes

Defined contribution pension scheme

The charity operates a defined contribution pension scheme. The pension cost charge for the year represents contributions payable by the charity to the scheme and amounted to £5,224 (2020 - £5,170).

19 Funds

	Balance at 1 April 2020 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2021 £
Unrestricted					
General					
General fund	49,790	218,910	(135,021)	(44,682)	88,997
Unrestricted fixed assets	7,845	-	(2,703)	1,492	6,634
Immigration	-	995	(10,610)	9,615	-
	57,635	219,905	(148,334)	(33,575)	95,631
Restricted					
Money Advice Service Debt Advice Project	-	132,820	(142,396)	9,576	-
Citizens Advice - Help to Claim	-	62,257	(69,158)	6,901	-
The Henry Smith Charity - Improving Lives	20,428	58,900	(54,182)	-	25,146
Police & Crime Commissioner Humberside - Crime Reduction Fund	-	-	(11,973)	11,973	-
COVID-19 support	-	42,212	(47,337)	5,125	-
NELC Winter Grant	-	20,000	(2,865)	-	17,135
Total restricted	20,428	316,189	(327,911)	33,575	42,281
Total funds	78,063	536,094	(476,245)	-	137,912

Notes to the Financial Statements for the Year Ended 31 March 2021

	Balance at 1 April 2019 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2020 £
Unrestricted funds					
General					
General fund	49,551	172,561	(159,910)	(12,412)	49,790
Unrestricted fixed assets	-	-	(222)	8,067	7,845
	49,551	172,561	(160,132)	(4,345)	57,635
Restricted					
Money Advice Service Debt Advice Project	-	134,273	(121,058)	(13,215)	-
Citizens Advice - Help to Claim	-	59,635	(59,635)	-	-
The Henry Smith Charity - Improving Lives	20,428	58,850	(58,850)	-	20,428
Police & Crime Commissioner Humberside - Crime Reduction Fund	6,182	25,000	(31,182)	-	-
Other restricted funds	-	24,034	(41,594)	17,560	-
Total restricted funds	26,610	301,792	(312,319)	4,345	20,428
Total funds	76,161	474,353	(472,451)	-	78,063

The specific purposes for which the funds are to be applied are as follows:

Money Advice Service Debt Advice Project - to provide high quality debt advice

Citizens Advice - Help to Claim - to provide support to individuals to assist them in completing their initial claim for Universal Credit.

The Henry Smith Charity - to provide advice, advocacy and support to people at a crisis point.

Improving Lives Police & Crime Commissioner Humberside - to provide support and advice to victims of domestic abuse.

NELC Winter Grant - to provide support to vulnerable households and families particularly affected by the pandemic.

Unrestricted general fund
This represents income received without restrictions which is used supporting general advice funds.

Unrestricted fixed asset funds represent capital expenditure made using general funds.

Immigration - to provide OISC Level 2 immigration advice and support.

During the year a transfer of £33,575 was made from unrestricted funds to restricted funds. This represented general funds which have been utilised to support the overspend of restricted funds.

20 Analysis of net assets between funds

	Unrestricted funds General £	Restricted funds £	Total funds at 31 March 2021 £
Tangible fixed assets	6,634	-	6,634
Current assets	121,505	42,281	163,786
Current liabilities	(32,508)	-	(32,508)
Total net assets	95,631	42,281	137,912

	Unrestricted funds General £	Restricted funds £	Total funds at 31 March 2020 £
Tangible fixed assets	7,845	-	7,845
Current assets	54,704	20,428	75,132
Current liabilities	(4,914)	-	(4,914)
Total net assets	57,635	20,428	78,063

21 Analysis of net funds

	At 1 April 2020 £	Financing cash flows £	At 31 March 2021 £
Cash at bank and in hand	64,750	88,184	152,934
Net debt	64,750	88,184	152,934

	At 1 April 2019 £	Financing cash flows £	At 31 March 2020 £
Cash at bank and in hand	37,509	27,241	64,750
Net debt	37,509	27,241	64,750

22 Related party transactions

There were no related party transactions in the year.